



2024 BENEFITS ENROLLMENT GUIDE

Serving Up Benefits
to Care for You
and Your Family

Open Enrollment:
October 27 – November 17

You must enroll or re-enroll
during Open Enrollment to have
coverage on January 1, 2024.



OLD COUNTRY STORE

PAR Employees



Team Members

This document constitutes a summary of material modifications (SMM) within the meaning of ERISA, and describes changes to the information in the most recent summary plan description (SPD) for the Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store Inc.

CHOOSE THE BEST CARE FOR YOU

FLEXIBLE BENEFIT OPTIONS FOR *YOUR* LIFE

No matter where you are on your path to wellbeing, you can choose benefits to support your unique journey. Someone who is healthy has different needs than someone with a chronic medical condition. There are options for everyone’s lifestyle and budget. Cracker Barrel continues to pay about 70% of your health care costs.

OPEN ENROLLMENT
October 27 – November 17, 2023

NEED HELP?

We’re here for you!

Enrollment and benefits questions:
1-833-589-0714
mybenefitelections.com

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NEW FOR 2024!

Type 2 Diabetes Management Program..... 13
*Unlimited supplies and coaching,
plus a smart glucose monitor
(Value Health Plan)*



Benefits described are part of the Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store Inc., which also apply to Maple Street Biscuit Team Members.

STEPS TO ENROLL

You must enroll or re-enroll during Open Enrollment (October 27– November 17) to have benefits effective January 1, 2024.

ENROLL ONLINE WITH ANY DEVICE

Log in to **mybenefitelections.com**:

Username

Cracker Barrel employees/Maple Street Biscuit family support: Your username is your employee ID number.

Maple Street Biscuit store team members: Your username is “MSB” + your employee ID number (e.g., MSB12345).

Password

New users: Your initial password is your date of birth (MMDDYYYY) + the last 4 digits of your Social Security number (e.g. 010219801234).

- **If enrolling during Open Enrollment or as a new hire**, click Enroll Now.
- **If enrolling due to a life event change**, click Life Events.
- **Your elections are saved** as you go through the enrollment screens (please waive elections if you decide not to enroll).
- **Review your confirmation statement** for accuracy. Checking your elections allows us to make corrections before your deadline.

Submit Documents When Adding Dependents*

Your dependents will not be added to the coverage until we have received and verified these documents.

For adding a spouse

- Marriage certificate
- If married more than one year, marriage certificate *and* prior year’s income tax return

For adding children

- Birth certificate
- Adoption papers or other court documents

Submission deadlines

- During Open Enrollment – by December 15, 2023
- As a new hire or after a life change – within 30 days of event

* You may have additional health deductions (arrear) from your paycheck if there is a delay between your coverage date and when you enroll and/or submit dependent documentation.

UPLOAD: Go to **mybenefitelections.com** and click on Upload and View Documents.

FAX: 1-224-828-7337

MAIL: WEX, Inc.
1700 E. Golf Rd., Suite 1000
Schaumburg, IL 60173



IMPORTANT REMINDER

Please remember to designate your beneficiaries for life insurance.



NEW ID CARDS WILL BE SENT TO:

BlueCross BlueShield of Tennessee (BCBST):
Newly enrolled only

QuestSelect Labs:
Value Health Plan
(early 2024)

ExpressScripts:
View online or in app

Delta Dental:
Newly enrolled only

Davis Vision:
Newly enrolled only

WHO IS ELIGIBLE

EMPLOYEES AND TEAM MEMBERS

Employees and team members need to meet an average hours worked criteria to be eligible for benefits.

- Hours are measured during your “initial measurement” period (beginning with your date of hire through the next 11 months).
- If you work an average of at least 30 hours per week during the “initial measurement” period, you will be eligible and have four weeks to enroll during your administrative period.
- Your coverage will be effective the first day of the month following the administrative period.
- Once enrolled, you can remain enrolled for 52 weeks.
- After that, your hours from October to September will be reviewed to determine your eligibility for the next calendar year. You will be notified of your future eligibility status before Open Enrollment.
- You can review hours worked toward eligibility on mybenefitelections.com.

Eligibility and Leaves of Absence

If you are not actively at work the day your coverage becomes effective, Life and Critical Illness coverages will be effective when you return to work.

Except for Cracker Barrel Connect (EAP), all health and welfare benefits will end six months from the date your leave of absence began, unless state or federal laws dictate otherwise. You may have the right to continue coverage under COBRA or USERRA. If so, you will be notified.

For details on eligibility, see the Summary Plan Description on mybenefitelections.com.

