

# 2026 BENEFITS ENROLLMENT GUIDE

Open Enrollment: October 27 – November 10



## BENEFITS MADE FOR YOU

Come on in — see  
what's on the menu!

You **must enroll or re-enroll**  
during Open Enrollment to have  
coverage on January 1, 2026.



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



Leadership and Family Support

# FOCUSED ON YOU

“ With a warm welcome, a smile, generosity and the goodness of our country hospitality, we’ve always put **pleasing people** at the center of everything we do. From our teams, to our guests, to the communities we serve, we believe it’s the people that make Cracker Barrel special.

As we look to the future, that belief is even stronger. We’re investing in what’s most important to re-energize our brand — starting with you!

That’s why we’re enhancing our Total Rewards program to provide what matters most with a **Focus on You**. We know you want to feel valued, supported and empowered to grow and thrive, so we’re delivering on that by offering:

- **Competitive pay and benefits** to support your financial and physical wellbeing
- **A culture of appreciation** where your contributions are seen and celebrated
- **Opportunities to grow** your career and develop your potential, your way
- **Flexibility and balance** to help you thrive at work and at home

These aren’t just benefits — they’re a reflection of our promise to you. Because when you feel your best, you do your best. And when we focus on you, we all succeed ... together.

I encourage you to explore the new benefits and resources available to you. Choose what fits your life, your goals and your future. We’re proud that we’re all in good company.

Thank you for everything you do to make Cracker Barrel a place where people feel at home. I’m excited for what’s ahead — and even more excited that you’re a part of it. ”

With gratitude,



— Donna Roberts, Senior VP and Chief Human Resources Officer

Benefits described are part of the Health and Welfare Plan for Home Office and Field Management Employees of Cracker Barrel Old Country Store Inc., which apply to Maple Street Biscuit Leadership & Family Support as well.

## OPEN ENROLLMENT October 27 – November 10, 2025

### Learn more

To explore all your benefit options, visit [totalrewards.crackerbarrel.com](https://totalrewards.crackerbarrel.com).

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# SERVING UP GOOD NEWS FOR 2026!

## OPEN ENROLLMENT

October 27 – November 10, 2025

When it comes to benefits, affordability is the number one concern for our employees. So, we've worked with our partners to keep rate increases far below the national average. For many benefits, there are no cost increases for coverage.

## Medical and Prescription Coverage – Few Changes

The **River Health plans** will have no changes.

The **Health Basics Plan** will be replaced by the Core Health Plan (see box at right). If you have critical illness coverage through this plan, it will end in 2026. See [page 15](#) for similar coverage.

The **BlueCross BlueShield of Tennessee (BCBST) Plans** will have very few changes. Rates will increase slightly.

The **Value Health Plan** and **Traditional Plan** will have **lower** deductibles:

- Value Health: \$3,500 individual/\$7,000 family
- Traditional: \$2,500 individual/\$5,000 family

The **Health Savings Advantage Plan** has these IRS changes:

- In-network deductibles are increasing to \$3,400 individual and \$6,800 family.
- Teladoc virtual visits will have a \$0 copay.
- Health savings account (HSA) contribution limits are increasing to \$4,400 for employee-only coverage and \$8,750 for all other coverage levels.

For all BCBST plans, bariatric surgery will be covered only when approved and coordinated through the Lantern surgical program.

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## Dental Coverage – More Money to Pay for Care

When the plans pay a portion of your preventive and diagnostic care, those amounts will no longer count toward your annual maximum benefit. That leaves more money for other types of care!

## Short-Term Disability – Equal Coverage, Earlier Eligibility

Eligibility is now earned at six months instead of one year of service, and employees will now receive 75% of their pay regardless of their length of service!

## Tuition Reimbursement – 5x More in Reimbursements

Employees may qualify for \$5,250 in reimbursement for tuition costs.

## Dependent Care Flexible Spending Account – Contribute More to Save More

Set aside up to \$7,500 in pre-tax dollars to pay for day care costs.

## New in 2026!

### Core Health Plan

*Administered by The American Worker*

Affordable limited coverage will be offered through the Core Health Plan (replaces the Health Basics Plan administered by Symetra). Includes popular features (more on [page 8](#)):

- Employee-paid copays (vs. the plan paying fixed amounts for care)
- Teladoc virtual visits
- Same PHCS provider network
- Includes accident insurance (if applicable, cancel your Hartford accident coverage)

### Whole Life Insurance with Long-Term Care

Currently, employees can purchase additional life insurance for a specified term. This new option from Allstate includes (more on [page 14](#)):

- Life-long coverage at a fixed monthly cost
- Long-term care coverage
- Increased cash value over time
- Yours even if you leave the company

### Doubled Parental Leave Time

Eligible employees will have four weeks of paid parental leave in 2026.

# STEPS TO ENROLL

## ENROLL ONLINE WITH ANY DEVICE

You can see detailed enrollment instructions in **Workday**:

Three easy steps to get started:

1. Log in to your personal Workday account.
2. Click your task box.
3. Click Get Started on your Open Enrollment transaction.

## Adding New Dependents?

You'll need to have their birth date, Social Security number and certain verification documents on hand during enrollment. Without this supporting information, you will not be able to complete your enrollment.

### For a spouse:

- Marriage certificate
- If married more than one year, marriage certificate **and** one of the following shared documents: a bill, car registration, bank account or income tax return.

### For children:

- Birth certificate  
*or*
- Adoption papers or other court documents

## Be prepared!

Dependent verification documents must be submitted **or resubmitted** during the enrollment process. You cannot add dependents without the required documents.

