Benefits Frequently Asked Questions

1. How do I enroll for health benefits as a new hire?

Full-time Store Support Center and Field Management can enroll in company-sponsored benefits in Workday under the My Task inbox within 30 days from their date of hire.

Three easy ways to enroll:

1. **Log in to your personal Workday account.**
2. **Click your My Tasks inbox in the upper right-hand corner of the screen.**
3. **Find the Change Benefits for Life Event task in your Inbox and click Let's Get Started**

Cracker Barrel store hourly employees become eligible for full-time company-sponsored benefits if they have worked an average of 30 hours per week for 12 months. In the meantime, they are eligible to enroll in a limited health plan through River Health (https://www.river.health/group/biscuit) and a discounted dental and vision plan (www.cbprovidersearch.com) within 30 days from their date of hire.

Both full-time and part-time employees can view information on benefits at www.totalrewards.crackerbarrel.com.

2. Qualifying Life Events

Due to IRS regulations, you may only enroll or make changes to your benefit elections outside of your new hire window during the annual Open Enrollment period or if you experience a life event change. Eligible life events include marriage, divorce, birth, adoption, death, loss of dependent status, loss or gain of other coverage or termination of employment. You must make election changes and provide proof of the life event change within 30 days of the event in the Benefits and Pay app in Workday. If you fail to do so, you will have to wait until the next Open Enrollment period to make changes.

Childbirth: You must enroll the dependent within 30 days of birth. You will also be asked to provide documentation of the birth within 30 days of the event. Coverage will be effective on the date of the birth (or adoption or placement for adoption, if applicable).

If you are a Field Manager or Store Support Center employee, you may contact leaveprocessing@crackerbarrel.com to see if you are eligible for a leave and the obtain the applicable leave paperwork. Store hourly employees should talk to their Store Manager to request a leave of absence.

Marriage: You must enroll within 30 days of your marriage date. You will also be required to provide documentation of your marriage within 30 days. Coverage would be effective on your date of your marriage.

Lost Coverage: You must enroll within 30 days of losing other coverage. You will also be required to provide documentation of the event within 30 days. Coverage would be effective the date of the life event. EX: If your other insurance ends 8/1/2026, then your Cracker Barrel benefits that you elect would be effective 8/2/2026.

Gaining Coverage: If you gain health coverage through another plan, then you are eligible to drop the Cracker Barrel insurance. You must request the cancellation of your Cracker Barrel benefits within 30 days of gaining other coverage. You will also be required to provide documentation of the event within 30 days. The cancellation of your benefits would be effective on the date of the life event. For example, if you add other coverage effective 9/1/2026, then your Cracker Barrel benefits that you drop would end 8/31/2026.

Status/Job Change: If you have changed positions, such as, moving from a store hourly employee to an Emerging Leader, you may be eligible for benefits if you were not previously eligible. You have 30 days from the date of your change in status to enroll for benefits. If you are eligible to make elections, you will receive a change benefits task in Workday.

3. 401(k) questions

a. When can I enroll in the 401(k) Employee Savings Plan? Does the company contribute to the 401(k) Plan?

Cracker Barrel employees are eligible to participate in the 401(k) plan on your date of hire if you are at least twenty-one (21) years of age. If you wish to enroll, please contact the Merrill Lynch Retirement & Benefits Contact Center at **1-855-444-6305** or logon to www.benefits.ml.com. The company will match $.50 for every $1.00 on the first 5% of your pay that you contribute. New hires are eligible for the company match after 3 months of employment.

b. Can I withdraw funds from the 401(k) Employee Savings Plan?

Active employees who have attained age 59 ½ may withdraw a portion or the full balance by reaching out to Merrill Lynch at **855-444-6305** www.benefits.ml.com. Active employees who have not reached at 59 ½ can withdraw funds if they have an IRS qualifying hardship. Reach out to Merrill Lynch to see if you qualify for a hardship withdraw.

4. Who can enroll in the Employee Stock Purchase Plan?

The ESPP is a program that allows Cracker Barrel who are 21 years of age to purchase Cracker Barrel stock via payroll deduction. You can enroll for Employee Stock Purchase Plan by contacting Shareworks by Morgan Stanley at **1-877-380-7793** or www.shareworks.com. You may enroll in the stock purchase plan at any time.

5. **Health Savings Advantage Plan & Health Savings Account questions**

a. What is the Health Savings Advantage Plan?

The Health Savings Advantage Plan through BlueCross BlueShield is one of Cracker Barrel's medical plan options. It also provides a health savings account (HSA) to help pay for qualified expenses. Under the plan, preventive care services are covered at 100 percent. For other care, a deductible applies. After you satisfy your deductible, you'll pay 25% coinsurance for medical services and prescriptions. In 2026, Cracker Barrel will match your HSA contributions dollar for dollar up to $500 for employee only and $1,000 for all other coverage levels.

b. What is a Health Saving Account (HSA)?

The health savings account (HSA) is like a medical 401(k). You set money aside on a before-tax basis, it grows tax free, and you do not pay taxes when you withdraw the money for medical expenses. Unlike a flexible spending account, your HSA money rolls over from year to year so you can build up your savings. You always own all the money in your account, whether you change medical plans, change jobs, or retire.

c. What's the difference between the Health Savings Advantage Plan and other medical plan options?

