



Come on in. See what's on the menu.

2027 BENEFITS GUIDE

**OPEN
ENROLLMENT**
OCT 22 thru
NOV 6, 2026



PAR Employees | This guide is for benefits-eligible field hourly employees. Eligibility varies by benefit.

This document constitutes a Summary of Material Modifications within the meaning of the Employee Retirement Income Security Act of 1974 (ERISA). It describes changes to the information in the most recent Summary Plan Description (SPD) for the Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store, Inc.

¿Habla español? Haga clic [aquí](#).

DEAR CRACKER BARREL TEAM



Each year, Open Enrollment serves as a profound reminder that working at Cracker Barrel is about so much more than a paycheck. At their core, benefits are about real life: helping you take care of your health, protect your family, and plan for the future as well as providing you support during life's unexpected moments.

At Cracker Barrel, we talk a lot about our mission of Pleasing People. Most of the time, that shows up in the way we care for our guests—with a warm welcome, hot food, and the goodness of country hospitality—but Pleasing People has to start with our own people. You are the ones who make the moments our guests remember. You are the company we keep, and we are better because of the pride and care you bring to every shift.

That is why we continue to work on benefits that are meaningful, affordable, and easier to understand. There's no one-size-fits-all approach. We're committed to offering a range of options that help support your health, financial wellbeing, family, and future. Whether you work in a store, our distribution center, Cedar Valley Inn, or the Store Support Center, you should feel confident choosing what is right for you.

Please take time during this Open Enrollment to review your options. Ask questions. Use the resources available to you. Make sure the coverage you choose fits where you are today and where you are headed tomorrow. A few minutes of attention now can make a meaningful difference in the coming year.

Thank you for the way you show up for one another and for our guests. We are proud to be All in Good Company with you, and it is an honor to support the people who make this place so special.

With appreciation,

Donna Roberts

Senior Vice President, Chief Human Resources Officer
Cracker Barrel Old Country Store, Inc.

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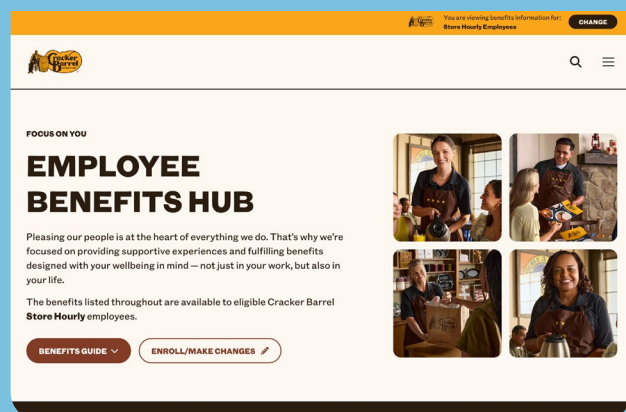
TotalRewards.CrackerBarrel.com: Your Benefits, All in One Place

Need help understanding your benefits or finding the right resource?

Visit TotalRewards.CrackerBarrel.com anytime to:

- Explore your benefit options and coverage details
- Watch short videos and access helpful resources that explain how your benefits work
- Find plan contacts, member tools, and answers to common benefit questions
- Access helpful resources throughout the year, not just during Open Enrollment

Whether you want to enroll in benefits, look for a provider, or simply learn more about the programs available to you, TotalRewards.CrackerBarrel.com is your go-to benefits resource.



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2027 OPEN ENROLLMENT:

October 22–November 6, 2026

At Cracker Barrel, we're committed to serving up benefits that provide the best value for you and your family. We're always looking for better ways to keep your costs affordable and to provide new tools and resources. For 2027, our cost increases for benefits are minimal. We've also simplified and improved administration for some of our plans. And we're adding some great new tools and benefits to help you save money.

NEED HELP?

Need help choosing your benefits? Nayya is a free online tool that provides personalized guidance based on your needs to help you understand your options and choose the benefits that work best for you. Learn more on [page 7](#) to get started!

BCBST Medical and Prescription Drug Changes

- **The Value Health Plan will become the “In-Network Plan”** with a high-performance network that offers only in-network coverage. See more details on [page 14](#).
- **Dialysis coverage** will be limited to in-network providers and facilities. Out-of-network dialysis will no longer be covered.
- **Prescription drug coverage** will be simpler, with set copays replacing coinsurance for most prescriptions, making your costs more predictable. (What you pay for specialty medications will not change.)
 - **Maintenance prescriptions:** Get a **90-day supply for the cost of a two-month supply** when you fill your prescriptions for maintenance medications through the Smart90 network (Walgreens and other participating pharmacies) or home delivery. After your initial 30-day fill and one refill, you'll need to switch to a 90-day supply and use the Smart90 network or home delivery. If you don't, you'll pay the full cost of the medication. Learn more on [page 17](#).
- Teladoc virtual health will include **cardiometabolic services** for diabetes, hypertension, pre-diabetes, and weight management. Eligible members can have free medical supplies shipped directly to their homes.
- **Expanded Lantern services:**
 - Access in-home and close-to-home **infusion therapy** through Lantern's high-quality provider network.
 - **Spine, joint, and bariatric surgeries must be coordinated through Lantern to be covered.** For other eligible surgeries, you're encouraged to use Lantern, but it's not required. Lantern can connect you with Centers of Excellence that provide high-quality care and can help you save money.
- A new **virtual physical therapy program**, Hinge Health, will be available in 2027 to help those suffering from musculoskeletal pain and injuries.

River Health

The River Health Essentials Plan will no longer be offered in 2027. If you're currently enrolled in the Essentials Plan, you'll automatically be moved to the River Health Enhanced Plan for 2027.



Prudential Replaces The Hartford

We're moving to Prudential as the new plan administrator for:

- **Optional term life insurance:** Your current election will not transfer to Prudential for 2027. If you want coverage in 2027, you must make a new election during Open Enrollment. During this initial enrollment period with Prudential, you can enroll at any level. After Open Enrollment, any future coverage increases you wish to make will generally be limited to one coverage level per year.
- **Supplemental benefits:** critical illness and accident insurance
- **Employee Assistance Program**

The way these plans work will not change, though some plans will have slight rate changes.

NEW! With the move to Prudential, we will also begin offering hospital indemnity insurance. Learn more on [page 27](#).

ELIGIBILITY AND ENROLLMENT

WHO IS ELIGIBLE FOR BENEFITS?

Employees

Your benefits eligibility is based on the hours you work.



How to Check Your Hours Worked

You can monitor the hours you worked and your progress toward eligibility in [Workday](#). Navigate to the *Benefits* section and click the *ACA Hours* tab.

When you're first hired: Your hours are measured for 12 months, beginning on your hire date. If you average 30 or more hours per week, you'll receive a Workday task to enroll immediately after your one-year measurement is complete. If you enroll, when your coverage starts depends on your hire date:

- **Hired on the first day of a 31-day month:**
Coverage starts on the first day of your 14th month of employment.
- **Hired after the first day of the month:**
Coverage starts on the first day of your 15th month of employment.

Ongoing eligibility: After your first year, your hours will continue to be reviewed each year. To remain eligible for benefits, you must average 30 or more hours per week during the annual measurement period. If your average falls below 30 hours, you may lose benefits eligibility for the next coverage period.

If you aren't eligible for benefits, you may become eligible again if you average 30 or more hours per week during a future measurement period.

Dependents

Once you're eligible for benefits, you may also enroll eligible family members in certain benefits. Eligible dependents include:

- Your legal spouse*
- Your dependent child(ren)
 - Dependent children may generally remain covered up to age 26 for medical, prescription drug, dental, vision, life, accident, critical illness, and hospital indemnity insurance plans.
 - Coverage may continue beyond age 26 for children who are unable to support themselves because of a physical or mental disability.

**A common-law spouse is not eligible. Domestic partner eligibility varies by state. Eligible domestic partners in California and Washington are eligible for vision, accident insurance, critical illness insurance, and spouse life insurance plans. Eligible domestic partners in Oregon are eligible for accident, critical illness, hospital indemnity, and spouse life insurance plans. Refer to the SPD for complete details.*

YES! You may need to **resubmit** dependent verification documents during the enrollment process, **even if your dependents are currently enrolled.**

Dependent Verification

Dependent verification is required to add or continue coverage for your dependents. Make sure you have the date of birth, Social Security number, and required verification documents available for any dependents you're enrolling before you begin enrollment. **You will not be able to complete enrollment for a dependent without the required documentation.**

Required Documentation

For a spouse:

- Marriage certificate
- If you have been married for more than one year, a marriage certificate **and** one of the following documents showing a shared residence or financial relationship:
 - Utility bill
 - Vehicle registration
 - Bank account statement
 - Federal income tax return

For a child:

- Birth certificate **OR**
- Adoption papers or other court-issued documentation



WHEN CAN I ENROLL, AND WHEN DO BENEFITS BEGIN?

Open Enrollment

Open Enrollment for 2027 is October 22 through November 6, 2026. This is the **one time** each year that you can review and make changes to your benefits. Enroll or make changes in Workday by **11:59 p.m. CT on Friday, November 6.**

For benefits elected or changed during Open Enrollment, coverage begins on January 1, 2027, and ends on December 31, 2027.



If you do not enroll for 2027 benefits by 11:59 p.m. on Friday, November 6, your current benefits will end on December 31, 2026.

Qualifying Life Events

Most benefit elections can be changed only during Open Enrollment. However, if you experience a qualifying life event, you may be able to update your coverage during the year.

Common qualifying life events include:

- Marriage or divorce
- Birth, adoption, or placement for adoption
- Death of a dependent
- Loss of a child's dependent status
- Gain or loss of other coverage
- Employment status changes

For a complete list of qualifying life events, refer to the SPD on TotalRewards.CrackerBarrel.com.

