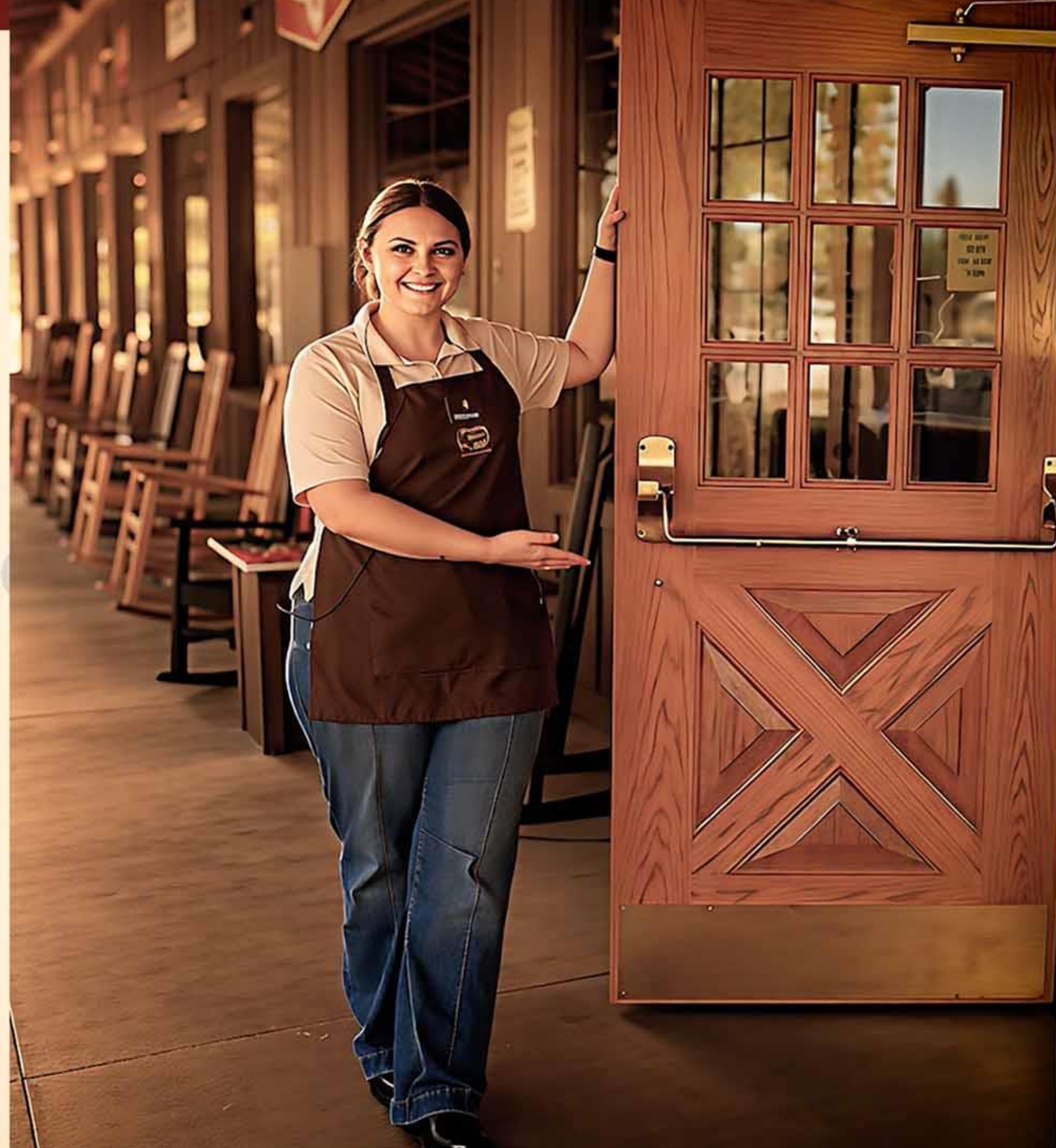
Your 2027 Benefits

What you need to know

Open Enrollment:

October 22 – November 6

Audience: SSC/CVI/DC/Field Management



SUMMARY

Open Enrollment is October 22 – November 6, 2026!

The time of year when you can review, update, and make choices about your benefits for the upcoming year.

Open Enrollment is your annual window to:

- **Enroll in or make changes** to your medical/prescription, dental, vision, and other insurance plans.
- **Add or remove dependents** from your coverage.
- **Explore new benefit offerings** or updates to existing plans.
- **Ensure your selections align** with your personal and family needs.

If you do not enroll, you will not have benefits in 2027!

Visit: www.totalrewards.crackerbarrel.com

HOW WE'RE COMMUNICATING

Communications Plan

1 Print & Mail

Postcards mailed to employees' homes starting 10/7. Posters and flyers sent to the stores by 10/19.