Instead of having copays for doctor's visits or prescription medications, you will pay the full, health plan negotiated price for non-preventive health care services and prescriptions until you meet the annual deductible. You can pay for the expenses with the money in your HSA or pay out of pocket and keep the money in your HSA to grow for the future.

d. Will Cracker Barrel contribute to my HSA?

Yes, for 2026, Cracker Barrel will match your HSA contribution dollar for dollar up to $500 (employee only) or $1,000 (for all other levels).

e. What types of expenses can be paid with my HSA funds?

You can use your HSA funds tax free to pay for "qualified medical expenses," as defined by the IRS. The following is a partial list of eligible expenses. For a complete list, review IRS Publication 502 or log on to the Bank of America site at healthaccounts.bankofamerica.com.

Deductibles and coinsurance	Insulin	Speech therapy
Hearing aids and batteries	Laboratory fees	Surgery
Chiropractic treatment	Laser eye surgery	Vasectomy
Contact lenses, cleaning solutions, etc.	Long term care services	Walker
Fertility treatments	Physical therapy	Weight-loss program if treatment for a specific disease diagnosed by a physician

f. If I leave Cracker Barrel, can I take the HSA with me?

Yes. The money in your account (both your contributions and Cracker Barrel's) is always yours, even if you change health plans, change jobs, or retire.

g. How do I change my HSA election throughout the year?

Login to Workday and navigate to the Benefits and Pay app from your menu. Under Change Benefits select Change HSA Contribution under the dropdown menu then follow the screens to change your per pay period election. It may take up to two pay periods before the change is reflected.

h. Can I enroll in the HSA if I elect the Value Health Plan or the Traditional Health Care Plan?

No. Due to IRS regulations, you must be enrolled in a qualified high deductible health plan to participate in a health savings account. The BlueCross BlueShield Health Savings Advantage plan is the only plan offer that is a high-deductible plan.

6. How can I lower my health care costs?

Cracker Barrel and our health care administrators offer a wide variety of services to help you lower your health care costs. Please explore the following sites:

- Medical: www.bcbst.com/biscuit the medical plan administrator is BlueCross BlueShield of Tennessee. Log in to www.bcbst.com/biscuit to find an in-network provider and compare costs.
- Health Savings Accounts: https://myhealth.bankofamerica.com. Log in to find out how an HSA can save you money today.
- Prescription: www.express-scripts.com the prescription plan administrator is Express Scripts if you are enrolled in a BlueCross BlueShield medical plan. Use the Express Scripts website to compare prices for different drug options and different network pharmacies.
- Dental: www.deltadentaltn.com Delta Dental of Tennessee is the dental provider. Log in to view find an in-network dentist and get an estimate before you have major dental work done.
- Flexible Spending Accounts: www.chard-snyder.com to see how you can save money by paying for known expenses with pre-tax money.
- Tobacco Cessation Program: quitnow.net for information on quitting tobacco and vaping. If you are enrolled in a BlueCross BlueShield or Symetra medical plan, the medical plan will cover 100% of the cost for nicotine replacement therapy (NRT) such as gums and patches. Ask your doctor to write a prescription and take it to an in-network pharmacy.

7. Why are the tobacco-users charged more?

Tobacco use is costly…to our company, your wallet, and your health. In fact, it remains the single largest preventable cause of death and disease. That's why there is a charge for tobacco-users. We hope that the difference in cost will encourage you to take advantage of the free tobacco cessation program to kick the habit for good. Once you complete the program, your paycheck deductions for medical, critical illness, and/or optional life coverage will be reduced to the non-tobacco user rate.

8. I'd like to quit using tobacco to reduce my cost of health care coverage. What resources are available?

You can receive one-on-one telephone counseling, a customized plan, helpful ideas and resources, behavior modification techniques and strategies to help you to break your tobacco habit. Plus, once you complete the program, your paycheck deductions for medical, optional life, and critical illness coverage will be reduced to the non- tobacco user rate! Call **1-866-QUIT-4-LIFE** or go online to **quitnow.net**.

For members enrolled in the Company's BlueCross BlueShield or Symetra medical plan, the plan covers 100% of the cost for nicotine replacement therapy. Ask your doctor to write a prescription and take it to an in-network pharmacy. Please talk to your doctor if you are interested in these or other tobacco cessation treatments.

9. Does Cracker Barrel provide other perks and discounts?

Yes, Cracker Barrel's Biscuitperks program is a benefit that offers discounts on hundreds of goods and services you use such as electronics, car rentals, theme parks, and hotels. Log on and register to view discounts in your area at www.biscuitperks.benefithub.com.

10. I'm leaving Cracker Barrel. When and how will I get my COBRA information?

If you were enrolled in the health benefits on your last day of employment, you will automatically receive COBRA information to your home address. Information is usually mailed within two weeks from your last day working. You can contact the OSV call center at **833-323-5465** or email at crackerbarrelCOBRA@onesourcevirtual.com with any COBRA questions. If you enroll in COBRA within the election window period, coverage will be retroactive to your last day working with Cracker Barrel. For example: If your last day with Cracker Barrel is 9/1/2026, then your COBRA insurance would be effective 9/2/2026 once you enroll and pay for the coverage.