You must update your elections and provide any required documentation within 30 days of the qualifying life event. To make changes, log in to Workday and select *Benefits > Change Benefits*.

Coverage effective dates vary by qualifying life event but are generally effective on the date of the event.

Leaves of Absence and Benefits Coverage

A leave of absence may affect your benefits coverage:

- If you're on a leave of absence when your benefits are scheduled to begin, coverage for life, disability, accident, critical illness, and hospital indemnity insurance will start when you return to work.
- If you take a leave of absence after your coverage begins, your health and welfare benefits generally end six months after the start of your leave, unless state or federal law requires otherwise.

You may have options to continue coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA) or the Uniformed Services Employment and Reemployment Rights Act (USERRA), and you'll receive information about those options if they apply to you.

For complete eligibility and coverage details, refer to the SPD on TotalRewards.CrackerBarrel.com.

HOW TO ENROLL



You can enroll in your benefits from any computer, tablet, or mobile device. If applicable, remember to have your dependent verification information and documentation on hand when you enroll.

1. Log in to [Workday](#).
2. Navigate to your inbox.
3. Eligible employees will be assigned an *Open Enrollment Change* task. Click on the task and then click *Let's Get Started*.
4. Follow the prompts to review your benefit options and make your elections.
5. Confirm your choices and submit before the enrollment deadline.

For detailed instructions, [click here](#).

TERMS TO KNOW

- **Copay:** A fixed amount that you pay for certain health care services, such as a physician office visit or prescription medication.
- **Deductible:** The amount you pay for covered health care expenses each year before your plan begins sharing the cost.
- **Coinsurance:** Your share of the cost of covered services after you've met your deductible, usually expressed as a percentage.
- **Annual Out-of-Pocket Maximum:** The most you'll pay for covered health care expenses during the plan year. Once you reach this limit, the plan generally pays 100% of covered in-network costs for the rest of the year.
- **Explanation of Benefits (EOB):** A statement from your health plan that shows the services you received, how much the plan paid, and any amount you may owe. An EOB is not a bill.

MEET NAYYA, YOUR NEW RESOURCE FOR MAKING BENEFIT CHOICES

Choosing the right benefits isn't always easy, but you don't have to do it alone. **Nayya** is a personalized online decision support tool that helps you choose the benefits that best fit your needs.

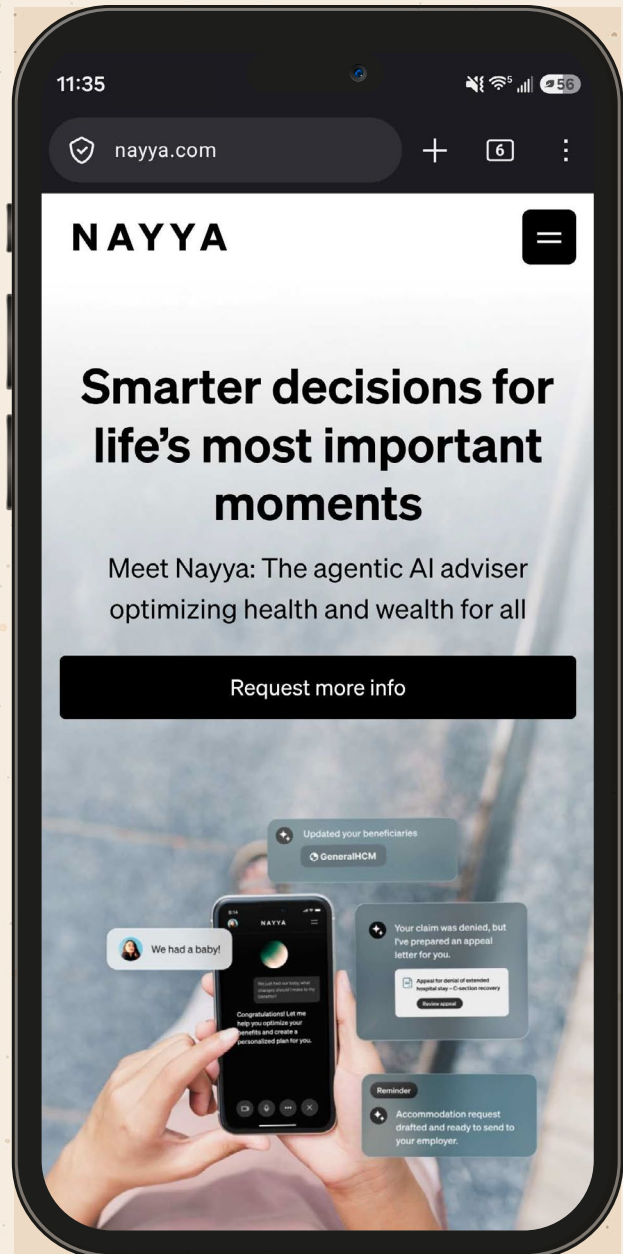
By answering a few simple questions about you and your family, you can get personalized plan recommendations from Nayya based on your health care needs, financial priorities, and how often you expect to use benefits. Instead of guessing which options are right for you, you'll receive guidance on how to make more informed enrollment decisions.

With Nayya, you can:

- Receive personalized medical plan recommendations
- Compare plan options based on your expected health care needs
- Better understand potential out-of-pocket costs
- Feel more confident that you're choosing the coverage that's right for you and your family



Click here to access Nayya or access it on TotalRewards.CrackerBarrel.com. It takes just a few minutes and can help you make the most of your 2027 benefits!



2027 COVERAGE COSTS



The costs (or premiums) shown in this guide do not include any applicable surcharges. **Your actual costs may be higher if one of the following situations applies to you.** Exact surcharge amounts will be displayed during enrollment, if applicable.

Spousal Surcharge

If your spouse is eligible for medical coverage through their own employer but enrolls in a Cracker Barrel medical plan, a monthly spousal surcharge of \$225 per month will apply.

Tobacco Surcharge

If you or your spouse use tobacco or vaping products, you will pay a surcharge of 25% of the total medical plan cost.

Ready to quit? Cracker Barrel offers resources to help. Employees and covered spouses who complete the Quit For Life program may qualify to avoid the tobacco surcharge. See [page 36](#) for more information.

2027 MEDICAL, DENTAL, AND VISION COSTS

MEDICAL	Frequency	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
River Health: Enhanced Plan*	Monthly*	\$30.00	\$46.00	\$86.00**	\$106.00
The American Worker: Core Health Plan	Weekly	\$13.52	\$33.83	\$25.43	\$54.12
BCBST: In-Network Plan	Weekly	\$25.71	\$97.15	\$87.74	\$108.67
BCBST: Traditional Health Plan	Weekly	\$48.37	\$171.92	\$157.18	\$192.14

DENTAL	Frequency	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Value Plan	Weekly	\$3.46	\$7.68	\$7.86	\$13.76
Basic Plan	Weekly	\$4.72	\$10.35	\$12.49	\$17.68
Basic Plan with Orthodontia	Weekly	\$6.39	\$12.14	\$14.06	\$20.58

VISION	Frequency	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Vision Plan	Weekly	\$0.93	\$2.04	\$1.76	\$2.99

*Paid directly to River Health, not deducted from your pay.

**Coverage for the employee and more than one child will cost \$86.00 per month. Coverage for the employee and one child will cost \$44.00 per month.

Rates for supplemental benefits, optional life insurance, and other optional benefits are listed in the corresponding sections throughout this guide.

DIRECT BILLING FOR BENEFIT PREMIUMS

Most benefit premiums are deducted from your paycheck. However, there may be times when payroll deductions aren't available or don't fully cover the cost of your benefits.

In these situations, Cracker Barrel partners with OneSource Virtual (OSV) to provide direct billing, allowing you to pay your benefit premiums outside of payroll and continue your coverage.

You may receive a direct bill if you:

- Don't earn enough in a paycheck to cover your benefit premiums
- Receive an on-demand paycheck
- Experience a change in pay frequency
- Are on a leave of absence
- Experience a qualifying life event that results in owed premiums

If direct billing applies to you, OSV will send you a monthly invoice with payment instructions and due dates. Payments can be made online or by mail. To avoid loss of coverage, be sure to pay your invoice by the due date.

For registration instructions, payment information, FAQs, and additional resources, visit TotalRewards.CrackerBarrel.com.



Questions? Contact OSV by email at crackerbarrelarrears@onesourcevirtual.com or by phone at 1-833-323-5465.

Core Health Plan Participants

If you're enrolled in the Core Health medical plan, premiums are paid directly to The American Worker, **not** through OSV.

Go to theamericanworker.com or call 1-855-495-1190.



MEDICAL AND PRESCRIPTION DRUG COVERAGE

Medical Plans AT A GLANCE

PLAN TYPE	PLAN	PROTECTION LEVEL	PAYCHECK COST	SNAPSHOT
Limited Health Plan	River Health: Enhanced Plan	+	\$	\$0 virtual care, \$0 doctor visits (first three/year), \$0 labs, \$0 generic prescriptions, plus behavioral health support and therapy sessions
	The American Worker: Core Health Plan	++	\$\$	\$0 preventive care, \$0 virtual care, \$30 office visits, \$30 lab work/X-rays
Comprehensive Medical Plan	BCBST: In-Network Plan	+++	\$\$	In-network coverage only (except emergency care) \$0 in-network preventive care, \$0 virtual care, copays for doctor visits, \$0 lab work Lowest-cost BCBST option; lower paycheck costs but higher deductible and cost-sharing
	BCBST: Traditional Health Plan	+++	\$\$\$	\$0 in-network preventive care, \$0 virtual care, copays for doctor visits, \$0 lab work Higher paycheck costs but lower deductible and cost-sharing



Not sure which plan is right for you?

