

BENEFITS – A WHOLE PLATEFUL

For employees and team members who *work less than 30 hours per week*

AFFORDABLE MEDICAL INSURANCE

Option 1

Through Cracker Barrel

(enrollment, eligibility and payment administered by River Health)

➤ Enroll at river.health/group/biscuit or call 1-888-814-6062.

Essentials Plan. Large River Health network with **thousands of providers** and facilities.

- \$0 virtual care for illness or health questions
- \$0 office visits for primary/specialty care – 3 per year
- \$0 prescriptions for 700+ generic medications
- \$0 prescriptions for select brand name medications
- \$0 lab testing at all Quest labs

Enhanced Plan. Includes everything in the Essentials Plan, plus:

- \$0 virtual therapy sessions, up to 24 per year
- \$0 behavioral health medications in the River Health formulary
- Community resources to help you access special programs

These plans are not comprehensive medical coverage and do not meet the ACA definition of a qualified health plan.

When to Enroll

- Within 30 days of your hire date, or of a life event
- During Open Enrollment each fall

Monthly Cost

(paid directly to River Health, not deducted from your pay)

	Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
Essentials Plan	\$28	\$44	\$84	\$44	\$104
Enhanced Plan	\$30	\$46	\$86	\$46	\$106

Option 2

Through the Public Marketplace

Get help choosing a Marketplace (healthcare.gov) plan. Call 1-855-772-2663 or visit healthsherpa.com/shopping.

Opportunities for financial growth

401(k) Employee Savings Plan

If you're 21 or older, you can contribute to one of the best savings tools available. After three months of service, we'll match 50 cents on the dollar, up to 5% of pay you contribute.

benefits.ml.com or
1-855-444-6305

Employee Stock Purchase Plan

If you're at least 21, you can buy shares of company stock through payroll deductions (without paying brokerage commissions).

shareworks.com or
1-877-380-7793

Early access to pay

Get early access to some of your wages before payday. Download the **Daily Pay mobile app**, text START to 66867 or call 1-866-432-0472.

In-store savings

Discounts available after 30 days of service.

See all
your
benefit
options



totalrewards.crackerbarrel.com



AN EXTRA HELPING...

because we care

- ▶ Learn more about these benefits at totalrewards.crackerbarrel.com.

Provided at no cost to you

Mental Health Support

A licensed counselor is available for three free sessions annually to help you anytime, and can provide a referral through the Employee Assistance Program.

Call Ability Assist at 1-800-964-3577. See guidanceresources.com for other resources.

Employee Discount Marketplace

Save big every day with employee deals and discounts on brands you love — from travel and entertainment to apparel, wellness and home/auto insurance. Plus, lots of local deals.

Learn more at biscuitperks.benefithub.com or call 1-866-664-4621.

Discounted voluntary options

Legal Support Plan

Access to a nationwide network of attorneys for legal advice on nearly all of life's challenges — traffic tickets, mortgages, estate planning, domestic violence and much more. Enroll at members.legalplans.com.

Pet Insurance

With ASPCA coverage, take your pet to any licensed vet, submit a claim on the app and get reimbursed up to 70%, 80% or 90% for eligible expenses. Choose the plan that fits your budget. Enroll at aspacetinsurance.com/crackerbarrel (code: EB24CrackerBarrel).

Dental and vision coverage

Discounted plans through Careington give you access to a nationwide network of dentists and eye doctors. Save on routine tooth care and minor dental procedures, and on eye exams, frames and lenses.

Learn more and enroll at cbprovidersearch.com.

Whole life insurance

Life-long coverage and a long-term care benefit for you and your dependents, even if you leave the company. Costs vary by age and tobacco use. Must enroll within 30 days of being hired. Learn more at <https://allstate.benselect.com/crackerbarrel> or call 1-866-780-8470.

Benefits above available at discounted rates.

If You Become Full Time

If you average 30 hours a week or more for a year, you will also get:

- Options for comprehensive medical, prescription, dental and vision plans
- Company-paid life insurance, with an option to purchase more coverage

To view hours worked, go to your Workday profile, select Benefits and click on the ACA Hours tab.