FAMILY MEMBERS

- Your legally married spouse*
(a common law spouse is not eligible)
- Your dependent children
 - Up to age 26 for medical, prescription, dental, vision, life and critical illness
 - No age limit for a child who cannot support themselves due to a physical or mental handicap

**For California: Domestic partners are eligible for coverage in the vision plan.*

BIG LIFE CHANGE? YOU CAN CHANGE YOUR BENEFITS

Other than Open Enrollment, a qualifying life event is the only other time you can make changes to your benefits (per IRS regulations). These events include marriage, divorce, birth, adoption, death, loss of dependent status, loss or gain of other coverage or termination of employment.

The Summary Plan Description on mybenefitelections.com has a complete list of life events. That’s also where you can change your benefit elections and provide proof of your life event — this must be done within 30 days of the life event. You can also call the Benefits Center at 1-833-589-0714.



COST OF COVERAGE

2024 COSTS PER PAY PERIOD

Rates shown do not include possible surcharges — see box at right.

Weekly Cost	Employee Only	Employee + Child(ren)	Employee + Spouse	Family
Medical	Weekly Cost			
Value Health Plan	\$23.08	\$78.78	\$87.24	\$97.57
Health Basics Plan*	\$12.89	\$24.23	\$32.22	\$51.55
Dental				
Basic Dental	\$5.05	\$13.38	\$11.09	\$18.94
Basic Dental with Orthodontia	\$6.85	\$15.07	\$13.01	\$22.05
Value Dental	\$3.71	\$8.42	\$8.23	\$14.74
Vision				
Davis Vision Plan	\$0.91	\$1.73	\$2.00	\$2.93

*Administered by Symetra Life Insurance Company.

TERMS TO KNOW

Copay

A fixed amount (for example, \$45) that you pay for certain expenses (doctor's office visit, prescriptions, etc.).

Deductible

The amount you pay each year before the plan begins paying toward covered expenses (does not apply to preventive care).

Coinsurance

The percentage you pay for certain expenses after meeting the deductible.

Annual out-of-pocket maximum

The max amount you could pay each year in coinsurance and deductible.

Explanation of benefits (EOB)

A statement showing the services you received, how much insurance paid, and what you owe. This is not a bill.

Generic drug

An FDA-approved equivalent to a higher-cost brand name drug.

COSTS YOU COULD AVOID

Spousal Surcharge*

If your spouse is eligible for medical coverage through their own employer, but enrolls in your Cracker Barrel medical plan, you will pay a spousal surcharge of \$225 per month.

Tobacco Surcharge*

If you or your spouse use tobacco or any vaping products, you will pay a surcharge of 25% of the total medical plan cost. Critical illness and optional life insurance also have higher tobacco user rates.

Ready to Quit Tobacco/Vaping?

We will pay 100% for a tobacco cessation program. The prescription plans will help cover medications and patches that can help, too. And your spouse can get help to quit, if covered by your plan.

Plus, you (and your spouse) don't need to be in a plan to get free help from your EAP. Call ComPsych at 1-800-688-6330.

* Exact rates shown during enrollment, if surcharges apply to you.

COMPARE MEDICAL PLANS

For a basic coverage plan option, see page 8.

For more details on these plans, see pages 7 and 8.

	Symetra	BlueCross BlueShield of Tennessee
Medical In-Network Coverage	Health Basics Plan ¹	Value Health Plan
Annual Deductible	N/A	\$5,000 individual ² \$10,000 family
Annual Out-of-Pocket Maximum Includes the deductible	N/A	\$7,500 individual ² \$15,000 family
Preventive Care	You pay \$0	You pay \$0
EAP Up to 4 counseling sessions	You pay \$0	You pay \$0
Office Visits	Plan pays \$80/day (\$640/year maximum)	\$45 copay primary care \$55 copay specialist \$45 copay behavioral health
Online/Phone Visits (virtual/telehealth)	You pay \$0 (MeMD)	You pay \$50 (Teladoc)
Emergency Room For emergencies only	Plan pays \$200/day (\$600/year maximum)	You pay 50% after deductible
Hospitalization Inpatient	\$800/day 10 days per person/per calendar year Lifetime limit 500 days	You pay 50% after deductible
Prescriptions Generic Brand name	Plan pays up to: \$5/day \$35/day 24-day limit	You pay 50% after deductible ³

¹ This is a summary of coverage. See page 7 for details.

² Once an individual family member reaches the individual deductible, the plan pays a portion of that individual's medical expenses. If that individual reaches the individual out-of-pocket max, the plan pays 100% of in-network care.

³ You are required to pay the difference between a brand and generic drug if you request a brand when a generic is available (even if your doctor writes the prescription "dispense as written" or DAW).

The Value Health Plan and Health Basics Plan do not meet the health plan requirements of Massachusetts.