Nayya is your personalized tool that recommends benefits based on your health care needs, budget, and expected use. Learn more on [page 7](#) to get started!



ENHANCED PLAN

Administered by River Health

River Health offers a low-cost health care option designed to help with routine medical needs, prescriptions, and preventive care. This plan is available to eligible part-time and full-time employees who are not enrolled in a Cracker Barrel comprehensive medical plan.

What's Included?

- \$0 unlimited virtual visits with a dedicated primary care provider (PCP)
- \$0 in-person doctor visits at more than 25,000 partner clinics nationwide (first three visits per person each year)
- \$0 generic and selected brand-name prescriptions from a formulary of more than 7,000 medications
- \$0 lab testing through Quest Diagnostics locations nationwide
- Up to 24 virtual therapy sessions per year
- Behavioral health medications
- Community resource support



Important: This is a limited health plan that is not comprehensive medical coverage under the Affordable Care Act (ACA).

How the River Health Plans Work

- **Virtual Care:** Connect with your dedicated River Health provider by text, phone, or video at no cost. Get help with common illnesses, chronic conditions, prescription refills, preventive care, and more. You pay \$0 for unlimited virtual care visits.
- **In-Person Care:** Visit one of more than 25,000 participating clinics, urgent care centers, and provider offices nationwide. You pay \$0 for your first three in-person doctor visits each year at participating clinics. After that, you'll pay a discounted rate that varies by provider.
- **Prescriptions:** More than 7,000 generic and selected brand-name medications are available at no cost, with home delivery or pharmacy pickup options.
- **Lab Testing:** Covered lab testing is available at Quest Diagnostics locations nationwide when ordered through River Health.
- **Wellness Resources:** Access an integrated mental fitness platform with teletherapy support.
- **Behavioral Health Support:** Access up to 24 virtual therapy sessions each year at no cost. The plan also includes coverage for eligible behavioral health medications and support from community resources and assistance programs.

**NEED
HELP?**

For enrollment, eligibility, and plan support, contact River Health directly at 1-888-814-6062 or river.health/group/biscuit.

CORE HEALTH PLAN

Administered by The American Worker, or AWP

The Core Health Plan helps cover preventive care, routine health care services, and certain unexpected medical expenses. It includes virtual care through Teladoc, access to the PHCS network, prescription drug discounts, and built-in accident coverage.

This plan is not available to residents of New Mexico and Vermont. Benefits vary for residents of Kansas and Ohio.



Important: The Core Health Plan is a limited health plan that is not comprehensive medical coverage under the ACA.

What's Included?

- \$0 preventive care
- \$0 virtual care through Teladoc
- \$30 physician office visits (up to eight in-network visits per year)
- \$30 diagnostic lab work and X-rays (up to four test days per year)
- Prescription savings through the AWP Value Rx program
- Access to the PHCS network
- Built-in accident coverage
- Benefits for hospital stays, surgeries, ambulance services, and other covered services

Coverage in PHCS NETWORK

SERVICE	WHAT YOU PAY
Preventive care (as determined by ACA requirements)	\$0
Physician office visit	\$30, eight visits per year
Diagnostic X-ray, lab work	\$30, four visits per year

SERVICE	WHAT THE PLAN PAYS
Outpatient diagnostic advanced studies	\$300/testing day, three days per year
Inpatient surgery	\$1,000/day, one day per year
Outpatient minor procedure*	\$100/day, one day per year
Outpatient surgery*	\$500/day, one day per year
Anesthesia	30% of surgery benefit
Ground ambulance	\$500/day, one day per year
Inpatient hospitalization	\$600/day, 500-day lifetime max
Inpatient intensive care unit	\$1,200/day, 30 days per year
Inpatient substance use care	\$300/day, 30 days per year
Inpatient mental health care	\$300/day, 30 days per year
Inpatient skilled nursing	\$300/day, 60 days per stay

*Outpatient minor procedures and outpatient surgery have a combined limit of one day per year.

HOW THE CORE HEALTH PLAN WORKS

You'll generally pay less when you use providers in the PHCS network, which includes thousands of hospitals, facilities, and health care professionals nationwide.

Find a Provider

To find a provider in the PHCS network, go to multiplan.com/awp or call 1-888-371-7427.



Preventive and Routine Care

Stay healthy with covered preventive care and virtual health care services. When you use PHCS network providers, you pay:

- \$0 for preventive care
- \$0 for Teladoc virtual care
- \$30 for physician office visits (up to eight visits per year)
- \$30 for diagnostic lab work and X-rays (up to four test days per year)

Virtual Care Through Teladoc

Get convenient access to health care from your phone, tablet, or computer at no cost. Teladoc services include:

- Primary care
- General medical care
- Annual wellness visits
- Psychiatry and psychology
- Therapy
- Dermatology
- Cardiometabolic care

Teladoc providers can diagnose conditions, recommend treatment, and prescribe medication when appropriate.

Using Teladoc

Get care anytime at teladoc.com, through the app, or by calling 1-800-835-2362. Register for an account *before* you need care so that you're ready when it matters most.

Prescription Savings

The AWP Value Rx discount program* helps you save on prescription medications. Benefits include:

- Select generic and brand-name medications for \$10, \$20, \$50, or less
- Discounts on many additional medications
- More than 58,000 participating pharmacies nationwide
- No deductible, annual maximum, or claim forms

AWP Value Rx Program Through CerpasRx

Save on prescription medications with the AWP Value Rx program. Visit awpvaluerx.com or call 1-844-636-7506 to find participating pharmacies and check medication pricing.

**The AWP Value Rx program is a prescription discount program, not insurance.*

Accident Coverage Included

Accident insurance is automatically included to help with unexpected expenses resulting from a covered accident. Coverage is provided by Crum & Forster and includes:

- Up to \$5,000 per injury for medical expenses for a covered accident
- AD&D coverage: \$15,000 for employee, \$7,500 for spouse, and \$3,000 for child(ren)

Healthcare Bluebook

Shop for health care with confidence. Use Healthcare Bluebook to compare costs, find quality in-network providers, and make informed decisions before receiving care. Get started on theamericanworker.com or call 1-855-495-1190.

NEED HELP?

Contact The American Worker at 1-855-495-1190 or visit theamericanworker.com.

IN-NETWORK AND TRADITIONAL HEALTH PLANS

Administered by BlueCross
BlueShield of Tennessee (BCBST)

BCBST medical plans provide comprehensive medical and prescription drug coverage. Both plans use the BCBST provider network and include preventive care, virtual care, prescription drug coverage, hospitalization, emergency services, and programs that can help you improve your health and lower your health care costs.

The **In-Network Plan** (previously known as the Value Health Plan) covers care only when you use in-network providers and facilities, except for emergency care. Before scheduling care, always confirm that your provider is in the Blue High Performance Network.

Learn more on the next page.

What's included? Both BCBST plans include:

- Preventive care at no cost when you use in-network providers
- Primary care, specialist, and behavioral health office visits
- \$0 virtual care through Teladoc
- Urgent care and emergency room coverage
- Inpatient hospitalization
- Lab work and diagnostic testing
- Prescription drug coverage through Express Scripts
- Additional programs through Teladoc, Lantern, and Hinge Health

BCBST IN-NETWORK COVERAGE

	IN-NETWORK PLAN* <i>Blue High Performance Network</i>	TRADITIONAL HEALTH PLAN <i>Blue Network P</i>
Paycheck Costs	See page 8 .	See page 8 .
Annual Deductible**	\$3,500 individual \$7,000 family	\$2,500 individual \$5,000 family
Annual Out-of-Pocket Maximum <i>Includes the deductible</i>	\$7,500 individual \$15,000 family	\$6,000 individual \$12,000 family
Preventive Care	\$0	\$0
Primary Care Office Visit	\$25 copay	\$45 copay
Specialist Visit	\$50 copay	\$55 copay
Behavioral Health Visit	\$25 copay	\$45 copay
Virtual Visit (Teladoc)	\$0	\$0
Urgent Care	\$75 copay	\$60 copay
Emergency Room <i>For true emergencies only</i>	50% after you meet the deductible	\$400 copay per visit; then you pay 25%
Inpatient Hospitalization	50% after you meet the deductible	25% after deductible; \$200 deductible per confinement
X-Rays and Lab Work	\$0	\$0
Advanced Imaging (CT scans, MRIs, etc.)	50% after you meet the deductible	25% after you meet the deductible

*The In-Network Plan does not meet the health plan requirements of Massachusetts.

**Once an individual family member reaches the individual deductible, the plan pays a portion of that person's medical expenses. If that person reaches the individual out-of-pocket maximum, the plan pays 100% of in-network care.

This is a summary and does not include all services or coverage. For complete details (including out-of-network coverage for the Traditional Health Plan), refer to the SPD on [TotalRewards.CrackerBarrel.com](https://www.TotalRewards.CrackerBarrel.com).

HOW THE BCBST PLANS WORK

- In-network preventive care and Teladoc virtual visits are covered at 100%.
- You pay a copay for primary care, specialist, and behavioral health office visits.
- Most major services, such as hospitalization, emergency room care, advanced imaging, and surgery, require you to meet your deductible before the plan begins sharing costs.
- The In-Network Plan covers services only when you use in-network providers and facilities, except for emergency care.
- After you meet your deductible, you and the plan share the cost of covered services.

Find In-Network Providers

Using in-network providers helps you get the highest level of coverage and avoid unexpected costs. Before receiving care, confirm that the provider or facility participates in the network.

In-Network Plan*

Find a provider in the Blue High Performance Network by logging in to bcbst.com/blueHPN.

Traditional Health Plan

Find a provider in the Blue Network P by logging in to bcbst.com/findadoctor.

