

**What is the Essentials Plan ?**

The Essentials Plan, provided by River Health, is a limited health benefit available to eligible employees of Cracker Barrel and Maple Street Biscuit. Please note that the Essentials Plan is not a qualified health plan under the Affordable Care Act.

**What is the Enhanced Plan ?**

The Enhanced Plan, provided by River Health, is a limited health benefit available to eligible employees of Cracker Barrel and Maple Street Biscuit. This plan includes everything in the Essentials Plan plus it provides behavioral health virtual therapy and medications. Please note that the Enhanced Plan is not a qualified health plan under the Affordable Care Act.

**Who Is eligible?**

River Health is available to all part-time and full-time Cracker Barrel and Maple Street Biscuit Company employees and team members. If you are part-time, you will receive an email or text message, provided you have shared your contact information with your employer.

Please note: If you are enrolled in a full-time Cracker Barrel/Maple Street Biscuit Company medical plan you are not eligible to enroll in the River Health plans.

**What is Included in the Essentials Plan and the Enhanced Plan?**

The Essentials Plan offers unlimited virtual medical visits with a dedicated primary care provider, PLUS three in-person visits per year for \$0 at any of the 25,000 partner clinics nationwide (\$99 after the first three per member). You can also fill over 700 generic and selected brand-name medications for \$0 at over 6,000 pharmacies. The Essentials Plan also includes no-cost lab testing at all Quest Diagnostics locations across the country.

Employees enrolled in the Enhanced Plan also enjoy up to 24 virtual therapy sessions with a licensed professional therapist or behavioral health professional at no cost and coverage for behavioral health medications.

**What is the deadline to enroll in the Plan?**

You have 30 days from your date of hire to enroll. If you do not enroll during that time, the next opportunity to enroll will be within 30 days of a life event or during the annual Open Enrollment period, which occurs in the Fall.

**How do I enroll in the Plan?**

To complete your enrollment, click the 'Activate Benefits' button above. We will ask for your phone number and send a 4 -digit code to your mobile phone to verify your eligibility. If you have any questions during the enrollment process, please contact River Health at (888) 814 -6062.

**What is the cost of the Plan?****Essentials Plan Rate**

Individual: \$28 per month

Individual and Spouse: \$44 per month

Individual and Child: \$44 per month

Individual and Children: \$84 per month

Family (Individual + Spouse + Children): \$104 per month

**Enhanced Plan Rate**

Individual: \$30 per month

Individual and Spouse: \$46 per month

Individual and Child: \$46 per month

Individual and Children: \$86 per month

Family (Individual + Spouse + Children): \$106 per month

**When is my Plan effective?**

Your coverage will be effective on your date of hire if enrolling as a new hire or your event date if enrolling with a life event . If you enroll during Open Enrollment, benefits are effective on January 1 of the following year.

**How do I pay for my Plan? Can it be deducted from my paycheck?**

Benefits are not deducted from your paycheck. When you enroll, you will be asked to enter debit/credit card. Benefits are charged as of the date your Essentials or Enhanced Plan coverage becomes effective. Your first payment will be prorated. After that, your payment will be charged on the 1st of each month. If enrolling during the Open Enrollment period, your first payment will be deducted on January 1.

**Will my Plan roll over from year to year?**

Your plan will carry over to the following year without the need to re-enroll each year. However, if you become enrolled in full-time medical benefits through Cracker Barrel/Maple Street Biscuit , you will no longer be eligible for the Essentials /Enhanced Plans.

**When does my Plan end?**

Your Essentials Plan ends when you become enrolled in full -time medical coverage with Cracker Barrel/ Maple Street Biscuit Company or terminate employment at Cracker Barrel/Maple Street Biscuit Company. If you terminate employment, your Plan will continue at the Cracker Barrel/Maple Street Biscuit Company rate for up to two months. After that, you can continue at higher rates.

**Can I cancel my coverage at any time?**

Yes. You can cancel at any time by calling River Health at (888) 814 -6062. If you cancel your coverage, you will be able to re -enroll if you become eligible again or during the annual Open Enrollment period in the Fall.