If you don't enroll dependents during the enrollment process, your next opportunity is either next year's Open Enrollment or if you have a qualifying life event like marriage, divorce, birth, etc. See [page 5](#).

## Important!

You **must enroll or re-enroll** during Open Enrollment (October 27 – November 10) to have benefits effective January 1, 2026.

New ID cards will be sent if you are newly enrolled or change coverage

### River Health

### Core Health

### BlueCross BlueShield of Tennessee (BCBST)

### QuestSelect Labs

BCBST members only

### Lantern

BCBST members only

### Express Scripts

### Bank of America (HSA)

### Delta Dental

### Davis Vision

### Chard Snyder (FSAs)

## Who will get your money?

Make sure your money goes to the intended people. Remember to designate your beneficiaries for life insurance in Workday.

# WHO IS ELIGIBLE

## EMPLOYEES

- Full-time employees
- Employees who worked an average of 30 hours or more per week in the measurement period as a “variable-hour employee” (October 4 of the prior year to October 3 of the current year)

## When Does Your Coverage Start?

### Open Enrollment

If you're enrolling during the annual fall Open Enrollment period, coverage starts on January 1 of the following year.

### New Hires

- Full-time — on the day you are hired
- Variable-hour — hours worked are measured during your first 12 months of employment. If you measure 1,560 hours worked, you become eligible to enroll. Your benefits will be effective on the first of the month following 30 days from your initial enrollment period.

Example:

- Hire date March 15, 2025
- Hours measured March 15, 2025 – March 14, 2026
- Enrollment window in Workday: March 14 – April 13, 2026
- Benefits effective: May 1, 2026

## Eligibility and Leaves of Absence

If you are not actively at work the day your coverage becomes effective, life, disability, critical illness and accident coverages will be effective when you return to work.

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, and you will receive notification as applicable.

For details on eligibility, see the Summary Plan Description on [totalrewards.crackerbarrel.com](https://totalrewards.crackerbarrel.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, critical illness and accident
  - No age limit for a child who cannot support themselves due to a physical or mental handicap

\*Domestic partner eligibility: CA and WA – eligible for coverage in vision, accident, critical illness, spouse life insurance. OR – eligible for coverage in accident, critical illness and spouse life insurance.

## Big life change? You can also 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 [totalrewards.crackerbarrel.com](https://totalrewards.crackerbarrel.com) has a complete list of life events.

To change your benefit elections and provide proof of your life event, log in to your personal Workday account and go to Benefits > Change Benefits.

## 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.

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

**Annual out-of-pocket max** — The max amount you could pay each year in coinsurance and deductible.

**Explanation of benefits (EOB)** — Shows the services you received, how much insurance paid and what you owe — not a bill.

# COST OF COVERAGE

Rates shown do not include possible surcharges — see box below.

## 2026 COSTS PER PAY PERIOD/PER MONTH

	Employee Only	Employee + Child(ren)	Employee + Spouse	Family
<b>Medical</b>	<b>Bi-Weekly Cost</b>			
<b>Core Health Plan*</b>	\$27.04	\$50.86	\$67.66	\$108.24
<b>Value Health Plan</b>	\$49.94	\$170.36	\$188.68	\$211.02
<b>Health Savings Advantage Plan</b>	\$54.78	\$177.10	\$196.44	\$220.98
<b>Traditional Health Care Plan</b>	\$93.92	\$305.22	\$333.84	\$373.10
<b>Dental</b>				
<b>Value Dental</b>	\$6.92	\$15.72	\$15.35	\$27.52
<b>Basic Dental</b>	\$9.43	\$24.97	\$20.70	\$35.35
<b>Basic Dental with Orthodontia</b>	\$12.78	\$28.12	\$24.29	\$41.16
<b>Vision</b>				
<b>Davis Vision Plan</b>	\$1.85	\$3.52	\$4.08	\$5.97

\* Administered by The American Worker.

	Employee Only	Employee + Child(ren)	Employee + Spouse	Family
<b>Medical</b>	<b>Weekly Cost</b>			
<b>Core Health Plan*</b>	\$13.52	\$25.43	\$33.83	\$54.12
<b>Value Health Plan</b>	\$24.97	\$85.18	\$94.34	\$105.51
<b>Health Savings Advantage Plan</b>	\$27.39	\$88.55	\$98.22	\$110.49
<b>Traditional Health Care Plan</b>	\$46.96	\$152.61	\$166.92	\$186.55
<b>Dental</b>				
<b>Value Dental</b>	\$3.46	\$7.86	\$7.68	\$13.76
<b>Basic Dental</b>	\$4.72	\$12.49	\$10.35	\$17.68
<b>Basic Dental with Orthodontia</b>	\$6.39	\$14.06	\$12.14	\$20.58
<b>Vision</b>				
<b>Davis Vision Plan</b>	\$0.93	\$1.76	\$2.04	\$2.99

\* Administered by The American Worker.

River Health Monthly Cost*	Employee Only	Employee + Child	Employee + Child(ren)	Employee + Spouse	Family
<b>Essentials Plan</b>	\$28.00	\$44.00	\$84.00	\$44.00	\$104.00
<b>Enhanced Plan</b>	\$30.00	\$46.00	\$86.00	\$46.00	\$106.00

\* Paid directly to River Health, not deducted from your pay.

### 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 vapes, you will pay a surcharge of 25% of the total medical plan cost.

