

DIRECT BILLING

For Benefit Premiums

Paying premiums outside payroll deductions when needed

Cracker Barrel has partnered with OneSource Virtual (OSV) for direct billing of missed benefit premiums outside payroll deductions and with American Worker for billing of Core Health Plan premiums.

WHO MAY RECEIVE A DIRECT BILL?

- Your paycheck does not fully cover your premiums
- You are on a leave of absence
- A qualifying life event results in premiums owed
- You have an "on demand" or off-cycle paycheck that does not include any health benefit deductions.

CORE HEALTH MEDICAL PLAN

IMPORTANT EXCEPTION

If you are enrolled in the Core Health Medical Plan, you cannot use OSV direct billing to pay your medical premium.

If your paycheck does not cover your weekly or biweekly premium, American Worker will notify you and allow you to pay directly to keep your medical coverage active.

You can find more information and FAQs for the Core Health Medical Plan on the total rewards website listed below.

HOW OSV BILLING WORKS

1. OSV mails an invoice during the first week of each month
2. Each invoice covers missed premiums from the prior month
3. Payment is due by the 15th of the following month
4. Pay online through OSV or mail a check
5. Coverage continues when payment is received by the due date; otherwise, coverage will end

NEED MORE INFO?

Look for these direct billing resources on the benefits website at **totalrewards.crackerbarrel.com**

- ? **Direct Billing FAQs**
- 1 **How to Register**
- $ **How to Submit Payment**

QUESTIONS ABOUT YOUR INVOICE OR PAYMENT OPTIONS?

Contact OneSource Virtual directly:

Email: crackerbarrelarrears@onesourcevirtual.com **Phone: 1-833-323-5465**

Contact American Worker:

Website: TheAmericanWorker.com **Phone: 855-495-1190**