HOW THE PLANS DIFFER

The Health Basics Plan is limited coverage and does not meet some states' requirements for comprehensive insurance. The Value Health Plan is a comprehensive plan that meets federal and state insurance requirements.

OUT-OF-POCKET MAX: DON'T BE SCARED!

The high numbers can be intimidating, but it is actually a safety net that limits the amount you could pay during the year.

Only a small percentage of employees reach their maximum.

OTHER OPTIONS FOR AFFORDABLE COVERAGE

1 The Marketplace

You can explore other medical coverage options through the Health Insurance Marketplace. Explore your options at healthcare.gov.

Cracker Barrel partners with Health Sherpa to provide benefit options to part-time hourly employees. For more information, go to crackerbarrel.healthsherpa.com or call 1-844-300-2874.

2 A comprehensive state medical plan may be affordable for you, and Health Sherpa can guide you to the best plan to fit your financial and medical needs.

HEALTH BASICS PLAN

Administered by Symetra Life Insurance Company and OptumRx

This is a limited medical plan. It does not provide comprehensive coverage.

PREVENTIVE COVERAGE, LIMITED SERVICES

The **Health Basics Plan** is for those who expect few medical expenses and want to minimize their payroll deduction. The information below is a summary of the coverage. See details in the Summary of Benefits and Coverage document on mybenefitelections.com.

Preventive Care. In-network preventive care is covered at 100% if you go to a PHCS network provider. To see a full list of covered preventive care services, go to healthcare.gov/preventive-care-benefits.

Sick Care. The plan pays a fixed amount up to the daily, annual or frequency maximums. You are responsible for any remaining balance. You can see any provider, but your cost is lower with network providers.

Accident Coverage. The plan provides benefits for up to three accidents per covered person, per year. All eligible expenses for the accident are covered at 100% up to the benefit limit.

Critical Illness Coverage. Once the plan is in effect, if you are diagnosed with a covered condition, you will receive a lump-sum payment based on your diagnosis. (Note: No need to enroll in the optional Hartford coverage.)

Sick Care, Accident and Critical Illness coverage insured by Symetra.

The plan does not meet the health plan requirements of Massachusetts or California and is not available in New Hampshire. Critical Illness coverage differs in Montana and Washington. Benefits for residents in Idaho and Maryland differ slightly. For more information, see the Certificate of Coverage on mybenefitelections.com.



VIRTUAL VISITS* No copays!

For the Health Basics Plan, MeMD provides quick access to a national network of **board-certified doctors** via phone or app.

Once your medical coverage begins, activate your MeMD account at memd.me/group/cb-msb or call 1-844-800-7110.

**Not available to residents of Utah, Vermont or Washington.*

Try the App



Use the MeMD code HFRJM2AE

Summary of Fixed-Payment Benefits

Service	What the Plan Pays
Doctor's Office Visit, Urgent Care & Outpatient Hospital Benefit	\$80 per day – \$640 per person/per calendar year maximum
Outpatient Diagnostic X-ray & Lab Benefit	\$125 per day – \$625 per person/per calendar year maximum
Outpatient Major Diagnostic Testing	\$375 per day – 2 days per person/per calendar year maximum
Emergency Room Benefit	\$200 per day – \$600 per person/per calendar year maximum
Hospital Stay (limit 500 days per lifetime)	\$800 per day – 10 days per person/per calendar year
Surgical Benefit	
Outpatient Doctor's Office	\$90 per day
Outpatient Surgical Facility	\$600 per day
Inpatient Hospital	\$2,000 per day
Maximum of 1 Surgical Benefit per Day	\$5,000 combined per person/per calendar year
Prescription Drug Benefit (OptumRx)	
Generic	
Amount	\$5 per day
Number of Prescriptions (days)	24 days per person/per calendar year maximum
Brand Name	
Amount	\$35 per day
Number of Prescriptions (days)	24 days per person/per calendar year maximum

This is a summary of benefits. For details, refer to the Summary Plan Description document on mybenefitelections.com.

VALUE HEALTH PLAN

Administered by BlueCross BlueShield of Tennessee and Express Scripts

This is a comprehensive medical plan that meets federal requirements. The Value Health Plan has a deductible you need to meet before the plan begins to pay a portion of expenses. Additionally, you're protected by a maximum out-of-pocket amount, so there is a limit to how much you would have to pay in total for in-network deductible and coinsurance during the year.

Service	Plan Coverage
Deductible	\$5,000 individual; \$10,000 family
Annual Out-of-Pocket Maximum	\$7,500 individual; \$15,000 family
Preventive Care	You pay \$0 (in-network providers)
Office Visits	You pay a \$45 copay for primary care \$55 copay for a specialist \$45 copay for behavioral health
Online/Phone Visits (virtual/telehealth)	You pay \$50 (Teladoc)
Other Services Inpatient and outpatient services Emergency room Urgent care	You generally pay 50% (after deductible)
Prescriptions (covered through Express Scripts)	You pay 50% (after deductible)

To learn more about the Value Health Plan, see the Summary Plan Description document on mybenefitelections.com.