#### Ready to Quit Tobacco/Vaping?

The BCBST and The American Worker prescription plans cover nicotine replacement therapy (NRT, such as gums or patches) at 100% — for you and your enrolled spouse. Plus, all full-time employees can access the free Quit for Life program that includes NRT and a quit coach.

You can avoid paying the tobacco surcharge by completing the Quit for Life program, or by other means.

See page 17 for more information.

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

# RIVER HEALTH PLANS

Administered through River Health

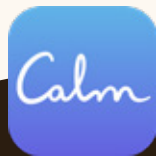
These are limited health plans, not comprehensive medical coverage.

If you're not choosing one of the BCBST medical plans on [page 9](#) or the Core Health plan on [page 8](#), the River Health plans are alternative options you might consider. **These are not qualified medical plans under the Affordable Care Act. All enrollment, eligibility and payment aspects of these plans are handled directly through River Health.**

## ESSENTIALS PLAN

When you see providers in the River Health network, you get access to medical care and services through a network with thousands of providers and facilities.

- **\$0 unlimited virtual care.** A dedicated virtual primary care provider will see you when you're sick, manage chronic conditions, refill prescriptions and more.
- **\$0 doctor visits.** See a doctor in person for \$0 up to three times a year at any of the 25,000 partner clinics across the country. Visits are \$99 each after the first three.
- **\$0 lab tests.** Select a time for your blood draw, go to an in-network lab and view your results online.
- **\$0 generic prescriptions.** Available from a formulary of over 700 medications. This includes birth control. Free home delivery or pick up at your local pharmacy.
- **Wellness perks.** Enjoy free wellness programs like a premium subscription to the Calm app and periodic yoga passes from partner studios.



River Health members have a premium subscription to the popular Calm app. Get personalized content to manage stress and anxiety, sleep better and feel more present.

- Daily practices to help with mindfulness
- Guided meditations covering many topics
- Sleep stories to help you and your kids relax
- Music tracks for focus, relaxation and sleep

## ENHANCED PLAN

This plan includes everything in the Essentials Plan, plus additional services:

- **\$0 therapy sessions.** Attend up to 24 virtual counseling sessions per year (ages 16+).
- **\$0 behavioral health medications.** Get access to behavioral health medication in the River Health formulary.
- **Community resources.** Get help with pharmacy assistance programs, finding access to community clinics, medical bill forgiveness programs and more.

Learn more

[river.health/group/biscuit](https://river.health/group/biscuit)  
1-888-814-6062

# CORE HEALTH PLAN

Administered through The American Worker (AWP)

This is a limited health plan, not comprehensive medical coverage.

## PREVENTING ILLNESS, PROVIDING CARE

The Core Health Plan covers preventive care at 100% and offers affordable sick care — if you see providers in the PHCS network.

- **You pay \$0** for preventive care and Teladoc virtual care.
- **Affordable copays** for office visits, x-rays and lab work.
- **Daily allowances** for hospital services, outpatient surgery, etc.

**Stay in the PHCS network** to ensure you pay the least amount for quality care. Find a provider at [multiplan.com/awp](https://multiplan.com/awp) or call 1-888-371-7427.

For details, call 1-855-495-1190 or visit [theamericanworker.com](https://theamericanworker.com).

Must Use PHCS Network Providers to Be Covered	
Service	What You Pay
Preventive Care*	\$0
Physician Office Visit	\$30, 8 visits per year
Diagnostic X-Ray, Lab Work	\$30, 4 visits per year
What the Plan Pays	
Outpatient Diagnostic Advanced Studies	\$300/testing day, 3 days per year
Inpatient Surgery	\$1,000/day, 1 day per year
Outpatient Minor Procedure	\$100/day, 1 day per year
Outpatient Surgery	\$500/day, 1 day per year
Anesthesia	30% of surgery benefit
Ground Ambulance	\$500/day, 1 day per year
<b>Inpatient Care</b>	
▪ Hospitalization	\$600/day, 500-day lifetime max
▪ Intensive Care Unit	\$1,200/day, 30 days per year
▪ Substance Use Care	\$300/day, 30 days per year
▪ Mental Health Care	\$300/day, 30 days per year
▪ Skilled Nursing	\$300/day, 60 days per stay

\* As determined by Affordable Care Act requirements.

Not available to residents of NM and VT. Benefits vary for KS and OH residents.

## SAVING YOU MONEY ON MEDICATIONS

The Core Health plan includes substantial savings on prescription drugs, through the AWP Value Rx program (administered by CerpaxRx). The discount card helps you find affordable medications. For details, contact CerpaxRx at 1-844-636-7506 or visit [awpvaluerx.com](https://awpvaluerx.com).

- Generic and brand name drugs at \$10, \$20, \$50 or less
- 58,000 pharmacies nationwide
- No maximum annual benefit, deductible or claim forms

Find a pharmacy and see drug prices at [awpvaluerx.com](https://awpvaluerx.com).

## \$0 primary care through Teladoc

- 24/7 access to doctors who diagnose and treat, plus prescribe medications
- A designated primary care physician
- Includes general medicine, psychiatry/psychology, therapists, dermatology and more

Download the Teladoc app  
1-800-835-2362



## Includes coverage for accidents

(Through Crum & Forster)

Get financial help for unforeseen accidents and unplanned expenses.

**Accident Medical Expense:**  
\$5,000 max benefit per injury

**Accidental Death & Dismemberment:**  
\$15,000 employee/\$7,500 spouse/\$3,000 child

See [Appendix on page 21](#).

## Easy online shopping for a fair price

With Healthcare Bluebook, you're just a few clicks away from finding high-quality, in-network care at a fair price near you. Before scheduling a procedure or service, get several cost estimates.