**If you get care from a provider outside of the Blue High Performance Network (other than emergency or urgent care), you'll have to pay the full cost of your care.*



PRESCRIPTION DRUG COVERAGE

Prescription drug coverage for both BCBST medical plans is administered by Express Scripts. The amount you pay for prescriptions depends on:

- The medical plan you choose
- Whether the medication is generic, preferred brand, or non-preferred brand
- Where/how you fill your prescription



Express Scripts **IN-NETWORK COVERAGE**

	IN-NETWORK PLAN*	TRADITIONAL HEALTH PLAN
Annual Deductible	\$150 individual \$300 family	\$25 per covered person
Generic	\$30 copay	\$30 copay
Preferred Brand*	\$50 copay	\$50 copay
Non-Preferred Brand*	\$100 copay	\$100 copay
Specialty	50% after deductible	After deductible, you pay: Tier 1: 25% (\$800 max.) Tier 2: 35% (\$1,050 max.) Tier 3: 45% (\$1,300 max.)

*Generic medications contain the same active ingredients as their brand-name equivalents and often cost significantly less. You are required to pay the difference between a brand and generic drug if you request a brand when a generic is available (even if your doctor writes the prescription "dispense as written").

Prescription Drug Details

- **Is my medication covered?** To see if your medication is covered and to estimate costs, go to express-scripts.com/crackerbarrel.
- **Specialty prescriptions** are filled by the Express Scripts specialty pharmacy, Accredo. For assistance, call 1-800-803-2523.
- **Medication management:** If you take multiple medications, a pharmacist may contact you about a medication management program. This program helps ensure that your medications work safely together and may identify opportunities to lower prescription costs.
- **Express Scripts app:** Once enrolled and registered, you can use the Express Scripts app to check your prescription status, refill prescriptions, compare medication prices, and access your prescription ID card.

This is a summary and does not include all services or coverage. For complete details (including out-of-network coverage), refer to the SPD on TotalRewards.CrackerBarrel.com.

PRESCRIPTION DRUG COVERAGE

Smart90 for Maintenance Medications

A maintenance medication is one you take regularly to manage an ongoing health condition, such as high blood pressure, high cholesterol, diabetes, or asthma.

With Smart90, you can **get a 90-day supply of a maintenance medication for the cost of a two-month supply** when you use a Smart90 network pharmacy or Express Scripts Home Delivery.

For maintenance medications:

- You can fill your first 30-day prescription and one 30-day refill at any in-network retail pharmacy.
- Beginning with your third fill, you must switch to a 90-day supply.
- Your 90-day prescription must be filled by a Smart90 network pharmacy or Express Scripts Home Delivery.
- If you continue filling a 30-day supply or don't use the Smart90 network or home delivery, you'll pay the full cost of the medication.

Smart90 network pharmacies include Walgreens, Walmart, Kroger, Publix, Safeway, Albertsons, Sam's Club, HEB Grocery, Meijer, and many more.

For a complete list of participating pharmacies or help with a refill, log in to [express-scripts.com](https://www.express-scripts.com) or call 1-800-978-6227.



Not a maintenance medication?
You can continue filling 30-day prescriptions at any in-network retail pharmacy.



This is a summary and does not include all services or coverage. For complete details (including out-of-network coverage), refer to the SPD on [TotalRewards.CrackerBarrel.com](https://www.TotalRewards.CrackerBarrel.com).

OTHER PROGRAMS THROUGH BCBST

Virtual Care Through Teladoc

Get convenient access to health care from your phone, tablet, or computer at no cost. Teladoc services include:

- Primary care
- General medical care
- Annual wellness visits
- Psychiatry and psychology
- Therapy
- Dermatology
- Cardiometabolic care

Teladoc providers can diagnose conditions, recommend treatment, and prescribe medication when appropriate.

Using Teladoc

Get care anytime at teladoc.com, through the app, or by calling 1-888-283-6691. Register for an account *before* you need care so that you're ready when it matters most.

Cardiometabolic Care Through Teladoc

Teladoc offers personalized programs to help eligible members manage **type 2 diabetes, pre-diabetes, high blood pressure, and weight-related health concerns**. Depending on your condition and eligibility, you'll receive personalized support that may include:

- One-on-one coaching from certified health coaches
- A personalized action plan based on your health goals
- Connected health devices, such as a smart glucose meter, blood pressure monitor, or smart scale
- Digital tools to help you track your progress and stay motivated
- For eligible members with type 2 diabetes, a smart glucose meter with unlimited test strips and lancets at no cost

If you're eligible, you'll receive information about enrolling in the program.

Specialty Care Through Lantern

Planning a non-emergency surgery or infusion therapy? Lantern helps you find high-quality care through its network of Centers of Excellence and coordinates your care from start to finish. A dedicated Care Advocate can:

- Help you find the right provider for your specific condition or procedure
- Connect you with providers who have demonstrated high-quality outcomes
- Help you understand your treatment options and prepare for care
- Coordinate appointments and answer questions throughout your treatment
- Find care close to home whenever possible



To receive coverage for spine, joint, and bariatric surgeries, you must work with Lantern to coordinate your care. For other eligible surgeries, using Lantern is encouraged but not required. If a Lantern provider is not available near you or you have concerns about accessing care, call Lantern at 1-855-676-3918. A Care Advocate can review your situation and explain your options, including the exception process when applicable.

Contact Lantern at 1-855-676-3918.

**Lantern is the exclusive in-network provider for these surgeries and procedures; you pay lower out-of-pocket costs when you use Lantern's surgeons.*

Surgical Centers of Excellence

Lantern supports more than 1,500 planned non-emergency services, including:

- Orthopedic and joint procedures*
- Spine surgery* and spine injections
- Ear, nose, and throat procedures
- Cardiac procedures
- Gynecological procedures
- General surgery
- Gastrointestinal procedures
- Urology procedures
- Bariatric surgery*

Infusion Therapy

Lantern also offers access to high-quality infusion therapy through a network of in-home and close-to-home infusion providers. Eligible members receive personalized clinical support throughout treatment, making it easier and more convenient to receive specialty infusions for conditions such as:

- Cancer and immunotherapy
- Autoimmune and inflammatory conditions
- Blood disorders and other rare diseases
- Supportive infusions and other specialty treatments

OTHER PROGRAMS THROUGH BCBST (CONTINUED)

Hinge Health

If you're dealing with nagging back pain, sore knees, stiff shoulders, or other muscle and joint issues, Hinge Health can help you get moving again—all from the comfort of home and at no cost to you if you're eligible.

Hinge Health combines personalized exercise therapy, expert clinical support, and education to help reduce pain and improve mobility. In some cases, you may even avoid unnecessary surgeries, injections, and medications.

How Hinge Health Works

- Complete a short online assessment to create your personalized care plan.
- Follow guided exercise sessions you can do whenever it's convenient.
- Receive ongoing support from a licensed physical therapist or health coach (when clinically appropriate).
- Track your progress through the Hinge Health app and adjust your program as you improve.

Hinge Health can help with:

- Back and neck pain
- Knee, hip, and shoulder pain
- Muscle strains and joint stiffness
- Arthritis and chronic pain
- Recovery after certain injuries or procedures

Get started early. The sooner you address muscle and joint pain, the better your chances of preventing it from becoming a long-term issue. Hinge Health makes it easy to get expert care without leaving your home. Get started at hingehealth.com/for/bcbst/.



**NEED
HELP?**

- **BCBST:** Go to bcbst.com/biscuit, call 1-844-383-2275, or download the BCBSTN app.
- **Express Scripts:** Go to express-scripts.com, call 1-800-978-6227, or download the Express Scripts app.
- **Accredo (Specialty Pharmacy):** Call 1-800-803-2523.
- **Teladoc:** Go to teladoc.com, call 1-888-283-6691, or download the Teladoc app.
- **Lantern:** Call 1-855-676-3918.
- **Hinge Health:** Go to hingehealth.com/for/bcbst/.

WAYS TO SAVE ON CARE

There are simple ways to lower your health care costs while still getting the care you need.

! Some tips apply to everyone, while others are available only if you're enrolled in a BCBST medical plan.

EVERYONE CAN SAVE

For *all* participants in *any* Cracker Barrel medical plan

Choose the Right Place for Care

Getting care in the right place can save you money and help you get treated sooner.

- Visit your PCP for routine care.
- Use virtual care for many common illnesses.
- Choose urgent care instead of the emergency room for non-emergency illnesses and injuries.
- Save the emergency room for true emergencies.



Not sure where to go? See *Where Do I Go for Care When...?* on [page 22](#).

Use Independent Labs and Imaging Centers*

When you need lab work, X-rays, an MRI, a CT scan, or other imaging services, an independent lab or imaging center often costs less than a hospital-based facility for the same service. Before you schedule your appointment:

- Ask your provider if an independent lab or imaging center is an option.
- Confirm that the facility is in your plan's network.

**River Health members:* This tip does not apply because your plan uses its own provider network and services.



Which one would you choose?

A hospital-based lab or imaging center could cost up to 10 times more than an equally qualified independent facility right down the street.

\$680
MRI with
Provider A

\$3,700
MRI with
Provider B

Stay in Network

Using doctors, hospitals, labs, and other providers in your plan's network usually means you'll pay less. Before scheduling care, confirm that your provider participates in your medical plan's network. Keep in mind that if you enroll in the BCBST In-Network Plan, you must use the plan's network providers; otherwise, you will not receive any plan benefits except for emergencies.

Get Your Preventive Care

Preventive care helps catch health issues early, before they become bigger and more expensive.

- Schedule your annual wellness visit.
- Stay up to date on recommended screenings and vaccines.
- Preventive care is generally covered at 100% when you use an in-network provider, even before you meet your deductible (limited in River Health plans).

Ask About Generic Medications

Generic medications contain the same active ingredients as brand-name drugs and often cost much less. Ask your provider or pharmacist if a generic option is available. Try an app like GoodRx to find the lowest prices.