2 Text & Barrel Notices

Text message reminders and Barrel Notices start 9/30 and continue throughout the enrollment window.

3 Live & Video

Internal presentation at the SSC on 10/20. A video presentation from Donna Roberts, CHRO, will be posted on the Total Rewards website.

4 Step-by-Step Resources

Enrollment how-to video and job aids covering how to enroll, check ACA hours, and resubmit enrollment are all available on **totalrewards.crackerbarrel.com**

5 Onsite Support

Benefits team onsite at CVI and the DC to answer questions in person.

ELIGIBILITY

2027 Open Enrollment Full-Time Benefits Eligibility

Store Support Center and Field Management

Eligible employees in this group are eligible to enroll in full-time benefits for 2027.

Simply complete your elections during the enrollment window.

Field Hourly Employees

Annual Measurement Period: October 4, 2025 - October 3, 2026.

Eligibility is based on the hours from the weekly paychecks issued during that period, which are the paychecks dated October 10, 2025, through October 2, 2026.

Field Hourly employees must reach 1,560 hours to be eligible to enroll. If there is an open enrollment window in Workday, then they are eligible to enroll.

How to Track ACA Hours in Workday: Profile > Benefits > ACA Hours.

Job Aid: WD_Benefits_ACA Eligibility_OE 2027

BENEFIT OFFERINGS

What Benefits are offered?

Cracker Barrel offers several benefits to meet you and your families needs!

Medical

4 plans:
Traditional Health Plan PPO, In-Network Plan,
High-Deductible Health Plan, & Core Health Limited Medical Plan

Dental

3 plans:
2 PPO plans and
1 PPO with orthodontics

Vision

1 vision plan covering exams, lenses and frames

FSA

Medical FSA
Limited FSA
Dependent Care FSA
Commuter

HSA

Tax-free savings paired with the Health Savings Advantage Plan

Company Paid Disability

75% — Short Term Disability
50% — Long Term Disability

Life & AD&D

Company paid Life & AD&D

Voluntary Life: employee, spouse and child(ren)

Voluntary Benefits

Accident
Critical Illness
Hospital Indemnity
Legal
Pet Insurance
Whole Life
ID Theft & Financial Wellness

BENEFIT OFFERINGS

Perks

Travel Assistance

Medical help, lost luggage support, and translation services while you travel.

Empathy Support

Will preparation, funeral planning, and grief support for your loved ones.

Adoption Assistance

Up to $2,500 reimbursed for eligible adoption-related expenses.

Mental Health Support

You and your household can call anytime to talk with a licensed counselor.

Tuition Reimbursement

Up to $5,250 per fiscal year (August - July) for job-related degree programs.

Quit Tobacco

Nicotine replacement therapy and the Quit for Life Program.

Biscuit Perks Discounts

Exclusive employee discounts on travel, entertainment, and shopping.

All perks are provided at no cost to you!

COST

What's Staying Affordable

- Health care costs continue to rise across the country.
- Cracker Barrel has worked to limit the impact where we can.
- Blue Cross Blue Shield medical rates increase by 3%.
- Many other benefit costs will stay the same or change slightly.

WHAT'S CHANGING

The Value Health Plan Becomes In-Network Plan

- Value Health Plan replaced by In-Network Plan.
- Covers only in-network providers, except in an emergency.
- Confirm your doctor, clinic, and other providers are in-network before enrolling.
- Use the provider search tool on the BCBS website: www.bcbst.com/findadoctor or call your provider's office.

WHAT'S CHANGING

The Health Savings Advantage Plan

In-network deductibles are increasing to $3,500 for employee-only and $7,000 for family coverage (IRS Requirement).

$4,500	$9,000	$5,500	$10,000
HSA limit Employee-only	HSA limit All other levels	Age 55+ Employee-only	Age 55+ All other levels

When enrolled in an HSA, Cracker Barrel matches you $500 on employee-only and $1,000 on all other coverage levels!

WHAT'S CHANGING

Express Scripts Prescriptions

90-day supply for the cost of a 2-month supply

With Smart90, at a Smart90 network pharmacy or through Express Scripts Home Delivery.

FILLS 1-2

Retail is fine

Fill your first 30-day prescription and one 30-day refill at any in-network retail pharmacy.

FILL 3

Move to 90 days

Beginning with your third fill, you must switch to a 90-day supply.

BEFORE FILL 3

Get an updated Rx

A 90-day supply requires an updated prescription from your provider.

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

In-Network and Traditional plans: coinsurance is replaced by set copays, so costs are predictable (excludes specialty Rx).

NEW FOR 2027

New Programs to Help You Stay Healthy

Both virtual programs are available at no cost to employees in the Blue Cross Blue Shield medical plans.