IS YOUR MEDICATION COVERED?

This plan uses the Express Scripts "National Preferred" formulary for prescription coverage.

Before you enroll, see a list of covered medications and costs for each plan at express-scripts.com/crackerbarrel.

After you enroll, register and log in to express-scripts.com to see coverage and costs specific to your prescription plan.

What is a generic medication? By law, generics must have the same active ingredient as their brand name equivalent – and they often cost far less.

SAVE WITH PRESCRIPTION HOME DELIVERY

You have three options to get started (after you've registered for an account on express-scripts.com):

- In your account, go to Refill Prescriptions > Request an Rx.
- Ask your doctor to request a 90-day supply directly to Express Scripts home delivery.
- Call Express Scripts at 1-800-978-6227.

If you take maintenance medications, you can save on a 90-day supply when you choose home delivery.

NEW PRESCRIPTION SAFETY AND AFFORDABILITY PROGRAM

If you take multiple medications, a pharmacist may reach out to you about a new medication management program. This new program ensures the combination of your medications is safe, and helps you find ways to save money on prescriptions.

DOWNLOAD THE APP



Once you're enrolled and registered on express-scripts.com, download their app for quick access.

- Check orders
- Refill prescriptions
- Check the price of a medication
- See ID card
(ID card will not be mailed to your home. View and print it at express-scripts.com or on the app.)

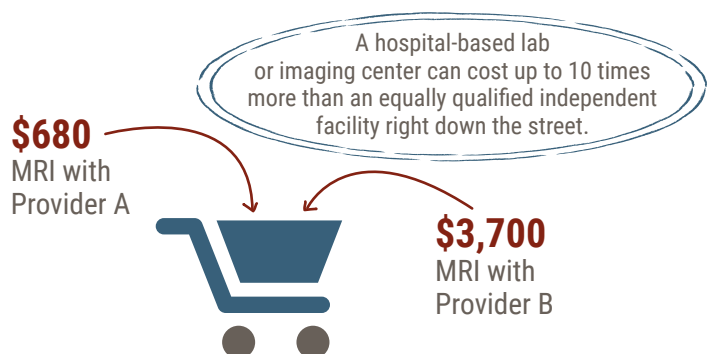
WAYS TO SAVE

Tips on this page provide good advice for employees. However, some online tools only apply to those in the Value Health Plan.

VALUE HEALTH PLAN

Register with Blue Access for information at your fingertips and access to savings tools. Start at bcbst.com.

Shop Online for Quality and Value



Which one would you choose?

Until you meet your plan's deductible, you'll pay 100% of the charges out of your pocket.

How to See Cost Comparisons and Ratings

- Log on to bcbst.com
- Click Find Care and Estimate Costs
- Click the applicable tile or use the search bar

Download the **MYBLUETN** app
24/7 benefits information



Use Quest Diagnostics for Lab Work

(available in early 2024)

Although not required, you'll get the best value by using Quest Diagnostics for lab work (blood/urine testing, cultures, biopsies, Pap smears, etc.).

- Ask your doctor to send lab work to QuestSelect — show them your card
- Visit a Quest location in person
- Access your results online anytime

BOTH PLANS

Get Your Free Checkups

- Preventive care is covered 100%, even before you meet your deductible
- Catch health concerns early, before they become costly

Use Independent Labs and Imaging Centers

- Hospital-based care is always more expensive
- An urgent care is a better value than an ER for non-emergencies

Go Generic and Try Apps

- Ask for a generic prescription alternative
- Try apps like GoodRx to find lower prices, especially on generic medications

Quit Tobacco/Vaping for Lower Rates

- You pay higher rates if you smoke, vape or use any tobacco product
- We can help you quit for free — contact ComPsych at 1-800-688-6330

VISIT YOUR DOCTOR VIRTUALLY

Online or on the phone, a doctor can diagnose your symptoms and send a local prescription in most states.

BlueCross BlueShield of Tennessee Plans

Go to bcbst.com > Talk to doctor now or call 1-888-283-6691.

Health Basics Plan

Activate your account:

memd.me/group/cb-msb

or call 1-844-800-7110. Page 7 has details.

DENTAL AND VISION PLANS

DENTAL PLANS

Administered through Delta Dental of Tennessee

For the Best Discounts
Choose PPO providers when available.
Go to deltadentaltn.com or
call 1-800-223-3104.

