2027 Open Enrollment FAQ

Store Support Center, Field Management, Distribution Center & Cedar Valley Inn Employees

This FAQ provides simple answers to the most common Open Enrollment questions. It is designed to help you make informed benefit choices for 2027.

Open Enrollment Basics

What is Open Enrollment?

Open Enrollment is the one time each year when you can enroll in, change, or cancel your benefits for the upcoming year.

When is Open Enrollment?

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

When do my new benefits start?

Benefits elected during Open Enrollment begin on **January 1, 2027** and end on **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.**

What is Nayya?

Nayya is a free online tool that helps you compare plans and recommends benefits based on your healthcare needs, family situation, and budget.

Eligibility

Who can enroll in benefits?

- Full-time employees are eligible for benefits.
- Newly hired full-time employees have 30 days from their hire date to enroll.
- Some part-time employees may become eligible after averaging 30 or more hours per week during a measurement period.

Can I cover my family?

Yes. Eligible dependents include:

- Your legal spouse
- Your eligible children (usually through age 26)

Do I need documents for my dependents?

Yes. You may need to provide documents such as marriage certificates, birth certificates, or adoption documents. You may be asked to submit documents even if your dependents are already enrolled.

How Do I Enroll?

How do I enroll in benefits?

1. Log in to Workday.
2. Open your Inbox.
3. Select the Open Enrollment task.
4. Review your benefit options.
5. Submit your elections before the deadline.

Can I change my benefits after Open Enrollment?

Only if you experience a qualifying life event such as:

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

What are the benefit changes for 2027?

Medical Plan Changes

The Value Health Plan is now called the BCBST In-Network Plan. The plan continues to offer lower payroll deductions but only covers in-network providers and facilities (except for emergencies).

Health Savings Advantage Plan deductibles are increasing.

- Employee Only: $3,500
- Family: $7,000

Dialysis services must be in-network. Out-of-network dialysis services will no longer be covered.

Prescription drug costs are becoming easier to understand. The In-Network and Traditional Health Plans will use fixed copays for most prescriptions instead of coinsurance.

The Smart90 maintenance medication program is expanding. Employees taking maintenance medications can receive a 90-day supply for the cost of a 60-day supply when using participating pharmacies or home delivery.

The River Health Essentials Plan is ending. Employees currently enrolled in the Essentials Plan will automatically move to the **River Health Enhanced Plan** for 2027.

What's New with Healthcare Programs?

New Cardiometabolic Care Program through Teladoc: Employees enrolled in BCBST plans may have access to support for:

- Type 2 diabetes
- Prediabetes
- High blood pressure

- Weight management

Eligible members may also receive free health monitoring supplies.

Expanded Lantern Services: Lantern now includes:

- Infusion therapy options
- Centers of Excellence for surgeries

Spine, joint, and bariatric surgeries must be coordinated through Lantern to be covered.

New Hinge Health Program: A virtual physical therapy and exercise program is being added to help employees manage:

- Back pain
- Joint pain
- Muscle injuries
- Arthritis

There is no cost for eligible participants.

What is Changing with HSAs?

IRS HSA contribution limits are increasing for 2027.

- Employee Only: Up to $4,500
- Family Coverage: Up to $9,000

Employees age 55 and older can contribute an additional $1,000.

Cracker Barrel will continue matching HSA contributions.

- Up to $500 for employee-only coverage
- Up to $1,000 for all other coverage levels

What is Changing with FSAs?

Bank of America will become the new FSA administrator effective January 1, 2027.

HSA and FSA elections do not carry over. If you want to contribute to an HSA or FSA in 2027, you must make a new election during Open Enrollment.

The projected IRS contribution limit for the Health Care FSA and Limited Purpose FSA will increase to $3,500.

What is Changing with Life, Disability, and Supplemental Benefits?

Prudential is replacing The Hartford. Prudential will become the new administrator for:

- Optional Life Insurance
- Long-Term Disability
- Critical Illness Insurance
- Accident Insurance

- Employee Assistance Program (EAP)

You must re-enroll in Optional Life Insurance. Current Optional Life Insurance elections will not automatically transfer to Prudential for 2027. Employees who want Optional Life coverage in 2027 must make a new election during Open Enrollment.