Access Bluebook through your member portal at [theamericanworker.com](https://theamericanworker.com) or call 1-855-495-1190.

# BCBST MEDICAL PLANS

For basic coverage options, see pages 7 and 8.

BlueCross BlueShield of Tennessee (BCBST) (comprehensive medical coverage)			
Medical In-Network Coverage	Value Health Plan	Health Savings Advantage Plan	Traditional Health Care Plan
<b>HSA Company Match</b> (See page 11) The company will automatically match your contributions each pay period.	N/A	Up to \$500 match for employee-only coverage Up to \$1,000 match for all other coverage levels	N/A
<b>Annual Deductible*</b>	\$3,500 individual \$7,000 family	\$3,400 individual \$6,800 family (per IRS regulations)	\$2,500 individual \$5,000 family
<b>Annual Out-of-Pocket Maximum</b> Includes the deductible	\$7,500 individual \$15,000 family	\$6,000 individual \$12,000 family	\$6,000 individual \$12,000 family
<b>Preventive Care</b>	\$0	\$0	\$0
<b>Office Visits</b>	\$25 copay primary care \$50 copay specialist \$25 copay behavioral health	25% after deductible	\$45 copay primary care \$55 copay specialist \$45 copay behavioral health
<b>Virtual Visit – Teladoc</b>	\$0	\$0	\$0
<b>Urgent Care</b>	\$75 copay	25% after deductible	\$60 copay
<b>Emergency Room</b> For emergencies only	50% after deductible	25% after deductible	\$400 per visit copay, then you pay 25%
<b>Hospitalization</b> Inpatient	50% after deductible	25% after deductible	25% after deductible and \$200 per confinement deductible
<b>X-rays and Lab Work</b>	\$0	25% after deductible	\$0
<b>CT, MRI, etc.</b>	50% after deductible	25% after deductible	25% after deductible
<b>Type 2 Diabetes Support</b> Teladoc	\$0	\$0	\$0

\* 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.

This is a summary of benefits. It does not include all services and all coverage. For details (including out-of-network coverage), refer to the Summary Plan Description document located on [totalrewards.crackerbarrel.com](http://totalrewards.crackerbarrel.com).

The Value Health Plan does not meet the health plan requirements of Massachusetts.

## Type 2 diabetes management

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

- Free test strips
- Free smart glucose monitor
- Free health coaching

If you have Type 2 diabetes, Teladoc will send information about enrolling through BCBST.

## Surgical care advocates

A Lantern Care Advocate can match you with an excellent, highly rated surgeon when you need a planned, non-emergency procedure. At no cost to you, get help with more than 1,500 surgical procedures.

Whenever possible, your Care Advocate will find a surgeon near your home. Often, patients save money and have better outcomes when engaging with Lantern. Speak to an advocate at 1-855-676-3918. See the [Appendix on page 21](#) for details.

# BCBST PRESCRIPTION PLANS

Prescription Drugs In-Network Coverage	Express Scripts		
	Value Health Plan	Health Savings Advantage Plan	Traditional Health Care Plan
<b>Annual Deductible</b>	\$150 individual \$300 family	Combined with medical deductible	\$25 per covered person
<b>Retail 30-Day Supply</b> Generic Preferred Brand* Non-Preferred Brand*	50% after deductible (\$25 max for generic after deductible)	25% after deductible	After the prescription deductible: \$25 35% (\$45 min/\$125 max) 65% (\$100 min/\$375 max)
<b>Mail Order 90-Day Supply</b> Generic Preferred Brand* Non-Preferred Brand*	50% after deductible	25% after deductible	After the prescription deductible: \$50 35% (\$90 min/\$250 max) 65% (\$200 min/\$750 max)
<b>Specialty Pharmacy</b> Accredo Pharmacy only 1-800-803-2523	50% after deductible	25% after deductible	Tier 1 — 25% (\$800 max) Tier 2 — 35% (\$1,050 max) Tier 3 — 45% (\$1,300 max)

\* 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).

This is a summary of benefits. It does not include all services and all coverage. For details (including out-of-network coverage), refer to the Summary Plan Description document located on [totalrewards.crackerbarrel.com](http://totalrewards.crackerbarrel.com).

## IS YOUR MEDICATION COVERED?

The formulary used for prescription coverage is the “National Preferred” formulary.

**Before you enroll**, see a list of covered medications and costs for each plan at [express-scripts.com/crackerbarrel](http://express-scripts.com/crackerbarrel).

**After you enroll**, register and log in to [express-scripts.com](http://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 HOME DELIVERY

You have three options to get started (after you’ve registered on [express-scripts.com](http://express-scripts.com)):

- Ask your doctor to request a 90-day supply directly to Express Scripts home delivery.
- From your account on [express-scripts.com](http://express-scripts.com), go to Refill Prescriptions > Request an Rx.
- 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.

## Safety and affordability program

If you take multiple medications, a pharmacist may reach out to you about a medication management program. This 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](http://express-scripts.com), download their app for quick access.

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

# HELPING YOU COVER EXPENSES

Three accounts are offered to help you pay for health care: a health savings account (HSA) and two flexible spending accounts (FSAs). Plus, a dependent care FSA can help you save on child care.