In-Network Coverage (Available Network)	Basic Dental Plan (PPO & Premier Networks)	Basic Dental with Orthodontia Plan (PPO & Premier Networks)	Value Dental Plan (PPO Network Only)
Annual Deductible Applies to basic and major	\$50 per person \$150 family maximum	\$50 per person \$150 family maximum	\$50 per person \$150 family maximum
Annual Maximum Benefit Excluding orthodontia	\$1,500 per person	\$1,500 per person	\$1,000 per person
Preventive & Diagnostic	You pay \$0 (no deductible)	You pay \$0 (no deductible)	You pay \$0 (no deductible)
Basic Services	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible
Major Services	You pay 50% after deductible	You pay 50% after deductible	You pay 60% after deductible
Orthodontia Benefits			
Lifetime Deductible	Not covered	\$50 per person	Not covered
Maximum Lifetime Limit		\$1,500 per person	
Orthodontia Services		You pay 50% after deductible	

Is your dentist a network dentist? Call Delta Dental at 1-800-223-3104 to check before you go. If not, you may pay more out of pocket as these dentists have not agreed to discounted fees. **Many people think their dentist is in network when they are not.** Don't overpay. Call Delta Dental to verify if your dentist is in the Delta Dental PPO network.

VISION PLAN

Administered through Davis Vision by MetLife

Benefit	In-Network Coverage
Exam (one per calendar year)	\$15 copay
Lenses (one pair per calendar year)	\$15 copay
Frames (every other calendar year)	Davis Vision Fashion and Designer Collection: You pay \$0 (no copay) Davis Vision Premier Collection: You pay \$25 copay Other than Davis Vision: \$125 allowance plus 20% discount on balance Visionworks locations: \$175 allowance plus 20% discount on balance
Contact Lenses (per calendar year in lieu of eyeglasses) Try mail order service for replacements (after initial lenses) – davisvisioncontacts.com	Davis Vision Collection: You pay \$0 (no copay) for exam and fitting, and \$15 copay for lenses Other than Davis Vision: \$120 allowance plus 15% discount on balance for exam, fitting and lenses
Laser Vision Correction	Up to 25% off retail costs or 5% off promotional pricing (in-network providers only)

Note: Additional discounts not applicable in California, or at any Walmart, Sam's Club or Costco location nationwide.

LIFE INSURANCE

Administered through The Hartford

Life insurance is automatically provided by the company if you enroll in the Health Basics Plan or Value Health Plan. It pays a benefit if you die or have a covered bodily injury.

Eligible employees/team members have the opportunity to purchase optional life insurance, whether you are in a company medical plan or not. To see the cost of Employee, Spouse and Child Optional Life coverage, go to mybenefitelections.com.

PROVIDED BY THE COMPANY

Coverage	Policy	Paid To
Employee Life* (automatic, company-paid)	\$15,000	Your beneficiary, upon your death
Employee AD&D* (automatic, company-paid)	\$15,000	Your beneficiary, upon your death You, if you are dismembered

**Available to employees/team members enrolled in a company medical plan.*

AVAILABLE FOR PURCHASE

Coverage	Policy	Paid To
Employee Optional Life (available for purchase)	\$10,000 or \$20,000 (during Open Enrollment, you may increase coverage in increments of \$10,000 or \$20,000, up to a maximum of \$100,000)	Your beneficiary, upon your death
Spouse Optional Life (available for purchase)	\$10,000	You, upon the death of your spouse
Child Optional Life (available for purchase, up to age 26)	\$10,000	You, upon the death of your child



IMPORTANT — PROTECT YOUR LOVED ONES!

It's very important that you update your beneficiary information for life insurance at mybenefitelections.com.

OTHER PROTECTIONS

We're always looking for ways to make our employees'/team members' lives a little better. Take advantage of these benefits that can help protect you and your family, and save you money.

CRITICAL ILLNESS COVERAGE

A critical illness can be unexpected, and the health care costs can be overwhelming. This coverage provides a lump-sum payment if you are diagnosed with a critical illness. To see the list of covered illnesses, see the Plan Highlights on mybenefitelections.com.

You can purchase coverage amounts of \$10,000, \$15,000 or \$20,000. Costs vary depending on your age bracket. For example, \$10,000 in coverage costs between \$1.90 per month if you are under 25, and \$10.90 per month if you are age 50 – 54. Costs for tobacco users are higher.

You will see coverage and cost details during your enrollment.

Enrolling in the Health Basics Plan? You don't need to elect this coverage. That plan already includes a critical illness benefit.

IDENTITY THEFT PROTECTION

Take advantage of this program that can detect, intercept and restore the misuse of your personal information that puts your identity at risk. The monthly cost is \$8.95 to cover yourself, \$16.95 per month to cover your family.

