

What is the Essentials Plan?

The Essentials Plan, provided by River Health, is a limited health benefit available to eligible employees of Cracker Barrel. Please note that the Essentials Plan is not a qualified health plan under the Affordable Care Act.

What is the Enhanced Plan?

The Enhanced Plan, provided by River Health, is a limited health benefit available to eligible employees of Cracker Barrel. This plan includes everything in the Essentials Plan plus it provides behavioral health virtual therapy and medications. Please note that the Enhanced Plan is not a qualified health plan under the Affordable Care Act.

Who Is eligible?

River Health is available to all part-time and full-time Cracker Barrel employees. If you are part-time, you will receive an email or text message, provided you have shared your contact information with your employer.

Please note: If you are enrolled in a full-time Cracker Barrel medical plan you are not eligible to enroll in the River Health plans.

What is Included in the Essentials Plan and the Enhanced Plan?

The Essentials Plan offers unlimited virtual medical visits with a dedicated primary care provider, plus three in-person visits per year for \$0 at partner clinics nationwide. Employees enrolled in the Enhanced Plan also enjoy up to 24 virtual therapy sessions and behavioral health medication coverage.

What is the deadline to enroll in the Plan?

You have 30 days from your date of hire to enroll. If you do not enroll during that time, the next opportunity to enroll will be within 30 days of a life event or during annual Open Enrollment.

How do I enroll in the Plan?

To complete your enrollment, click the Activate Benefits button and verify eligibility with a mobile phone code. Contact River Health at (888) 814-6062 for assistance.

What is the cost of the Plan?

Essentials Plan: Individual \$28/month, Individual + Spouse \$44/month, Individual + Child \$44/month, Individual + Children \$84/month, Family \$104/month.

Enhanced Plan: Individual \$30/month, Individual + Spouse \$46/month, Individual + Child \$46/month, Individual + Children \$86/month, Family \$106/month.

When is my Plan effective?

Coverage is effective on date of hire for new hires, event date for life events, or January 1 following Open Enrollment.

How do I pay for my Plan?

Benefits are paid by debit/credit card and are not payroll deducted.

Will my Plan roll over from year to year?

Yes, unless you become enrolled in full-time medical benefits.

When does my Plan end?

Coverage ends when enrolled in full-time medical coverage or employment terminates.

Can I cancel my coverage at any time?

Yes. Call River Health at (888) 814-6062.

When will I receive a River Health ID Card?

A welcome packet and ID card will be mailed after enrollment.

What if I have another medical plan?

You may still use River Health benefits with other health plans.

What is my cost for prescriptions?

Over 700 generic and brand-name medications are available at no cost.

Where can I use my benefits?

Use the River Health app, partner clinics, pharmacies, and Quest Diagnostics locations nationwide.

Does the Plan include Dental or Vision coverage?

No. Dental and Vision discount plans may be available through Careington.

If I choose not to enroll in the Plan, what other options do I have?

You can explore Marketplace coverage through healthcare.gov or Health Sherpa.