ENHANCED

Teladoc

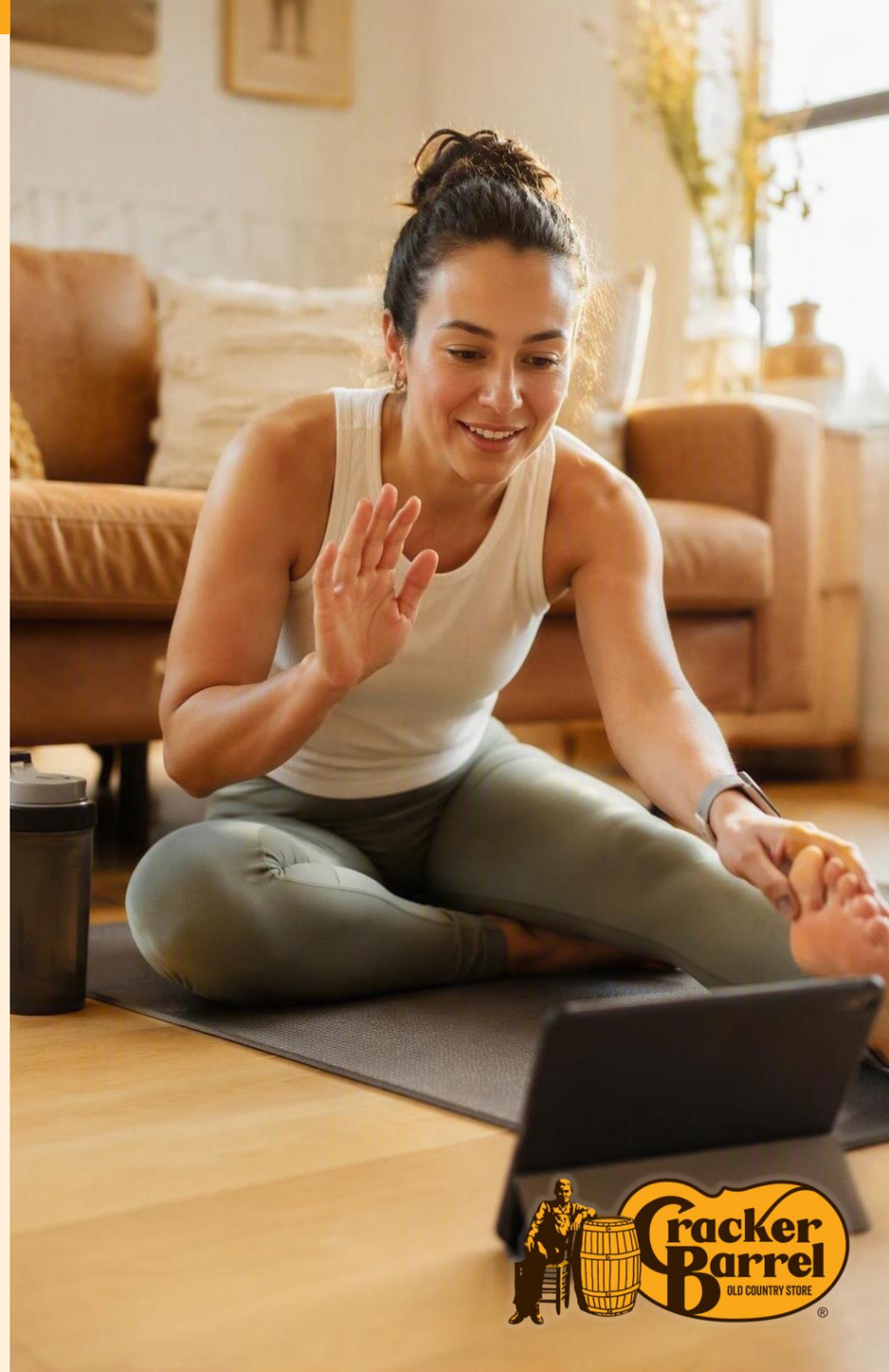
Already your option for virtual visits when you are sick. For 2027 it also supports diabetes, high blood pressure, and weight management.

NEW FOR 2027

Hinge Health

A new virtual program for back, knee, hip, shoulder, and neck pain.

Free supplies shipped to your home if you or a covered dependent has high blood pressure or diabetes.



SPECIALTY CARE

Support for Certain Treatments and Surgeries

Lantern connects you with top-performing surgeons and infusion providers - better care, at a lower cost to you.

QUALITY

Care you can trust

Lantern helps you find vetted, high-performing providers and a treatment setting that works for you.

COST

Pay less out of pocket

Surgeries and infusion therapy coordinated through Lantern are priced lower, so you keep more of your paycheck.

In the BCBS medical plan, bariatric, spine and joint surgeries are covered only when coordinated through Lantern.