Quit Tobacco or Vaping

Quitting tobacco is one of the best things you can do for your health and your wallet. You pay a higher medical premium if you smoke, vape, or use any tobacco product.

- Nicotine replacement therapy may be covered by your medical plan with a prescription.
- Full-time employees also have access to the Quit For Life program for coaching and support. Learn more about Quit For Life on [page 36](#).

EXTRA SAVINGS FOR BCBST MEDICAL PLAN MEMBERS

For participants in the BCBST plans *only*

If you're enrolled in the **BCBST In-Network Plan or Traditional Health Plan**, you have access to additional tools that can help lower your health care costs.

Compare Costs Before You Schedule Care

The cost of a service can vary depending on where you receive it. Before scheduling a procedure, lab test, or imaging:

- Log in to bcbst.com or the BCBSTN app.
- Use *Find Care & Estimate Costs* to compare prices and quality ratings for in-network providers.

Use Quest Diagnostics for Lab Work

When your doctor orders blood work or other lab tests, ask them to send your order to **Quest Diagnostics (QuestSelect)** whenever possible. Quest locations often cost less than hospital-based labs and can help lower your out-of-pocket costs.

Manage Prescriptions with Express Scripts

Use **Express Scripts** to:

- Check if a medication is covered
- Compare prescription prices
- Find lower-cost pharmacy options
- Refill prescriptions
- Manage 90-day maintenance prescriptions and home delivery
- Find pharmacies in the Smart90 network

Go to express-scripts.com, call 1-800-978-6227, or download the Express Scripts app.



Use the BCBSTN App

The BCBSTN app gives you convenient access to your health plan wherever you are. You can:

- Find in-network providers
- View your ID card
- Compare costs
- Access virtual care
- Review your benefits and claims



WHERE DO I GO FOR CARE WHEN...?

When you need medical care, choosing the right place can help you get treated sooner and may save you money. Use the table below to help you decide where to go.

! CALL 911

Note: If you ever experience a life-threatening emergency, call 911 or go to the nearest emergency room immediately.

IF YOU...	GO HERE:	WHY?
Need your annual checkup, vaccines, or routine screenings	PCP	Your PCP knows your health history and helps you stay healthy. Preventive care is covered at 100% when you use an in-network provider.
Wake up with a cold, sore throat, pink eye, sinus infection, or other common illness	Virtual care	Talking to a provider from home can often be the fastest and lowest-cost option for many common illnesses. ▪ BCBST plans: Use the BCBSTN app, go to bcbst.com and select <i>Talk to a Doctor Now</i>, or call 1-888-283-6691. ▪ Core Health: Download the Teladoc app or call 1-800-835-2362. ▪ River Health: Log in to your River Health account and click <i>See a Doc Online</i> or call 1-888-814-6062.
Need care today for a non-emergency, like an ear infection, fever, minor cut, sprain, or urinary tract infection	Urgent care center	Urgent care usually costs much less than the emergency room and often has shorter wait times.
Have a medical emergency such as chest pain, trouble breathing, severe bleeding, signs of a stroke, or a serious injury	Emergency room	The emergency room is for life-threatening emergencies that need immediate treatment. Call 911 if needed.

What About Specialists?

Sometimes you need care from a doctor who focuses on a specific condition, such as a cardiologist, dermatologist, or orthopedic surgeon. Your PCP can often help determine if you need a specialist and recommend the next step.

If you need a planned surgery and are enrolled in a BCBST medical plan, **Lantern** can connect you with highly rated surgeons and help coordinate your care at no cost. See [page 18](#) for more information on Lantern.

Need Help Finding Care?

- **BCBST Members:** Use the BCBSTN app or visit [bcbst.com](https://www.bcbst.com).
 - **Planned Surgery (BCBST):** Call Lantern at 1-855-676-3918.
- **Core Health Members:** Call 1-888-371-7427 or visit multiplan.com/awp.
- **River Health Members:** Call River Health at 1-888-814-6062 or visit river.health/group/biscuit.

MENTAL HEALTH AND EMOTIONAL WELLBEING

Life can be stressful. So Cracker Barrel offers resources to help you and your family get the support you need, whether you're dealing with everyday challenges, a major life event, or concerns about your emotional health.



Get Help Now

Call 1-855-603-6207 or visit [GuidanceResources.com](https://www.GuidanceResources.com) (company ID: *BISCUIT*). GuidanceResources is available 24 hours a day, 7 days a week.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The GuidanceResources® EAP from ComPsych offers free, confidential support for you and your household members whenever you need help navigating life's challenges.

How can the EAP HELP?

SERVICE	BENEFIT
Counseling	Up to three in-person or virtual counseling sessions per issue per year at no cost, with confidential support for stress, anxiety, depression, grief, relationship and family concerns, work-related challenges, substance use concerns, and other personal issues
Financial Resources	Help with budgeting, debt management, retirement planning, taxes, mortgages, and other financial questions
Legal Resources	Consultations and guidance on wills, estate planning, divorce, real estate, identity theft, guardianship, and other legal matters
Work-Life Resources	Assistance finding childcare, elder care, pet care, education resources, moving services, and community programs
Digital Resources	Articles, videos, self-guided tools, assessments, and other online resources available anytime

Beyond Counseling

Your EAP is more than counseling. GuidanceResources can help you find childcare, elder care, pet care, adoption resources, education resources, relocation assistance, and other local services—saving you time by researching and providing personalized referrals.

Work-Life Services

Need help finding childcare, elder care, pet care, or other everyday resources? A live Work-Life specialist can do the research for you and provide personalized referrals based on your needs, location, and preferences.

HERE
TO
HELP

Mental Health Care Through Your Medical Plan

Cracker Barrel medical plans include coverage for counseling, therapy, and other behavioral health services. Eligible plans also include virtual mental health visits. Learn more in the [Medical section](#).

DENTAL

Administered by Delta Dental of Tennessee

Regular dental care does more than protect your teeth. It can help identify health issues early and prevent small problems from leading to costly treatments later.

Eligible employees can choose from three dental plans through Delta Dental of Tennessee. All plans cover preventive care at 100% when you visit an in-network provider. The main differences are the annual maximum benefit, coverage for major services, and coverage for orthodontia.

WHAT'S INCLUDED?

All three dental plans include:

- Preventive exams and cleanings
- X-rays and diagnostic services
- Coverage for basic dental services
- Coverage for major dental services
- Access to Delta Dental's nationwide provider network

Only the Basic Dental with Orthodontia Plan includes orthodontic coverage.

Save More with In-Network Care

You can see any dentist you choose, but you'll save money when you get care from Delta Dental PPO network dentists, who offer the lowest out-of-pocket costs.



Find an in-network provider on deltadentaltn.com or by calling 1-800-223-3104.



In-Network Coverage	Value Dental Plan PPO Network Only	Basic Dental Plan PPO & Premier Networks	Basic Dental with Orthodontia Plan PPO & Premier Networks
Annual Deductible Applies to basic and major services	\$50 per person \$150 family maximum	\$50 per person \$150 family maximum	\$50 per person \$150 family maximum
Annual Maximum Benefit Excludes orthodontia, preventive, and diagnostic care	\$1,000 per person	\$1,500 per person	\$1,500 per person
Preventive & Diagnostic Care	\$0 (no deductible)	\$0 (no deductible)	\$0 (no deductible)
Basic Services	You pay 20% after you meet the deductible	You pay 20% after you meet the deductible	You pay 20% after you meet the deductible
Major Services	You pay 60% after you meet the deductible	You pay 50% after you meet the deductible	You pay 50% after you meet the deductible
ORTHODONTIA BENEFITS			
Lifetime Deductible	Not covered		\$50 per person
Maximum Lifetime Limit			\$1,500 per person
Orthodontia Services			You pay 50% after you meet the deductible

HOW THE PLAN WORKS

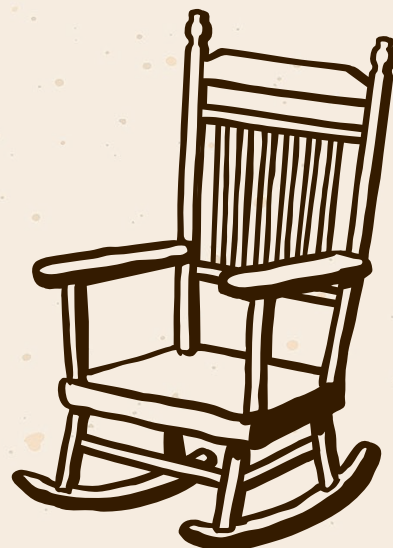
- Preventive and diagnostic services are covered at 100% when you use an in-network provider. This means routine checkups and preventive care can help you maintain your oral health without additional out-of-pocket costs.
- After you meet the annual deductible:
 - Basic services are covered at 80%, meaning you pay 20%.
 - Major services are covered at either 40% or 50%, depending on the plan you choose.
- Considering orthodontia? If you or a covered family member may need braces or other orthodontic treatment, the Basic Dental with Orthodontia Plan is the only option that includes orthodontic benefits. The plan covers 50% of eligible orthodontic expenses after a \$50 lifetime deductible, up to a \$1,500 lifetime maximum benefit.

ID Cards

You do not need an ID card to receive dental services; however, Delta Dental ID cards are available online and through the Delta Dental mobile app.

**NEED
HELP?**

Go to deltadentaltn.com
or call 1-800-223-3104.



VISION

Administered by Davis Vision by MetLife

From yearly eye exams to glasses and contacts, the vision plan, administered by Davis Vision by MetLife, helps you take care of your eyes and see your best. Annual eye exams can help detect vision changes early and may identify signs of other health conditions before symptoms appear.

WHAT'S INCLUDED?

The vision plan provides coverage for routine eye care and eyewear.

