



## Direct Bill FAQ

### 1. What is Direct Bill services?

Direct Bill services to enable employees to pay benefits premiums outside of payroll for accumulated balances generated from previous pay periods, ensuring continued access to all benefit coverages.

### 2. Who is OneSource Virtual (OSV)?

OSV administers Direct Bill for Cracker Barrel and Maple Street employees for benefits premium not collected in the prior month. OSV provides a member portal that enables you to continue to pay your premium and receive continuation of benefit coverage.

### 3. What is OSV's contact information?

- **Email:** crackerbarrelarrears@onesourcevirtual.com
- **Phone:** 833-323-5465

### 4. Who receives a direct bill?

Employees enrolled in benefits who:

1. Don't earn enough in their paycheck to cover benefit premiums
2. Are on leave of absence and need to pay for coverage
3. Experience a qualifying life event that results in owed premiums

### 5. What is the Direct Billing Process?

- a. OSV will mail invoices during the **first week of each month**.
- b. Each invoice reflects **missed premiums from the prior month**.
- c. Payments are due by the **15th of the following month** in which the invoice is received.
- d. Payments can be made **online through OSV** or by **mailing a check**.
- e. If payment is received by the due date, **benefit coverage continues**.
- f. If payment is not received, **benefit coverage will end**.

### 6. Where can I learn more about the Direct Bill Process?

Please refer to <https://totalrewards.crackerbarrel.com/> to learn more about the process. There you can access:

- Follow step by step instructions of how to register within the online portal and submit the premium payment.
- Follow step by step instructions of how to submit payment in the OSV platform.



## 7. Why am I getting a direct bill statement?

You owe benefits premium for the previous month because you either didn't make enough money on your paycheck to cover or you are enrolled in benefits and on leave of absence.

## 8. When are my premiums due?

They are due by the 15<sup>th</sup> of the following month.

## 9. How do I register to submit payment?

Follow the instructions received on your direct bill statement by creating a log in for [osv.WealthCareCobra.com](https://totalrewards.crackerbarrel.com) where you will need to verify your email address, answer security questions to authenticate your identity, and confirm your user ID and password.

Once your account is created, you will have 24/7 access to your Cracker Barrel Old Country Store, Inc. coverage and payment details, and the ability to make your payments online.

Visit <https://totalrewards.crackerbarrel.com> / to review step by step instructions of how to register.

## 10. How do I submit payment?

- **Option #1:** Once you have registered your account, you can pay directly online at [osv.WealthCareCobra.com](https://totalrewards.crackerbarrel.com)
- **Option #2:** Mail your payment via USPS First Class mail before the end of the month in which payment is due.
  - **Make Checks Payable To:** OneSource Virtual Dept 19 PO Box 981044  
BOSTON MA 02298

Visit <https://totalrewards.crackerbarrel.com> / to review step by step instructions of how to submit payment.

## 11. I did not make my payments on time. What will happen?

All payments must be postmarked by the grace period deadline, which is the 15<sup>th</sup> of the following month. Since the payment was not made timely, this may result in your benefits being terminated. You will also be reimbursed back for your late payment by OSV.

**Employees on Leave that owe benefits premium:** If eligible, you will be able to re-enroll in the next Open Enrollment upon you returning to work. In addition, COBRA will not be offered if



coverage is terminated for non-payment. You may reach out to the Healthcare Marketplace for other coverage.

**Employees that do not make enough money on their paycheck to pay benefits premium:** May re-enroll during the next Open Enrollment if you meet the eligibility requirements. In addition, COBRA will not be offered if coverage is terminated for non-payment. You may reach out to the Healthcare Marketplace for other coverage.

**12. I am only able to afford some of the premium. What should I do?**

The monthly premium must be paid in **full** to avoid termination of coverage. Only qualifying life events that are acceptable may allow changes outside of Open Enrollment. To learn more about what Qualifying Life Events are, please visit <https://totalrewards.crackerbarrel.com/>.

**13. I believe my direct billing statement is incorrect.**

Call or submit a ticket to OSV and they will review.

- **Email:** [crackerbarrelarrears@onesourcevirtual.com](mailto:crackerbarrelarrears@onesourcevirtual.com)
- **Phone:** 833-323-5465