For more information, contact Allstate Identity Protection at 1-800-789-2720.



BENEFITS YOU MAY NOT KNOW ABOUT

Travel Assistance

At no cost to you, this program offers peace of mind when traveling — access to medical professionals, lost luggage assistance, translation services and more.

Contact The Hartford at 1-800-243-6108 (US and Canada) or 1-202-828-5885 (international).

Estate Guidance, Funeral Planning and Concierge Services

(full-time employees and team members)

Online tools guide you through key decisions, including cost comparisons. An advocate can help you negotiate prices.

Contact The Hartford Funeral Concierge Services (Everest) at 1-866-854-5429.

DIABETES MANAGEMENT

These programs are for employees and dependents enrolled in the Value Health medical plan.

Reverse Type 2 Diabetes for Free

If you have Type 2 diabetes, Virta Health is a research-backed treatment to help reverse it. The company pays the full cost of Virta services — valued at \$3,000.

Visit virtahealth.com/crackerbarrel-msbc or text "BARREL" to 57005 to learn more.

Monitor and Manage Type 2 Diabetes at No Cost

Through Livongo, you and your enrolled dependents can get personalized help to understand, monitor and control your blood sugar.

- Unlimited supplies
- Smart glucose monitor
- Health coaching

If you have Type 2 diabetes, Livongo will send information about how to enroll through the BCBST website.

ONLINE SHOPPERS, START (AND SAVE) HERE!

Your employee discount market can save you money on everything from movie tickets and travel to oil changes and cell phones.

- Electronics
- Auto
- Health & Wellness
- Movie (+ other) Tickets
- Education
- Beauty & Spa

+ much, much more!

CHECK OUT YOUR LOCAL DEALS!

Enter your ZIP code to see nearby deals on dining, family activities and more.

“After working here for only a few weeks, I used Benefit Hub to get an HP laptop and saved about \$300. Great experience!”
— Tennessee Employee

Sign up at
biscuitperks.benefithub.com

Hertz

Hotels

UNIVERSAL
Orlando
RESORT

REGAL

DELL

Nutrisystem

Apple

COSTCO
WHOLESALE

hp

Office DEPOT
OfficeMax

jiffylube

+ MORE OF
YOUR FAVORITE BRANDS

401(K) EMPLOYEE SAVINGS PLAN

Administered through Merrill Lynch

The 401(k) Employee Savings Plan is available to all employees and team members. You are eligible to contribute on your date of hire if you are 21, and we will match your contributions after three months of service – up to 50% of the first 5% you contribute.

CONVENIENT, PROVEN — AND WE CONTRIBUTE

You can start contributing on your date of hire. Contributions are deducted from your pay, either pre-tax or in an after-tax Roth option. There is no deadline to enroll.

The company starts matching your contributions after three months of service. The matching dollars are yours (fully vested) after five years of service (20% per year).

You choose how to invest. And you can make changes at any time.

- You choose the funds to invest in. For advice: captrustadvice.com or 1-800-967-9948.
- Consider a LifePath target date fund, designed to offer an investment strategy specific to your age and retirement date.

Try online tools like the retirement calculator, investment risk assessment and goals review. Go to benefits.ml.com > Education Center > Tools.