NEW VENDOR: PRUDENTIAL

Life, Disability, and Extra Protection Benefits

Several benefits move to Prudential from The Hartford for 2027, giving you extra support and peace of mind for life's unexpected moments.

Employee Assistance

Confidential support when you need someone to talk to.

Life Insurance

Financial protection for the people who count on you.

Company Paid Disability

Helps protect your paycheck if you cannot work.

Illness & Accident

Extra help with costs after a serious illness or injury.

Hospital Indemnity

NEW

Pays cash directly to you if you are admitted to the hospital.

$1,500

initial hospital admission

$200

per day, up to 30 days

One vendor, one place — simpler to find, use, and manage your protection benefits.

MOVING TO BANK OF AMERICA

Flexible Spending Accounts

FSA VENDOR FOR 2027

Chard Snyder → Bank of America

Health Care FSA

$3,500

Projected annual limit

Set aside pre-tax money for eligible medical, dental, and vision expenses - lowering your taxable income and your health care costs.

Limited Health Care FSA

$3,500

Projected annual limit

For employees in the Health Savings Plan. Pre-tax dollars for eligible dental and vision expenses, while keeping your HSA eligibility.

Dependent Care FSA

$7,500

Annual limit

Pre-tax dollars for eligible child or dependent care, so you and your spouse can work or attend school.

Commuter Benefit

$350

Projected monthly limit

Pre-tax money for eligible commuting costs such as transit passes, vanpooling, and parking.

DECISION SUPPORT

Help Choosing Your Benefits

1. Nayya is a **free online tool** that helps you compare your benefit options.
2. Answer a **10-minute confidential questionnaire** to get personalized recommendations.
3. Use it to feel more confident in your choices — it's **helpful, not required**.

Visit totalrewards.crackerbarrel.com to learn more!

BEFORE YOU ENROLL

Open Enrollment Checklist

1 Review Your Options

Visit **totalrewards.crackerbarrel.com** to read the Benefits Guidebook.

2 Check Your Providers

Confirm your doctor, clinic, and other providers are in network before you choose a plan.

Use the provider search tool or call your provider's office.

3 Make Your Decisions

Consider your family's health needs and your budget for 2027.

4 Gather Your Documents

Have Social Security numbers, dates of birth, and dependent verification documents ready to upload.

5 Enroll In Time

Make your elections **October 22 - November 6.**

If you do not enroll, you will not have coverage in 2027!

DEPENDENTS

Dependent Verifications

Eligible Dependents

The following dependents are eligible for Cracker Barrel benefits:

- Your legally married spouse*
- Your child(ren) up to age 26**, including:
  - Biological children
  - Stepchildren
  - Legally adopted children

* A common law spouse is not eligible. For California, domestic partners are eligible for coverage in the vision plan.

** Physically or mentally disabled children may stay on your benefit plans regardless of age, as long as you provide proof of disability. The child must be declared disabled prior to their 26th birthday.

Dependent Verification Process

You must provide proof of that relationship when adding a dependent during OE.

How to Verify Dependents

1. View the list of required dependent verification documentation.
2. Gather the required documents and click Upload and View Documents in Workday when you enroll.
3. The Benefits Team verifies eligibility. Dependents are not added to coverage until documents are received and verified.

Documentation Deadline

Employees must submit required verification documentation during OE. If it is not submitted during OE, the dependent(s) will not be eligible for coverage.

Reminder: Dependents already enrolled and previously verified do not require additional documentation.

ENROLLMENT DEMO

How to Enroll

October 22 - November 6

2027 Open Enrollment window

1. **Log in to Workday**

   Use your Cracker Barrel credentials

2. **Open the Benefits and Pay Hub**

   Select “Open Enrollment Change” Task

3. **Review, elect, and submit**

   You will get a confirmation on screen

AFTER ENROLLMENT

What Happens After You Enroll

1 Save Your Confirmation

Keep a copy of your confirmation page for your records. You can also view your elections anytime in Workday.

2 Follow Up on Tasks

Watch your Workday inbox for additional enrollment tasks. Acting quickly keeps your benefits processing on track.

3 Check 2027 Payroll Deductions

Verify your new benefit deductions on your first 2027 paycheck, so you have time to address any discrepancies.

4 Watch for Insurance Cards

If you newly elected BCBST medical coverage, your ID cards arrive at home in early January. HDHP members get new cards each year; Traditional plan members keep their current card.

RESOURCES

More Information

You're not alone. We've got plenty of resources to help you before you enroll.

Total Rewards Site

2027 plan details, costs, and answers to common questions.

Workday

Review your current elections and make your choices in the Benefits and Pay Hub.

Nayya

Compare plans side by side and get free personalized recommendations.

Service Center

Questions? Reach the benefits team through the Store Service Center > HR Service Desk, OneLogin, or **myhr.crackerbarrel.com**

Start Here

Totalrewards.crackerbarrel.com