BENEFIT	IN-NETWORK COVERAGE
Exam (one per calendar year)	\$15 copay
Eyeglass Lenses (one pair per calendar year)	\$15 copay
Eyeglass Frames (one per calendar year)	▪ Davis Vision Fashion and Designer Collection: \$0 (no copay) ▪ Davis Vision Premier Collection: \$25 copay ▪ Other brands: \$125 allowance plus a 20% discount on the balance ◦ At Visionworks locations, receive a \$175 allowance plus a 20% discount on the balance Enjoy exclusive discounts on glasses through Warby Parker, giving you even more options for affordable eyewear.
Contact Lenses (per calendar year in lieu of eyeglasses)	▪ Davis Vision: \$0 (no copay) for exam and fitting; \$15 copay for contact lenses ▪ Other than Davis Vision: \$120 allowance plus 15% discount on balance for exam, fitting, and contact lenses

Note: Additional discounts are not applicable in California or at any Walmart, Sam's Club, or Costco location nationwide.

Discounts and Extras

- **One-Year Breakage Warranty:** Davis Vision Collection frames and lenses include a one-year breakage warranty that may cover repair or replacement if your eyewear is accidentally damaged.
- **LASIK Discounts:** Save on laser vision correction procedures with participating in-network providers. Learn more on [metlife.com/mybenefits](https://www.metlife.com/mybenefits).
- **Hearing Care:** Your Davis Vision benefits include access to hearing care services through the Your Hearing Network. Receive a hearing exam at no additional cost and save up to 40% on premium hearing aids with participating providers. Enjoy added peace of mind with a 60-day trial period and a four-year warranty.

How the Plan Works

- Visit an in-network vision provider for your annual eye exam.
- Pay a \$15 copay for your exam.
- Choose eyeglasses or contact lenses.
- Use your eyeglasses or contact lens allowance to help lower your out-of-pocket costs.

ID Cards

You do not need an ID card to receive vision services; however, ID cards are available [online](https://www.metlife.com/mybenefits) and through the MetLife mobile app.

NEED HELP?

Go to [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call 1-877-393-8885.

SUPPLEMENTAL BENEFITS: ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY INSURANCE

These benefits are available to employees who work 30 or more hours per week.

Unexpected accidents, serious illnesses, and hospital stays can create expenses that medical insurance may not fully cover. Supplemental benefits from Prudential provide cash payments directly to you that can be used for anything you choose, including medical bills, household expenses, transportation, childcare, and other everyday costs.

Accident Insurance

If you experience a covered accident and need emergency treatment, follow-up care, or hospitalization, accident insurance can provide fixed cash payments.

- **Benefit amounts** vary by the accident and/or services received and may range from \$25 to \$50,000.
- **Payments** are made directly to you and can be used for any purpose.
- **Monthly premiums** vary based on age and can be found when you enroll.

Are you enrolled in the Core Health Plan?
Accident coverage is already included with the Core Health Plan.

COVERED ACCIDENTS AND INJURIES MAY INCLUDE:

- Fractures and broken bones
- Dislocations
- Burns
- Cuts and lacerations
- Concussions

BENEFITS MAY BE PAID FOR:

- Ambulance transportation
- Emergency room treatment
- Hospital admissions and stays
- Follow-up doctor visits
- Physical therapy and rehabilitation
- Medical equipment

This is not a complete list. Refer to the summary on [TotalRewards.CrackerBarrel.com](https://www.TotalRewards.CrackerBarrel.com) for a complete list of covered accidents and benefit details.

Critical Illness Insurance

If you are diagnosed with a covered critical illness, this insurance can provide a lump-sum cash payment to help with medical expenses and everyday costs while you focus on recovery.

- **Coverage amounts** of \$10,000, \$15,000, or \$20,000 are available, and coverage for your spouse and child(ren) is also available.
- **Payments** are made directly to you and can be used for any purpose.
- **Monthly premiums** vary based on age and tobacco status, and can be found when you enroll.

COVERED ILLNESSES MAY INCLUDE:

- Cancer
- Heart attack
- Stroke
- Major organ failure

This is not a complete list. Refer to the summary on [TotalRewards.CrackerBarrel.com](https://www.TotalRewards.CrackerBarrel.com) for a complete list of covered illnesses and benefit details.

Hospital Indemnity Insurance

If you're admitted to the hospital for a covered illness or injury, hospital indemnity insurance can provide fixed cash payments to help with the costs of your hospital stay and other everyday expenses.

- **Benefit amounts** include \$1,500 for an initial hospital admission, plus \$200 per day for up to 30 days. For an intensive care unit stay, benefits increase to \$3,000 for admission, plus \$400 per day for up to 30 days.
- **Payments** are made directly to you and can be used for any purpose.

Monthly PREMIUMS

Employee Only	\$14.69
Employee + Spouse	\$28.98
Employee + Child(ren)	\$26.13
Family	\$40.42

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Life insurance can help provide financial protection for the people who matter most to you. Cracker Barrel offers several life insurance options:

- **Basic Life and AD&D:** If you're enrolled in a Core Health, BCBST In-Network, or BCBST Traditional Health medical plan, you'll automatically receive company-paid basic life and AD&D insurance.
- **Optional Term Life Insurance:** Purchase additional coverage for yourself, your spouse, and/or your dependent child(ren) to provide extra financial protection while you're employed with Cracker Barrel.
- **Term Life Insurance with Long-Term Care:** Purchase lifelong coverage for yourself, your spouse, and/or your dependent child(ren) that includes a long-term care benefit and stays with you even if you leave the company.

Whether you're looking for basic protection or additional coverage for yourself and your family, you can choose the option that best fits your needs.



Company-Paid Basic Life and AD&D

Basic life insurance provides financial support to your loved ones if you die while covered under the plan. Basic AD&D insurance provides an additional benefit if you die or experience certain serious injuries as the result of a covered accident.

EMPLOYEE COVERAGE (COMPANY-PAID)	BENEFIT AMOUNT
Basic Life Insurance	\$15,000
Basic AD&D Insurance	\$15,000

The life insurance benefit is paid to your designated beneficiary upon your death. If you experience a covered dismemberment, the AD&D benefit is paid directly to you or to your beneficiary upon your death.

Optional Term Life Insurance

Term life insurance through Prudential provides additional financial protection for your family while you're employed with Cracker Barrel. This optional coverage is available for you, your spouse, and your dependent children. Premiums vary based on age and tobacco status and can be found on TotalRewards.CrackerBarrel.com.

COVERAGE	BENEFIT AMOUNT
Employee	Up to \$100,000 in increments of \$10,000 or \$20,000
Spouse	\$10,000
Dependent child(ren), up to age 26	\$10,000

Benefits are paid to your designated beneficiary upon your death. Spouse and dependent child benefits are paid to you upon their death.

Term Life Insurance with Long-Term Care

Whole life insurance, administered by Allstate, provides lifelong coverage that stays with you even if you leave the company. Coverage also includes a long-term care benefit and access to a portion of your benefit if you experience a qualifying terminal illness. If you're enrolling for the first time, proof of good health (also known as Evidence of Insurability, or EOI) is not required, up to the levels shown in the table below.

Premiums vary based on age and tobacco status. You can find them when you enroll on allstate.benselect.com/crackerbarrel or by calling 1-866-780-8470.

COVERAGE	GUARANTEED COVERAGE AMOUNT
Employee	\$150,000
Spouse	\$25,000
Dependent child(ren), up to age 26	\$20,000

Benefits are paid to your designated beneficiary upon your death. Spouse and dependent child benefits are paid to you upon their death.

Living Benefit

If you experience a qualifying catastrophic health condition, you may be able to access a portion of your benefit while you're living.

- **Terminal illness:** Up to 75% of your benefit (maximum \$100,000)
- **Long-term care:** Up to 6% of your benefit per month for up to 34 months

BENEFICIARIES MATTER!

A beneficiary is the person (or people) who will receive your life and AD&D insurance benefit(s) if you die. Naming a beneficiary helps ensure that your benefit is paid according to your wishes. You should review and update your beneficiaries whenever you experience a major life event, such as marriage, divorce, the birth of a child, or the death of a beneficiary.

You can view and update your beneficiary information at any time in [Workday](#).



401(K) EMPLOYEE SAVINGS PLAN

The 401(k) Employee Savings Plan, administered by Merrill Lynch, helps you save for retirement through automatic payroll deductions. If you are age 21 or older, you can enroll at any time.

Even small amounts can add up over time, especially when Cracker Barrel adds money to your account.



Why Save?

When you contribute to your 401(k), you're saving money for the future. Your contributions come directly from your paycheck, making it easy to save a little at a time. You can choose to have the money deducted from your paycheck before taxes are taken out (Traditional 401(k)) or after taxes are taken out (Roth 401(k)). You can increase, decrease, stop, or restart your contributions at any time on benefits.ml.com.

Don't Miss Out on the Company Match

Don't leave free money on the table! When you save, Cracker Barrel helps you save, too.

- **For every \$1 you save, Cracker Barrel adds 50¢, up to the first 5% of your pay that you save.**
- Company matching contributions begin after three months of employment.
- After five years of employment, you are fully vested, which means all company contributions belong to you.