New Hospital Indemnity Insurance is being added. This new benefit provides cash payments if you're admitted to the hospital for a covered illness or injury.

Benefit Offerings

Medical Plans

What medical plans are available?

River Health Enhanced Plan

- $0 virtual visits
- $0 generic prescriptions
- $0 lab work through Quest
- First three in-person visits are free
- Includes behavioral health support and therapy visits

Core Health Plan

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

BCBST In-Network Plan

- Comprehensive medical coverage
- Must use the Blue High Performance Network
- Lower payroll cost than some other BCBST options

BCBST Health Savings Advantage Plan

- High deductible health plan
- Eligible for a Health Savings Account (HSA)
- Company HSA matching contributions available

BCBST Traditional Health Plan

- Comprehensive medical coverage
- Higher payroll cost
- Both in-network and out-of-network coverage
- Lower deductible than the Health Savings Advantage Plan

How Do I Find an In-Network Provider?

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

If you enroll in the BCBST In-Network Plan:

- Search in the **Blue High Performance Network**.
- Visit **bcbst.com/blueHPN** to locate participating providers.
- Always verify your doctor, hospital, or facility is in-network before receiving care.

If you enroll in the BCBST Health Savings Advantage Plan:

- Search in **Blue Network P**.
- Visit **bcbst.com/findadoctor** to find participating providers.

If you enroll in the BCBST Traditional Health Plan:

- Search in **Blue Network P**.
- Visit **bcbst.com/findadoctor** to find participating providers.

Why is staying in network important?

Using in-network doctors and facilities helps lower your costs and avoid unexpected bills. The BCBST In-Network Plan only covers in-network care except for emergencies.

Can I search for doctors and compare costs?

Yes. The BCBST website and app allow you to:

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

Prescription Drugs

What is Smart90?

Smart90 allows you to get a **90-day supply of maintenance medications for the cost of a two-month supply** when using participating pharmacies or home delivery.

What is a maintenance medication?

A medication you take regularly for conditions such as:

- High blood pressure
- Diabetes
- Asthma
- High cholesterol

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; otherwise, you may pay the full cost of the medication.

Health Savings Account (HSA)

What is an HSA?

An HSA lets you save money before taxes to pay for eligible medical, dental, vision, and prescription expenses.

Who can enroll in an HSA?

Employees enrolled in the **Health Savings Advantage Plan**.

Does Cracker Barrel contribute to my HSA?

Yes.

Cracker Barrel will match your contributions up to:

- $500 for employee-only coverage
- $1,000 for all other coverage levels

Does my HSA money expire?

No. Any money you do not use stays in your account year after year.

Flexible Spending Accounts (FSAs)

What FSAs are available?

- Health Care FSA (HCFSA)
- Limited Purpose FSA (LPFSA)
- Dependent Care FSA (DCFSA)

Do FSA elections carry over each year?

No. You must enroll every year during Open Enrollment if you want to contribute.

Do I lose unused FSA money?

Most FSA funds follow the "use it or lose it" rule, so estimate your expenses carefully.

Dental & Vision

What dental plans are available?

- Value Dental Plan
- Basic Dental Plan
- Basic Dental with Orthodontia

Are dental cleanings covered?

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

What does the vision plan cover?

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

Additional Benefits

What is Accident Insurance?

Provides cash payments if you experience a covered accident. You decide how to use the money.

What is Critical Illness Insurance?

Provides a lump-sum cash payment if diagnosed with a covered serious illness such as cancer, heart attack, or stroke.

What is Hospital Indemnity Insurance?

Provides cash payments if you're admitted to a hospital due to a covered illness or injury.

Life Insurance

Does Cracker Barrel provide life insurance?

Yes. Cracker Barrel provides company-paid Basic Life and AD&D coverage equal to **1.5 times your base annual earnings.**

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

Yes. Optional Life Insurance is moving to Prudential. Current elections will not automatically transfer, so you must make a new election if you want coverage in 2027.

Retirement Savings

How does the 401(k) match work?

For every $1 you contribute, Cracker Barrel contributes 50 cents on the first 5% of pay you save.

When can I enroll in the 401(k)?

Employees age 21 and older can enroll at any time.

Mental Health Support

What is the Employee Assistance Program (EAP)?

The EAP provides free, confidential support for:

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

Household members may also use the service.