Key Differences In These Accounts	HSA	Health Care FSA	Limited Health Care FSA
<b>Who can enroll in this account?</b>	Anyone enrolled in the Health Savings Advantage Plan	<ul style="list-style-type: none"> <li>Anyone not enrolled in the Health Savings Advantage Plan (unless you do not qualify for an HSA)</li> <li>You do not have to be enrolled in a medical plan</li> </ul>	Anyone enrolled in the Health Savings Advantage Plan
<b>What expenses can this account pay for?</b>	Medical, prescription, dental and vision	Medical, prescription, dental and vision	Dental and vision
	IRS eligible expenses — see a full list at <a href="https://www.irs.gov">irs.gov</a> (Publications 502 and 969)		
<b>How do I contribute?</b>	Pre-tax payroll deductions		
<b>Does the company match my contributions?</b>	Yes! Up to \$500 for employee only, or \$1,000 for all other coverages	No	
<b>What is the maximum contribution amount allowed this year?</b> Per IRS, maximums include your contributions + employer match.	<ul style="list-style-type: none"> <li>\$4,400 if you are enrolled in employee-only coverage</li> <li>\$8,750 if you are enrolled in any other coverage tier</li> </ul>	\$3,300 (2026 limits not announced at time of publication)	
<b>When is the money available?</b>	As funds are deducted from your paycheck	Your entire elected amount is available on day one of your coverage	
<b>How do I access my money?</b>	A debit card issued by Bank of America; or claims filed through the app or at <a href="https://myhealth.bankofamerica.com">myhealth.bankofamerica.com</a>	A debit card issued by Chard Snyder; or claims filed through the app or at <a href="https://chard-snyder.com">chard-snyder.com</a>	
<b>Can the savings build up year after year?</b>	Yes! Unused funds roll over	No. Any unused money at the end of the year is forfeited <b>Estimate your contributions carefully</b>	
<b>What happens if I leave the company or my coverage ends?</b>	If you leave the company or stop contributing, you can continue to have access to your account	You have 90 days to submit claims for expenses incurred prior to your termination date	
<b>Can I invest my contributions and associated match?</b>	Yes, you can invest all but \$1,000 in the available investment options	No	

## DEPENDENT CARE FSA — SAVE ON DAY CARE

The dependent care FSA reimburses day care and before- and after-school care expenses (for children up to age 13 and disabled family members of any age). You can contribute up to \$7,500 if married and filing taxes jointly, or \$3,750 if married and filing separately. Funds become available for use as they are added to your account.

The dependent care FSA is a “use it or lose it account” and does not cover health care expenses. IRS-defined “highly compensated” employees are not eligible.

# WAYS TO SAVE

Tips on this page provide good advice for employees. However, some online tools only apply to those in a BlueCross BlueShield of Tennessee (BCBST) medical plan.

## BCBST PLANS

Register with Blue Access to use savings tools. Start at [bcbst.com](https://www.bcbst.com).

### Shop Online for Quality and Value

A hospital-based lab or imaging center can cost up to 10 times more than an equally qualified independent facility right down the street.



**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](https://www.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

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.

## ALL PLANS

### Get Your Free Checkups

- Preventive care is covered 100%, even before you meet your deductible (limited in River Health plans).
- Catch health concerns early, before they become costly.

### Use Independent Labs and Imaging Centers (not applicable to River Health Plans)

- 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. See Quit for Life in the [Appendix on page 21](#).

## 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](https://www.bcbst.com) > Talk to doctor now or call 1-888-283-6691.

#### Core Health Plan

Download the Teladoc app or call 1-800-835-2363.

#### River Health Plans

Login and click See a Doc Online or call 1-888-814-6062.

# 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](http://deltadentaltn.com) or call 1-800-223-3104.

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

**Don't overpay!** Call Delta Dental at 1-800-223-3104 to verify your dentist is in the Delta Dental PPO network. 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.**

## VISION PLAN

Administered through Davis Vision by MetLife

Benefit	In-Network Coverage
<b>Exam</b> (one per calendar year)	\$15 copay
<b>Lenses</b> (one pair per calendar year)	\$15 copay
<b>Frames</b> (one per calendar year)	Davis Vision Fashion and Designer Collection: You pay \$0 (no copay) Davis Vision Premier Collection: \$25 copay Other than Davis Vision: \$125 allowance plus 20% discount on balance Visionworks locations: \$175 allowance plus 20% discount on balance
<b>Contact Lenses</b> (per calendar year in lieu of eyeglasses) Try mail order service for replacements (after initial lenses) – <a href="http://davisvisioncontacts.com">davisvisioncontacts.com</a>	Davis Vision Collection: \$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
<b>Laser Vision Correction</b>	Special discounts at in-network providers

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

**Hearing aid benefit:** Up to 40% off national average selling prices for brand name hearing aids, with a satisfaction guarantee and four-year manufacturer warranty. See the [Appendix on page 21](#).

### NEW!

Discounts on glasses through Warby Parker.

# LIFE AND DISABILITY INSURANCE

Administered through The Hartford and Allstate

## PROVIDED BY THE COMPANY

### Basic Life, AD&D and Short- and Long-Term Disability (STD/LTD)

Benefits paid up to plan maximums and age limitations.

Group	Basic Life	AD&D	STD*	LTD*
Store Support Center, Field Management, Community Leaders, Family Support	1.5x base annual earnings		75% of eligible pay	50% of annual base earnings
Distribution Center, Cedar Valley inn				For further information on how earnings are defined, see the Certificate of Coverage on <b>totalrewards.</b> <b>crackerbarrel.com.</b>
Managers in Training				

\* To be eligible, you must have worked continuously as a full-time employee (at least 30 hours per week) for at least six months for STD, one year for LTD. Also, for LTD, you must have been unable to work for 90 days due to an accident, sickness or pregnancy. The amount is offset by other benefits you may receive (Social Security, Workers' Compensation, Unemployment, etc.).