YOU CONTRIBUTE ...	CRACKER BARREL ADDS ...	TOTAL GOING INTO YOUR ACCOUNT
\$10.00	\$5.00	\$15.00
\$25.00	\$12.50	\$37.50
\$50.00	\$25.00	\$75.00

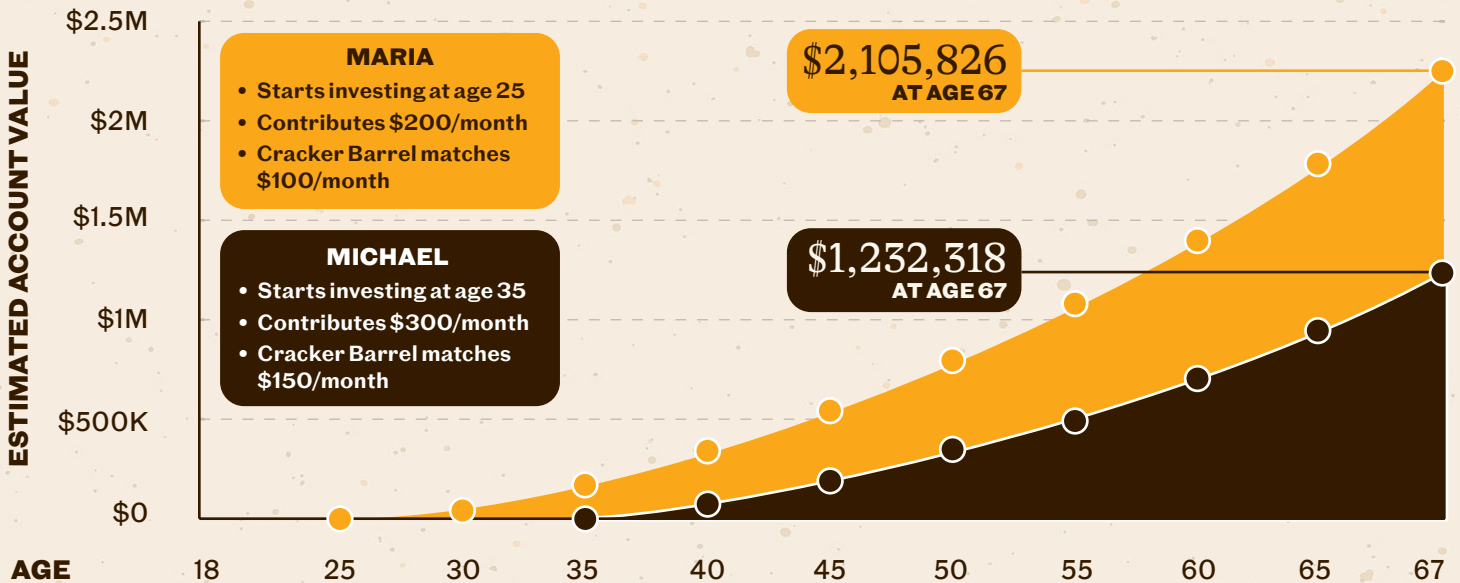
Annual Contribution Limits

The IRS limits how much you can contribute to your 401(k) each year. In 2027, the limits are expected to be:

- **Under age 50:** Up to \$25,500
- **Ages 50 to 59 or 64+:** Up to \$34,000 (includes catch-up contributions)
- **Ages 60 to 63:** Up to \$37,250 (includes enhanced catch-up contributions)

Turn \$1.00 into \$1.50 Today—and More Tomorrow

The sooner you start saving, the more time your money has to grow. For example: Maria started saving earlier and contributed less each month than Michael, yet she ended up with significantly more by retirement. That's the power of starting early—and it's even stronger when you contribute enough to receive Cracker Barrel's full company match. Every paycheck is an opportunity to invest in your future.



This example is for illustration only. Actual account values will vary based on your contributions, investment performance, market conditions, fees, and other factors. Investment returns are not guaranteed.



How to Enroll and Start Saving

Enrolling is easy. Visit benefits.ml.com, call 1-855-444-6305, or text ENROLL to 91765.

Become a Cracker Barrel Shareholder

The Employee Stock Purchase Plan (ESPP) lets eligible employees age 21 and older buy Cracker Barrel stock through payroll deductions.

- Enroll at any time.
- Shares are purchased automatically each month.
- There are no commissions or fees to purchase shares.
- Change your contribution amount whenever you want.

To learn more or to enroll, visit shareworks.com or call Morgan Stanley at 1-877-380-7793.



BENEFICIARIES MATTER!

A beneficiary is the person (or people) who will receive your 401(k) account balance if you die. Naming a beneficiary helps ensure that your savings are distributed according to your wishes. You should review and update your beneficiaries whenever you experience a major life event, such as marriage, divorce, the birth of a child, or the death of a beneficiary.

You can view and update your beneficiary information at any time through benefits.ml.com.

FINANCIAL RESOURCES



Money affects every part of your life. Cracker Barrel offers tools and resources to help, whether you're paying bills, saving for the future, or preparing for a big life event. Visit the *Financial Wellbeing* page of TotalRewards.CrackerBarrel.com anytime to explore resources that can help you with the following.

Flexible Pay Options

Everyone's financial needs are different. Cracker Barrel offers tools that give you more flexibility in how you receive and manage your pay, whether you want access to a portion of your earned pay before payday or a convenient alternative to a traditional bank account.

Wisely® by ADP: A Convenient Alternative to a Traditional Bank Account

The Wisely Pay Card provides a convenient, secure way to receive your pay without a traditional bank account. Your paycheck is automatically loaded to your card, which can be used for purchases, bill payments, and cash withdrawals at participating ATMs.



With the myWisely app, you can check your balance, track spending, manage your account, and access additional tools to help you stay on top of your finances. Eligible employees may also be able to receive pay up to two days early through direct deposit.

Wisely offers a simple way to access and manage your money with no monthly, annual, or overdraft fees. **Get started [here](#).**

DailyPay*: Access Your Pay Before Payday

DailyPay gives you access to a portion of the pay you've already earned before your scheduled payday. If you need to cover an unexpected expense or simply want more flexibility with your finances, DailyPay lets you transfer available earnings to your bank account, debit card, or Wisely Pay Card through the DailyPay app.

There are no credit checks and no interest charges because you're accessing money you've already earned. You can choose free next-business-day transfers or pay a fee for instant access to your funds.

*Servers are not eligible for DailyPay.

Everyday Money

- Get paid before payday with DailyPay (if eligible)
- Use the Wisely Pay Card if you don't have a bank account
- Learn simple ways to build a budget
- Find tools to help you manage day-to-day expenses

Save for the Future

- Learn about your 401(k) and company match
- Explore the ESPP
- Use retirement calculators and planning tools

Protect Your Finances

- Identity theft protection
- Legal plan
- Travel assistance
- Life insurance resources

Build Your Financial Knowledge

Find easy-to-use articles, videos, calculators, and planning tools covering topics such as:

- Budgeting
- Saving for emergencies
- Managing debt
- Understanding credit
- Planning for retirement
- Navigating major life events (such as buying a home or having a child)

**Not sure where to begin?
Start with one small step.**

You don't have to figure out everything at once. Whatever your goal—stretching your paycheck, paying off debt, or saving for retirement—TotalRewards.CrackerBarrel.com has tools to help.

TIME AWAY

PAID TIME OFF (PTO)

Time away from work is important. Cracker Barrel offers PTO to eligible employees for taking a vacation, spending time with family, celebrating a holiday, or just having a break.

PTO gives you paid time away from work for things like vacation, personal time, rest and relaxation, and family needs. The amount of PTO you receive depends on your role and length of service.

- **To request time off:** Submit your request in Teamworx for scheduling purposes.
- **To receive PTO pay:** Submit a *PTO Cash Out* request in Workday.

PTO? Know Where to Go.

Teamworx: Request time off from your schedule.

Workday: Check your PTO balance and request PTO pay.



LEAVES OF ABSENCE

Sometimes you need more time away from work than your available PTO provides. Cracker Barrel offers several leave of absence (LOA) options to help when life events or unexpected situations occur. Your eligibility depends on factors such as your role, length of service, the reason for your leave, and applicable laws.

Request a Leave

If you think you'll need an LOA, notify your manager as soon as possible. Then submit your request and any required documentation in Workday.

Personal Leave

In certain situations, and if you've been employed for at least 90 days, a personal unpaid LOA may be available when you need extended time away from work for reasons that are not covered by another LOA.

Family and Medical Leave

Eligible employees may qualify for leave under the Family and Medical Leave Act (FMLA). FMLA provides job-protected leave for certain qualifying events, including:

- Your own serious health condition
- Caring for a qualifying family member with a serious health condition
- The birth, adoption, or foster placement of a child
- Certain military family situations

Maternity Leave

If you're expecting a baby, maternity leave may be available to provide time away from work following the birth of your child. Eligibility, the length of leave, and available benefits depend on your employment status and applicable leave policies.

Domestic Violence Leave

If you've been employed for at least 90 days, you may be eligible for up to three days of unpaid leave during a 12-month period to seek assistance related to domestic violence. Additional protections may be available based on applicable state or local laws.

Military Leave

Cracker Barrel supports employees who serve in the military and provides leave in accordance with applicable laws.

NEED HELP?

If you have questions, access the policies for PTO, LOA, and more on TotalRewards.CrackerBarrel.com or speak with your manager.

LEGAL SUPPORT PLAN

Legal matters can be stressful and often expensive. The Legal Support Plan from MetLife gives you access to a nationwide network of experienced attorneys for one affordable monthly cost of \$9.75. You can get guidance and representation without worrying about attorney fees for covered services, which include helping you to plan ahead and to deal with unexpected legal issues.



What's Included?

The plan covers a wide range of personal legal needs, such as:

- Estate planning, including wills and trusts
- Buying or selling a home
- Family law matters, including adoption and name changes
- Traffic tickets and minor legal matters
- Identity theft assistance
- Elder care planning
- Immigration assistance
- Document review and legal advice

Many other personal legal services are covered as well.

How It Works

There are no **deductibles, copays, claim forms, or waiting periods** for covered legal services.

**NEED
HELP?**

Learn more about the legal plan on TotalRewards.CrackerBarrel.com. You can also call 1-800-821-6400 or go to members.legalplans.com.

