# PAR 2027 Open Enrollment Benefit Offerings FAQ

**What is Open Enrollment?**

Open Enrollment is the one time of year when you can choose, change, or cancel your benefits for the next year.

**When is Open Enrollment?**

Open Enrollment runs from **October 22 through November 6, 2026**. You must complete your elections by **11:59 p.m. CT on November 6, 2026**.

**When will my new benefits begin?**

Benefits you elect during Open Enrollment begin on **January 1, 2027,** and continue through **December 31, 2027**.

**What happens if I don't enroll?**

If you do not enroll by the deadline, your current benefits will end on **December 31, 2026**.

## Eligibility

**Who can enroll in benefits?**

Benefit eligibility is based on the hours you work. In general, you must average **30 or more hours per week** to be eligible for most benefits.

**Can I cover my family members?**

Yes. If you are eligible, you may enroll eligible dependents, including:

- Your legal spouse
- Your eligible children up to age 26 (for most plans)

**Do I need documents for my dependents?**

Yes. You may be required to submit documents for your spouse and children, even if they are already enrolled today.

## Enrolling in Benefits

**How do I enroll?**

1. Log in to Workday.
2. Go to your Inbox.

3. Open the Open Enrollment task.
4. Review your options and make your elections.
5. Submit your choices before the deadline.

**Can I change my elections after Open Enrollment?**

No. You can only make changes during the year if you have a qualifying life event, such as:

- Marriage or divorce
- Birth or adoption of a child
- Loss of other coverage
- Death of a dependent

## Medical Plans

**What medical plans are available?**

You can choose from four medical plans:

**River Health Enhanced Plan**

- Lowest cost medical option
- $0 virtual visits
- First three doctor visits each year are free
- $0 lab work through Quest
- $0 generic prescriptions
- Includes therapy visits and behavioral health support

**Core Health Plan**

- $0 preventive care
- $0 Teladoc virtual visits
- $30 doctor visits
- $30 lab work and X-rays
- Includes accident coverage

**BCBST In-Network Plan**

- Comprehensive medical coverage
- Uses in-network providers only (except emergencies)
- Lower paycheck cost than the Traditional Plan

**BCBST Traditional Health Plan**

- Comprehensive medical coverage
- Access to in-network and out-of-network providers
- Higher paycheck cost
- Lower deductible than the In-Network Plan

**How do I find a doctor if I enroll in a Blue Cross Blue Shield (BCBST) medical plan?**

The provider search website depends on the plan you choose:

**If you enroll in the BCBST In-Network Plan:**

- Search for providers in the **Blue High Performance Network**.
- Visit **BCBST.com/BlueHPN** and confirm your doctor, hospital, or facility is in the network before receiving care. If you receive non-emergency care outside the network, you will have to pay the full cost.

**If you enroll in the BCBST Traditional Health Plan:**

- Search for providers in **Blue Network P**.
- Visit **BCBST.com/FindADoctor** to locate in-network doctors, hospitals, and specialists.

**Why is it important to stay in network?**

Using in-network providers helps you pay less and avoid unexpected medical bills. The BCBST In-Network Plan only covers in-network care (except for emergencies), so checking before an appointment is very important. [Cracker Ba...9292026_NP | PDF]

**Is there an easier way to find doctors and compare costs?**

Yes. BCBST members can use the BCBST website or mobile app to:

- Find in-network providers
- View ID cards
- Compare costs before receiving care
- Access virtual care
- Review claims and benefits [Cracker Ba...9292026_NP | PDF]

**Employee Tip:** Before scheduling a doctor visit, test, MRI, or procedure, always verify the provider is in your network. Doing so can help you receive the highest level of coverage and save money.

## Saving Money on Healthcare

**How can I save money on healthcare?**

- Stay in network.
- Get your preventive care.
- Use generic prescriptions when possible.
- Use virtual care for common illnesses.
- Visit urgent care instead of the emergency room when appropriate.
- Compare costs before scheduling care.

## What's new for 2027?

- River Health Essentials Plan is ending. Current participants will move automatically to the River Health Enhanced Plan.
- Hospital Indemnity Insurance is being added.
- The Value Health Plan is now called the In-Network Plan.
- Teladoc now includes cardiometabolic programs for diabetes, prediabetes, high blood pressure, and weight management.
- Hinge Health virtual physical therapy is being added.

**What is Teladoc?**

Teladoc lets you talk with a doctor, therapist, psychiatrist, or other provider by phone, computer, or mobile device, often at no cost.

## Prescriptions

**What is Smart90?**

If you take certain medications regularly, you can get a **90-day supply for the cost of a 60-day supply** by using a Smart90 pharmacy or home delivery.

**What happens if I don't use Smart90?**

After your first fill and one refill, you must switch to a 90-day supply through Smart90 or home delivery. If not, you may have to pay the full cost of your medication.

## Dental and Vision

**What dental plans are available?**

You can choose from:

- Value Dental Plan
- Basic Dental Plan
- Basic Dental with Orthodontia (braces)

**Are dental cleanings covered?**

Yes. Preventive exams and cleanings are covered at 100% when you use an in-network provider.

**What does the vision plan cover?**

The vision plan helps pay for:

- Annual eye exams
- Glasses
- Contact lenses
- Discounts on LASIK and hearing services

## Additional Protection

**What is Accident Insurance?**

Accident Insurance pays cash benefits directly to you if you are injured in a covered accident. You can use the money however you choose.

**What is Critical Illness Insurance?**

This benefit provides a cash payment if you are diagnosed with a covered serious illness such as cancer, heart attack, or stroke.

**What is Hospital Indemnity Insurance?**

This new benefit provides cash payments if you are admitted to the hospital for a covered illness or injury.

## Life Insurance

**Does Cracker Barrel provide life insurance?**

Employees enrolled in Core Health or a BCBST medical plan automatically receive:

- $15,000 Basic Life Insurance
- $15,000 AD&D Insurance

**Do I need to re-enroll in Optional Life Insurance?**

Yes. Because Prudential is replacing The Hartford, your current Optional Life election will not transfer automatically. You must make a new election during Open Enrollment if you want coverage in 2027. [Cracker Ba...9292026_NP | PDF]

## 401(k)

**How does the 401(k) match work?**

For every $1 you contribute to your 401(k), Cracker Barrel adds 50 cents, up to the first 5% of your pay that you save.

**When can I enroll in the 401(k)?**

Employees age 21 or older can enroll at any time.

## Mental Health & Family Support

**What is the Employee Assistance Program (EAP)?**

The EAP provides free and confidential help for:

- Stress and anxiety
- Family issues
- Financial questions
- Legal concerns
- Childcare and eldercare resources

Your household members can use the program too.

## Need Help Choosing Benefits?

**What is Nayya?**

Nayya is a free online tool that helps you choose benefits based on your health needs, family situation, and budget. It can recommend plans that may work best for you.

**Where can I learn more?**

Visit **TotalRewards.CrackerBarrel.com** for benefit details, videos, tools, and contacts.