Note: The cost of coverage in excess of \$50,000 for group life insurance is taxable income.

## AVAILABLE FOR PURCHASE

*Note: Coverage is optional. Costs vary based on age and tobacco status.*

Term life (The Hartford) offers coverage for a specific amount of time as long as you're employed with the company. Whole life (Allstate) offers life-long coverage and a long-term care benefit — even if you leave the company.

### Term Life

New employees may elect maximum coverage. Enroll during Open Enrollment, when you may also increase coverage by one level. See costs during enrollment.

#### Coverage levels

You	1x, 2x, 3x or 4x base earnings, up to \$1 million
Your Spouse	\$10,000, \$20,000 or \$30,000
Your Dependent Children (up to age 26)	\$10,000

### Whole Life with Long-Term Care

For first-time buyers, no proof of good health is required (up to certain coverage levels).

#### Coverage levels (guaranteed up to these amounts)

You	\$150,000	<b>Living benefit</b> — paid in the event of a catastrophic health issue. <ul style="list-style-type: none"><li>Terminal illness — 75% up to \$100,000</li><li>Long-term care — 6% monthly up to 34 months</li></ul>
Your Spouse	\$25,000	
Your Dependent Children (up to age 26)	\$20,000	

To enroll and see costs, go to <https://allstate.benselect.com/crackerbarrel>. Or call 1-866-780-8470.

### Short-term disability

After six months of service, the company provides this disability insurance as income support for up to 12 weeks if you become unable to work due to an illness or injury.

### Long-term disability

After one year of service, the company provides this next level of disability insurance once you have exhausted 12 weeks of short-term disability insurance. The length of this coverage varies.

For details on these two benefits, see the full plans on **totalrewards.**  
**crackerbarrel.com.**

Note: If you are away from work for more than six months, you may lose eligibility for other health and welfare benefits.

### Important — protect your loved ones!

Update your life insurance beneficiary information in Workday anytime throughout the year.

# OTHER PROGRAMS

For employees that work 30+ hours per week.

The programs featured on this page are available to full-time employees. Enrollment times vary, so please see program details.

## CRITICAL ILLNESS COVERAGE

This coverage from The Hartford provides a lump-sum payment if you are diagnosed with a critical illness. To see covered illnesses, see the Plan Highlights on [totalrewards.crackerbarrel.com](https://totalrewards.crackerbarrel.com).

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

See coverage and cost details during your enrollment.

Note: If you enrolled in the 2025 Health Basics plan, this coverage was included at no cost. Coverage will end in 2026. If you want 2026 coverage, enroll in this new optional plan through The Hartford.

## ACCIDENT INSURANCE

If you have an accident, this coverage from The Hartford provides fixed-amount payments for common injuries, hospital care, physical therapy, medical equipment, etc. Payments range from \$50 to \$2,000, depending on the level and type of care.

Costs are based on age, from \$5.66 – \$14.91 per month. See coverage and cost details during your enrollment.

**Enrolling in the Core Health Plan?** That plan already includes accident coverage.

## COMMUTER BENEFIT

You can have pre-tax earnings deducted from your pay each month to help reduce your monthly commuting costs, up to \$325 for transport and transit and \$325 for parking (per IRS limits).

See the [Appendix on page 21](#) for more information from Chard Snyder.

## ADOPTION ASSISTANCE

To help build families, employees can receive reimbursements up to \$2,500 for eligible adoption-related expenses after one year of continuous service. For more information, go to [totalrewards.crackerbarrel.com](https://totalrewards.crackerbarrel.com).

## EMPATHY SUPPORT

If you have life insurance through Cracker Barrel, you also have access to Empathy. Get help with will preparation and funeral planning. Plus, your loved ones have grief support after you're gone — probate management, estate planning, immediate arrangements and more. See the [Appendix on page 21](#) for details from The Hartford.

# OTHER PROGRAMS

(Continued)

For all employees.

The programs featured on this page are available to all employees. Enrollment times vary, so please see program details.

## ID THEFT & FINANCIAL WELLNESS

Experian combines advanced data, device and identity security with personalized financial tools to deliver comprehensive protection and empower you to make informed financial decisions.

The program safeguards you from fraud and cyber threats, and offers insights to help optimize credit scores, manage cash flow and achieve savings goals. Key features of the program include:

- **Credit Protection:** Real-time credit monitoring, reports and alerts to detect identity theft early.
- **Threat Detection:** Continuous scans of the dark web and other databases to inform you of any compromised data.
- **Social and Digital Privacy Safeguards:** Monitoring of social media accounts and device-level privacy tools.
- **Insurance and Restoration:** Up to \$3M in identity theft insurance and 24/7 expert restoration support.
- **Financial Management Tools:** Personalized insights, credit score optimization and financial management tools.

Monthly cost is \$6.00 for employee-only coverage and \$11.50 for family.

Enroll at any time. See the [Appendix on page 21](#) for more information from Experian.

## 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).

## LEGAL SUPPORT PLAN

With the MetLife legal plan, you get access to a large nationwide network of attorneys for help with legal advice on nearly all of life's challenges.

- Situations you've anticipated — mortgages, estate planning, immigration assistance, elder care and so much more.
- Matters that come without warning — traffic tickets, foreclosure, eviction, domestic violence and more.

You pay a small monthly fee, and there are no deductibles, copays, claim forms or waiting periods. Monthly cost for a standard plan is \$9.75. Enroll at any time. See the [Appendix on page 21](#) for more information from MetLife.