IDENTITY THEFT PROTECTION

Identity theft can happen to anyone. This optional benefit from Experian helps protect your personal information and provides support if your identity is stolen.

Coverage costs \$6.00 per month for employee-only coverage or \$11.50 per month for family coverage.

What's Included?

- Credit monitoring and alerts that can help detect suspicious activity early
- Dark web monitoring to alert you if your personal information is found online
- Identity theft insurance and expert support to help restore your identity if it's stolen
- Credit and financial tools to help you better understand and manage your finances

NEED HELP?

Learn more about identity theft protection on TotalRewards.CrackerBarrel.com. You can also call 1-855-797-0052 or go to experian.myfinancialexpert.com.



OTHER PROGRAMS

Biscuit Perks Employee Discounts

The employee discount program helps you save on many of the products and services you use every day, from travel and entertainment to shopping, dining, and more.

What's Included?

Save on hundreds of products and services, including travel, entertainment, shopping, dining, electronics, and more. Enter your ZIP code to discover additional discounts available in your area.



Go to biscuitperks.benefithub.com and get your discounts today.

Pet Insurance

Pets are family, too. Pet insurance can help you manage the cost of unexpected veterinary care by reimbursing a portion of eligible expenses after you submit a claim. Coverage is available through ASPCA.

What's Included?

Pet insurance can help cover eligible veterinary expenses, with the freedom to visit any licensed veterinarian and choose the deductible, reimbursement level, and coverage that best fits your budget. Enroll anytime and pay premiums directly to ASPCA (not through payroll deduction).



Learn more and/or get a quote from ASPCA at aspcapetinsurance.com/crackerbarrel or call 1-877-343-5314. Use the priority code EB24CrackerBarrel.

Tobacco and Vape Cessation

Ready to quit tobacco or vaping? Cracker Barrel offers resources to help you succeed.

- The no-cost Quit For Life program is available for eligible full-time employees and their spouses. The program includes personalized support, a quit coach, and a mobile app to help you quit. Learn more (and chat) on quitnow.net or call/text 1-866-QUIT-4-LIFE (1-866-784-8454).
- If you're enrolled in a medical plan through BCBST or The American Worker, nicotine replacement therapy (such as patches or gum) is also covered at 100% with a prescription. Employees and/or their spouses who complete the Quit For Life program may also qualify to avoid the tobacco surcharge.

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you or your spouse might be unable to meet the standard for a reward under this wellness program by quitting tobacco use, you and/or your spouse might qualify for an opportunity to earn the same reward by different means. Employees and their covered spouses who complete the no-cost Quit for Life Program by March 31 of the Plan year can avoid paying the tobacco surcharge for the rest of the Plan year and receive a refund of any tobacco surcharges paid during the current Plan year. Alternatively, you can contact us via the HR Service Center and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health.

Commuter Benefit

If you commute to work using public transportation or pay for parking, the commuter benefit can help you save money by paying for eligible commuting expenses with pre-tax dollars. This benefit is available to employees who work 30 or more hours per week.

- Use pre-tax payroll deductions to help pay for eligible transit and parking expenses.
- Contribute up to the IRS annual limits for transit and parking.

Learn more and enroll through Bank of America. Go to myhealth.bankofamerica.com or call 1-866-791-0250.



CRACKER BARREL CARES

Help When Life Takes an Unexpected Turn

Cracker Barrel Cares is an independent nonprofit organization that provides financial assistance to eligible Cracker Barrel employees experiencing certain unexpected hardships. The program has been helping employees since 2005 and is funded by donations from Cracker Barrel and its employees.

Eligible employees may apply for financial assistance with situations such as:

- Serious health conditions
- Funeral expenses and related travel
- Natural disasters
- Intimate partner violence

**NEED
HELP?**

To learn more about eligibility or apply for assistance, go to crackerbarrelcares.com, email cbc cares@crackerbarrel.com, or call 1-615-443-9807.



**WANT TO
DONATE?**

Supporting Cracker Barrel Cares is completely optional. If you choose to contribute, you can make donations through payroll deduction (via *Workday > Pay*) or as a one-time contribution. Every donation helps support fellow employees facing unexpected hardships. Go to crackerbarrelcares.com to learn more about donating.

CONTACTS

- For assistance with enrollment, eligibility, life events, dependent verification, leaves of absence, or court orders, go to myhr.crackerbarrel.com.
- For assistance with paying benefit premiums (including missed premiums) directly to One Source Virtual, call 1-833-323-5465 or email crackerbarrelarrears@onesourcevirtual.com.
 - If you are enrolled in the Core Health plan and missed paying a premium, you'll pay The American Worker (contact information in the table below).

Workday: Click [here](#) to access Workday.



**LEARN
MORE**

Go to TotalRewards.CrackerBarrel.com to learn more.

PLAN/BENEFIT		CARRIER	WEBSITE	PHONE/OTHER
Enhanced Plan	Medical	River Health	river.health/group/biscuit	1-888-814-6062
	Prescription Drug			
	Virtual Visits		river.health/virtual-care	
Core Health Plan	Medical	The American Worker	theamericanworker.com	1-855-495-1190
	Medical (Find a Provider in the PHCS Network)		multiplan.com/awp	1-888-371-7427
	Prescription Drug	CerpassRx	awpvaluerx.com	1-844-636-7506
	Virtual Visits	Teladoc	teladochealth.com/primary360	1-800-835-2362
	Price Transparency Tool	Healthcare Bluebook	theamericanworker.com	1-855-495-1190
In-Network and Traditional Health Plans	Medical ▪ In-Network Plan: Blue High Performance Network ▪ Traditional Health Plan: Blue Network P	BCBST	bcbst.com/biscuit	1-844-383-2275
	Prescription Drug	Express Scripts	express-scripts.com express-scripts.com/crackerbarrel	1-800-978-6227
	Specialty Pharmacy	Accredo	accredio.com	1-800-803-2523
	Virtual Visits	Teladoc	bcbst.com/get-care/teladoc	1-888-283-6691
	Cardiometabolic Care	Teladoc Health	bcbst.com/biscuit	1-844-383-2275
	Surgical and Infusion Services	Lantern	lanterncare.com	1-855-676-3918
	Virtual Physical/ Exercise Therapy	Hinge Health	hingehealth.com/for/bcbst	1-844-383-2275

PLAN/BENEFIT	CARRIER	WEBSITE	PHONE/OTHER
Employee Assistance Program	Guidance Resources (Prudential)	GuidanceResources.com Company ID: <i>BISCUIT</i>	1-855-603-6207
Dental Client code: 4210	Delta Dental of Tennessee	deltadentaltn.com/cracker-barrel	1-800-223-3104
Vision	Davis Vision by MetLife	metlife.com/mybenefits	1-877-393-8885
Supplemental Benefits: Accident, Critical Illness, and Hospital Indemnity Insurance	Prudential	mybenefits.prudential.com	1-844-455-1002
Life and AD&D Insurance	Prudential	N/A	1-800-524-0542
Term Life Insurance with Long-Term Care	Allstate	allstate.benselect.com/crackerbarrel	1-866-780-8470
401(k) Employee Savings Plan	Merrill Lynch	benefits.ml.com	1-855-444-6305
Employee Stock Purchase Plan	Morgan Stanley	shareworks.com	1-877-380-7793
Earned Wage Access	DailyPay	dailypay.com	1-866-432-0472 employee.support@dailypay.com
Pay Card	Wisely	mywisely.com	1-866-313-6901
Legal Plan	MetLife	members.legalplans.com	1-800-821-6400
Identity Theft Protection Plan	Experian	experian.myfinancialexpert.com	1-855-797-0052
Employee Discounts	BenefitHub	biscuitperks.benefithub.com	1-866-664-4621 customercare@benefithub.com
Pet Insurance	ASPCA	aspcapetinsurance.com/crackerbarrel	1-877-343-5314 Priority code: EB24CrackerBarrel
Tobacco and Vaping Cessation	Quit For Life	quitnow.net	Chat online or text 1-866-784-8454
Commuter Benefit	Bank of America	myhealth.bankofamerica.com	1-866-791-0250



Access Nayya, our decision support tool, [here](#).



Please note this guide represents only a brief description of benefits under the Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store, Inc. Please refer to the Summary Plan Description (SPD) for complete coverage information. If there is a discrepancy between this guide and the legal documents, which define the benefits of the Plan, the legal documents will rule. Plan benefits and eligibility are subject to change at any time. If the Plan is amended, you will be provided with a notice within the time allowed by federal and state law. To review the required annual legal notices, visit totalrewards.crackerbarrel.com.

ABOUT THE CORE HEALTH PLAN

MEC Enhanced Plan: These plans provide Plan Participants with minimum essential coverage under the federal income tax rules. Individuals that enroll in these plans may not be eligible for a federal tax credit through a federal or state exchange while enrolled in these plans. These plans do not provide comprehensive health insurance. Limitations and exclusions apply.

Limited Benefit (included in the MEC Enhanced Plan): The Limited Benefits are not designed to replace or provide major medical or catastrophic coverage. Plan exclusions and limitations apply. **The Limited Benefit Plan, independently, is (a) not a substitute for minimum essential health coverage under the Affordable Care Act (ACA); and (b) does not qualify as minimum essential coverage under the ACA.**

Accident Medical Expense: This is a brief summary of the Accident coverage available under this plan. The issued Policy contains the complete limitations, exclusions, definitions and plan provisions. Plan features and availability may vary by state. Full details of the coverage are contained in the Policy on file with the Policyholder.

Nationwide and Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. The coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio (CA COA#7032). The Limited Benefit Plan applicable to policy form SRCP 2000 or state equivalent. NSM-0301AO (06/23). The coverages are distributed by Fringe Benefit Group. Nationwide and Fringe Benefit Group are separate and non-affiliated companies.