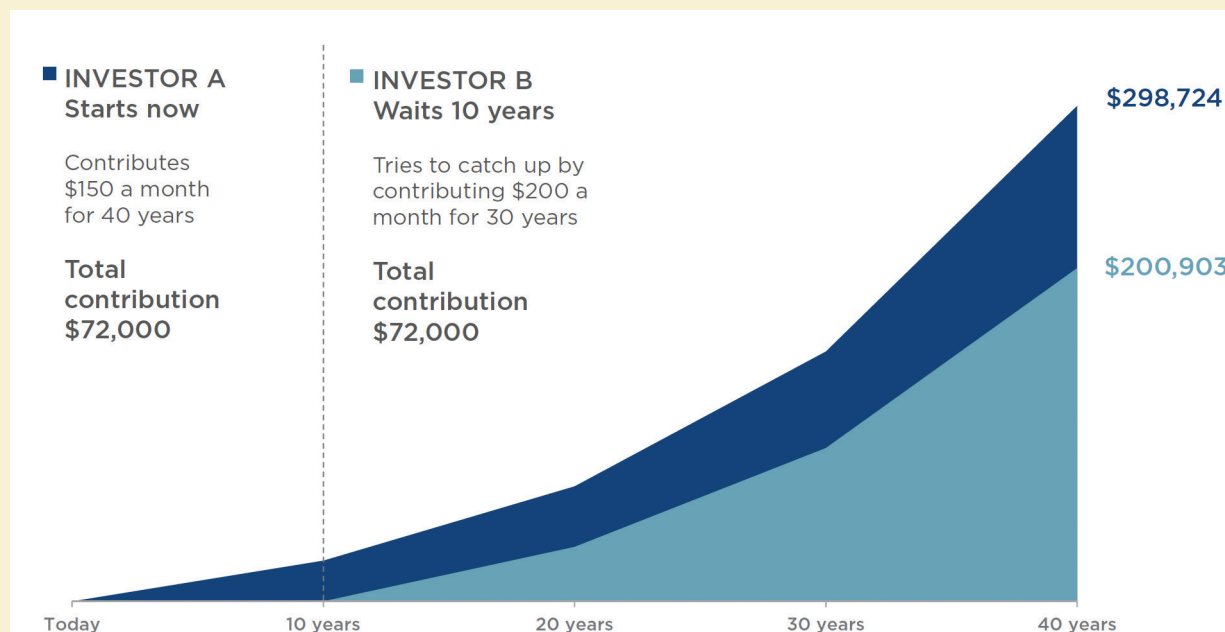


To enroll through Merrill Lynch, go to benefits.ml.com or text “Enroll” to 91765.

Things to Remember

- Total contributions, per IRS, are limited to \$22,500 (updated 2024 limits not announced at time of publication).
- 50 or older? You can do a catch-up contribution up to \$7,500 in 2024.
- Designate your beneficiaries!

STARTING EARLY MAKES A BIG DIFFERENCE



THE COMPANY MATCHES 50 CENTS ON THE DOLLAR

for the first 5% of pay you contribute.* If you're contributing less than 5%, you are leaving money on the table.

*Highly compensated employees (as defined by IRS) are limited to contributing 2%.

Source: CAPTRUST

This graph is an example. Investment returns are subject to risk (including loss of principal).

EMPLOYEE ASSISTANCE PROGRAM

For all Cracker Barrel Employees and Maple Street Biscuit Team Members

We are all part of one big team — one work family. And that includes everyone at Maple Street Biscuit Company *and* Cracker Barrel.

FREE COUNSELING

You and your household members can call *anytime* to talk with a licensed counselor about *anything* troubling you, including:

- Family conflicts
- Depression
- Stress and anxiety
- Alcohol or drug use

HELP WITH LIFE'S TASKS AND CHALLENGES

Call Cracker Barrel Connect for help with life's never-ending tasks, like:

- Finding trusted child or pet care
- Answering tax form questions
- Preparing a will
- Buying a house or making home repairs
- Coping with food insecurity
- Dealing with housing issues



Your first 4 counseling sessions are free. If you need further help, you will be referred to a licensed counselor in your area.

SELF-PACED EMOTIONAL WELLBEING PROGRAM

Designed by psychologists using clinically-proven techniques, the **Koa Foundations app** can help you tackle concerns like stress, depression, low self-esteem, sleep issues, etc. Choose your own path or rely on guidance based on a personalized wellbeing check.

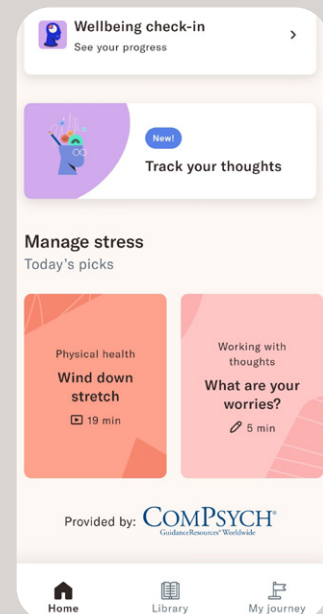
- Self-paced — work toward a wellness goal on your own time, in your own way
- Bite-sized, interactive content — 3-minute guided audio clips, quick journal entries, quizzes, etc.
- Easy and flexible — explore outside your current track through focus areas in the library (positive thinking, burnout, etc.)
- For all employees and their household family members age 13+



Cracker Barrel Connect is a free benefit for all full- and part-time employees/team members and their household family members. Services are 24/7 and **100% confidential** — Cracker Barrel will never see your information.

Need Help Now?
1-800-688-6330
connect.crackerbarrel.com

To download the Koa Foundations mobile app, go to connect.crackerbarrel.com > Connect to Therapy and Coaching



YOU ARE FAMILY



Caring for our Cracker Barrel Family

The Cracker Barrel Cares program (Cracker Barrel employees only) can help employees and their families experiencing financial hardships:

- Critical health conditions
- Funeral and related travel expenses
- Natural disasters
- Intimate partner violence

The program operates as a 501(c)(3) nonprofit organization, and it's funded entirely by Cracker Barrel Old Country Store and employees.

"Cracker Barrel Cares was a true blessing in a very unexpected time of need for me."