## PET INSURANCE

With ASPCA coverage, take your pet to any licensed vet, submit a claim on the app and get reimbursed 70%, 80% or 90% for eligible expenses.

Choose the plan that fits your budget, with varying deductibles, maximums and reimbursement percentages. Enroll at any time and pay directly to ASPCA, not through pay deduction.

See the [Appendix on page 21](#) for more information from ASPCA.

# OTHER PROGRAMS

(Continued)

Eligibility varies.

## MENTAL HEALTH SUPPORT

(all employees)

Through the Employee Assistance Program, you and your household members can call anytime to talk with a licensed counselor about anything, including:

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

Up to three free face-to-face sessions. If further sessions are needed, you will be referred to a counselor in your local area.

You also have unlimited phone-in support for questions about financial or legal concerns, plus help with health care issues and other topics.

Call Ability Assist at 1-800-964-3577. See the [Appendix on page 21](#) for more.

## Discounts on almost everything

(all employees)

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

- Electronics
- Clothing
- Auto
- Beauty & Spa
- Health & Wellness
- + much, much more
- Entertainment

### Check out your local deals!

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

See the [Appendix on page 21](#) for more information from BenefitHub.

Sign up at

[biscuitperks.benefithub.com](https://biscuitperks.benefithub.com)

## EDUCATION ASSISTANCE

### Tuition Reimbursement Program

(full-time employees)

If you're enrolled in an accredited college or university and pursuing a degree related to your job, you may qualify for tuition reimbursements up to \$5,250 per fiscal year (August – July). Applications can be found on the Barrel or the Biscuit.

### Discounted Tuition

(all employees)

You can get discounts on tuition through University of Arizona Global Campus, Strayer University and other institutions. See the full list of education services and locations at [biscuitperks.benefithub.com](https://biscuitperks.benefithub.com).

## QUIT TOBACCO/VAPES FOR GOOD

### Enrolled in a BCBST or The American Worker

**medical plan?** Your medical plan will cover 100% of the cost for nicotine replacement therapy (NRT) such as gums and patches. Ask your doctor to write a prescription and take it to an in-network pharmacy.

**Not enrolled in one of those plans?** All full-time employees have access to the no-cost Quit for Life program, personalized guidance that includes an app, a quit coach and NRT if you qualify. Call 1-866-QUIT-4-LIFE to get started. Find more information in the [Appendix on page 21](#).

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you or your spouse might be unable to meet the standard for a reward under this wellness program by quitting tobacco use, you and/or your spouse might qualify for an opportunity to earn the same reward by different means. Employees and their covered spouses who complete the no-cost Quit for Life Program by March 31 of the Plan year can avoid paying the tobacco surcharge for the rest of the Plan year and receive a refund of any tobacco surcharges paid during the current Plan year. Alternatively, you can contact us via the HR Service Center and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health.

# 401(K) EMPLOYEE SAVINGS PLAN

Administered through Merrill Lynch

The 401(k) Employee Savings Plan is available to all employees. You are eligible to contribute on your date of hire if you are 21. We will match your contributions — 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 can choose the funds to invest in. For advice, visit [captrustadvice.com](http://captrustadvice.com) or call 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](http://benefits.ml.com) > Education Center > Tools.

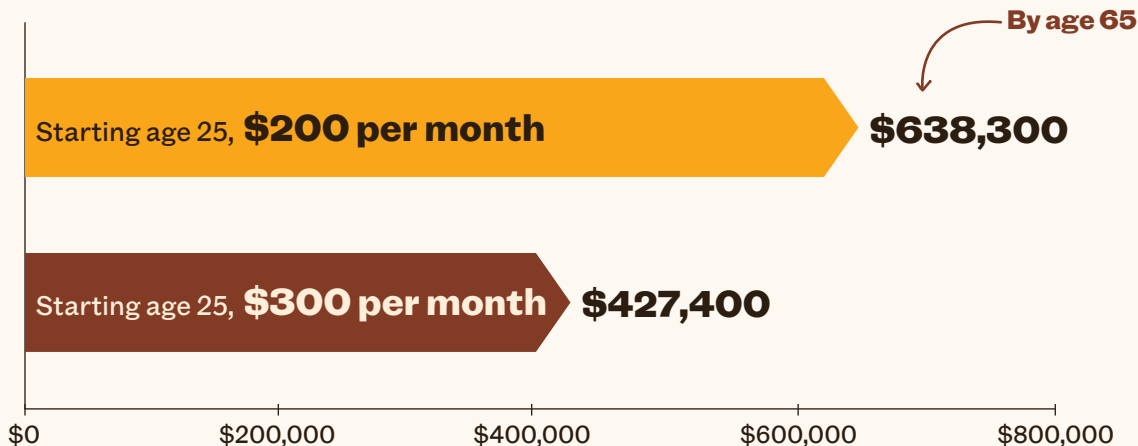
To enroll through Merrill Lynch, go to [benefits.ml.com](http://benefits.ml.com) or text “Enroll” to 91765.



### Things to Remember

- Total contributions, per IRS, are limited to \$23,500 (updated 2026 limits not announced at time of publication).
- 50 or older? You can do a catch-up contribution up to \$7,500 in 2025.
- 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.

\*Employees considered highly compensated (who earned at least \$160,000 in 2025) can only contribute 2% towards eligible earnings in 2026, including regular pay, bonus and long-term incentives.