**When will I receive a River Health ID Card?**

You will receive a Welcome packet with an ID card at your home address after you enroll in the Plan. If you do not receive your ID card within 7 - 14 business days, you can contact River Health at (888) 814 -6062 for a replacement card.

**What If I have another medical plan that is not through Cracker Barrel/Maple Street Biscuit Company?**

No problem. You can use River Health benefits with other health plans like a high deductible health plan, your spouse's insurance, or state and government plans like Medicaid and Medicare.

Please note: If you are enrolled in a full -time Cracker Barrel/Maple Street Biscuit Company medical plan you are not eligible to enroll in the River Health plans.

**If I am enrolled in full-time medical benefits through Cracker Barrel/Maple Street Biscuit Company, can I enrolled in the Essentials or Enhanced Plan?**

You cannot be enrolled in both a full -time medical plan with Cracker Barrel/Maple Street Biscuit Company and the plans available through River Health (Essentials/Enhanced Plan).

**What is my cost for prescriptions?**

Over 700 generic and brand -name medications are available at no cost.

**How do I know if my prescriptions are included?**

See the formulary list of covered medications here: [river.health/prescriptions](https://river.health/prescriptions) . You can also contact the River Health team at (888) 814 -6062. to find out if your prescriptions are included in the formulary.

**What is my cost for doctor's office visits compared to virtual provider visits?**

You have unlimited visits with your River Health virtual provider for \$0. You can see an in-network doctor in person up to 3 times annually for \$0. After that, in-office provider visits are \$99 each.

**Where can I use my benefits?**

You can see a doctor online from the comfort of your home through the River Health app or book an appointment at over 25,000 doctor's offices, urgent care, and retail clinics across the country. Your prescriptions will be delivered to your doorstep or picked up at over 6,000 pharmacies, including CVS Pharmacies. Need lab work? River Health works with all Quest Diagnostics labs across the country. You can search for the nearest doctor, lab, or pharmacy in the River Health app.

**How do I use my Plan coverage to see a doctor?**

Log on to the [River Health app](#) or download the Hello River mobile app. Sign in using the mobile phone number you used to enroll. You will receive a 4-digit code on the mobile phone for security purposes. From the Home page, select "See A Doctor Online" for a virtual visit or "Get a Clinic Appointment" for an in-person doctor visit. You will be asked a few questions about your health and the type of visit you need. Follow the remaining steps to book your appointment.

**How do I use my Plan coverage to get a prescription?**

If you need a prescription, your River Health doctor will either send it to one of the 6,000 network pharmacies, including CVS or have it mailed to your home address.

**How do I get lab testing if my provider orders lab work?**

If you visited your River Health provider virtually, you will get a text or email with a requisition form that contains your lab orders and directions to the nearest partner lab. When you arrive at the lab, show them your requisition form. If you visited a doctor in person, ask the doctor to fax your lab order to 1-218-319-4638 or email it to [team@helloriver.com](mailto:team@helloriver.com). Your River Health Advocate will setup your lab appointment.

**Does the Plan include Dental or Vision coverage?**

The Plan does not include Dental or Vision coverage. However, if you are not eligible for full-time benefits with Cracker Barrel/Maple Street Biscuit, you can enroll in a Careington Dental or Vision discount plan. The link to enroll in the Careington discount plans can be found on [totalrewards.crackerbarrel.com](http://totalrewards.crackerbarrel.com).

The products and services mentioned herein are not affiliated with River Health. The benefits are being offered by Cracker Barrel/Maple Street Biscuit Company independently of River Health. For any inquiries regarding these benefits, please direct your questions to Cracker Barrel.

**If I choose not to enroll in the Plan, what other options do I have for health coverage?**

If you choose not to enroll in benefits offered by Cracker Barrel/Maple Street coverage, you can contact Health Sherpa for help with choosing a Marketplace Plan through [healthcare.gov](https://healthcare.gov). You can reach Health Sherpa online at [crackerbarrel.healthsherpa.com](https://crackerbarrel.healthsherpa.com) or by calling 1-844-300-2874.

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