— Georgetown, KY employee

CARE BY THE NUMBERS

Cracker Barrel employees have been helping each other since 2005.

- **\$8 million+** — amount granted to employees
- **6,300+** — number of employees helped

See our full impact on the Front Porch Self-Service > CB Cares.

HOW TO *Donate*

Whether it's \$1 per pay period, or \$100 one time, you can make a big difference. Your contribution will be deducted from your pay.

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Go to the Cracker Barrel Cares section on The Front Porch Self-Service



HOW TO APPLY FOR A GRANT

Go to crackerbarrel.com/crackerbarrelcares to start your application through GrantsConnect (you will need to register and create an account).

There are specific qualifying events that meet the criteria for a Cracker Barrel Cares grant. Documentation is required and limits apply. See the Cracker Barrel Cares section on The Front Porch Self-Service for details.



Contact:
cbcates@crackerbarrel.com
615-443-9807

WHO TO CONTACT

Many of our partners have helpful mobile apps. Download them in your app store.

Coverage	Contact		Service Provider
Enrollment Eligibility Life Events Arrears Dependent Verification Court Orders	mybenefitelections.com 1-833-589-0714 Arrears Payments: WEX, Inc. — Account 179 P.O. Box 2798 Omaha, NE 68103	Dependent Verification: WEX, Inc. 1700 E. Golf Rd., Suite 1000 Schaumburg, IL 60173	Benefits Center at WEX
Medical – Value Health Plan Behavioral Health Virta Health (Diabetes Support)	bcbst.com/biscuit 1-844-383-2275 Nurseline (24/7) 1-800-818-8581 virtahealth.com/crackerbarrel-msbc	Teladoc bcbst.com > Talk to a doctor now 1-888-283-6691	BlueCross BlueShield of Tennessee
Medical – Health Basics Plan	Email: symsba@symetra.com 1-866-357-1778 multiplan.com/symetra/cb-msb (medical network providers) 1-888-371-7427	Virtual visits memd.me/group/cb-msb 1-844-800-7110	Symetra
Prescription – Value Health Plan	express-scripts.com 1-800-978-6227		Express Scripts
Prescription – Health Basics Plan	optumrx.com 1-800-248-1062		OptumRx
Dental	deltadentaltn.com (Client code: 4210) 1-800-223-3104		Delta Dental
Vision	metlife.com/mybenefits 1-877-393-8885	<i>Before 1/1/2023:</i> davisvision.com	MetLife/Davis Vision
Life and AD&D Insurance	1-888-563-1124		The Hartford
401(k) Employee Savings Plan	benefits.ml.com 1-855-444-6305		Merrill Lynch
Employee Stock Purchase Plan	shareworks.com 1-877-380-7793		Shareworks
Cracker Barrel Connect (Employee Assistance Program) Tobacco Cessation Program	connect.crackerbarrel.com 1-800-688-6330		ComPsych
Other Benefits Critical Illness Identity Theft Protection Employee Discount Market Leaves of Absence	1-866-547-4205/Fax: 1-469-417-1952 (The Hartford) myprivacyarmor.com 1-800-789-2720 biscuitperks.benefithub.com 1-866-664-4621 leaveprocessing@crackerbarrel.com		The Hartford Allstate Benefit Hub Cracker Barrel Benefits Department

For additional assistance, contact the Benefits Department at 1-888-596-7878 or benefits@crackerbarrel.com.

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The preventive care portion of the Health Basics Plan is insured by Cracker Barrel. It satisfies the minimum essential coverage (MEC) requirements of the Affordable Care Act. Symetra provides administrative services only for MEC plans. The fixed-payment insurance, critical illness and accident portions of the Health Basics Plan are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Fixed-payment insurance policies are designed to provide benefits at a preselected, fixed dollar amount. Accident coverage pays benefits up to a preselected, per occurrence amount and does not cover losses due to sickness, nor does it cover the cost of all hospital and medical services. They are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the MEC requirements of the Affordable Care Act. Base certificate form numbers are SBC-01505-CERT 8/13, SBC-00535-CERT 04/14 and LGC-10011C 10/11. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Not available in all states or any U.S. territory. Please contact the Benefits Department at 1-888-596-7878 if you have questions about this plan.

Please note this guide represents only a brief description of benefits under the Health and Welfare Plan for Store Hourly Employees of Cracker Barrel Old Country Store, Inc. and Team Members of Maple Street Biscuit Company. Please refer to the Summary Plan Description (SPD) for complete coverage information. If there is a discrepancy between this guide and the legal documents, which define the benefits of the Plan, the legal documents will rule. Plan benefits and eligibility are subject to change at any time. If the Plan is amended, you will be provided with a notice within the time allowed by federal and state law.