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

Source: Merrilledge

# YOU ARE FAMILY



**CRACKER BARREL  
CARES™**

**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.

*“Thank you to everyone who contributes to Cracker Barrel Cares! Your responsiveness and generosity during our Hurricane Helene experience is appreciated more than you know!”*

— Velene, NC employee

## Care by the numbers

Cracker Barrel employees have been helping each other since 2005.

- **\$9,964,911** — amount granted to employees
- **7,800+** — number of employees helped

See our full impact on [crackerbarrelcares.com](https://crackerbarrelcares.com).

## 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.

Log in to Workday and go to your Pay app.

## LEARN MORE OR APPLY FOR A GRANT

Go to [crackerbarrelcares.com](https://crackerbarrelcares.com).



**Contact:**  
[cbcared@crackerbarrel.com](mailto:cbcared@crackerbarrel.com)  
1-615-443-9807

# WHO TO CONTACT

Coverage	Contact	
<b>Enrollment</b> <b>Eligibility</b> <b>Life Events</b> <b>Arrears</b> <b>Dependent Verification</b> <b>Court Orders</b>	<b>myhr.crackerbarrel.com</b>	<b>Leaves of Absence</b> leaveprocessing@crackerbarrel.com
<b>Medical (River Health)</b>	<b>river.health/group/biscuit</b>	1-888-814-6062
<b>Medical (The American Worker)</b> Core Health Plan	<b>theamericanworker.com</b> 1-855-495-1190 Find providers: <b>multiplan.com/awp</b>	Teladoc virtual visits <b>teladochealth.com/primary360</b> 1-800-835-2362
<b>Medical (BCBST)</b> Value Health Plan Health Savings Advantage Plan Traditional Health Care Plan	<b>bcbst.com/biscuit</b> 1-844-383-2275	Teladoc virtual visits bcbst.com > Talk to a doctor now 1-888-283-6691 Lantern Surgical Advocate 1-855-676-3918
<b>Prescription</b> River Health Plans Core Health Plan BCBST Plans	<b>river.health/group/biscuit</b> <b>awpvaluerx.com</b> <b>express-scripts.com</b>	1-888-814-6062 1-844-636-7506 1-800-978-6227
<b>Health Savings Account (HSA)</b>	<b>myhealth.bankofamerica.com</b>	1-866-791-0250
<b>Flexible Spending Accounts (FSAs)</b> <b>Commuter Benefit</b>	<b>chard-snyder.com</b> askpenny@chard-snyder.com 1-800-982-7715 1-888-245-8452 (fax)	Mailing address: P.O. Box 2924 Fargo, ND 58108-2924
<b>Dental</b>	<b>deltadentaltn.com</b> (Client code: 4210)	1-800-223-3104
<b>Vision</b>	<b>metlife.com/mybenefits</b>	1-877-393-8885
<b>Short-Term Disability</b> <b>Long-Term Disability</b> <b>Life and AD&amp;D Insurance</b>	1-888-596-7878 (CB Benefits Department) 1-888-301-5615/Fax: 1-833-357-5153 1-888-563-1124	<b>Whole Life</b> (Allstate) 1-866-780-8470
<b>401(k) Employee Savings Plan</b> <b>Non-Qualified Savings Plan</b>	<b>benefits.ml.com</b>	1-855-444-6305
<b>Employee Stock Purchase Plan</b>	<b>shareworks.com</b>	1-877-380-7793
<b>Other Programs — See <a href="#">Appendix</a></b>		
Accident Insurance	1-866-547-4205/Fax: 1-469-417-1952 (The Hartford)	
Commuter Benefit	See FSA above (Chard Snyder)	
Critical Illness	1-866-547-4205/Fax: 1-469-417-1952 (The Hartford)	
Daily Pay	<b>employee.support@daily pay.com</b>	1-866-432-0472
Empathy	<b>join.empathy.com/hartfordcare</b>	1-229-544-2332
Employee Discount Market	<b>biscuitperks.benefithub.com</b>	1-866-664-4621
ID Theft and Financial Wellness	1-855-797-0052	
Legal Support Plan	<b>members.legalplans.com</b>	1-800-821-6400
Mental Health Support (EAP)	<b>guidanceresources.com</b>	1-800-964-3577
Pet Insurance	<b>aspcapetinsurance.com/crackerbarrel</b>	Priority code: EB24CrackerBarrel
Tobacco Cessation — Quit for Life	<b>quitnow.net</b>	
Wisely Pay	<b>mywisely.com/help</b>	1-866-313-6901

For additional assistance, submit an HR Service Desk ticket on [myhr.crackerbarrel.com](https://myhr.crackerbarrel.com).

# APPENDIX

The following pages provide details on our partner programs and benefits.

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# ACCIDENT INSURANCE

The Hartford



Accident Insurance  
Get covered today.  
Rest easy tomorrow.

**Accidental Injury Benefits** put money in your pocket in the event of a covered accident, helping alleviate financial stress so you can focus on getting better. Covered incidents include things like broken bones, lacerations, emergency transportation needs and more.

## Benefits in Action

Is this coverage for me?

Watch a short video to help you decide.

[TheHartford.com/bia/accident](https://www.TheHartford.com/bia/accident)

## How could these benefits help me?

When an accidental injury like a fracture, dislocation or concussion interrupts your daily life, medical insurance protects you from doctor's office and medical costs, but **Accidental Injury Benefits** provide an additional cash benefit after an accident.

It can be used any way you choose, like:

- Deductibles or X-ray copays
- Housing
- Food
- Utilities

Accidents happen. Accidental Injury Benefits help give you peace of mind when you need it most. Get covered today so you can enjoy tomorrow.

Visit [TheHartford.com/employeebenefits](https://www.TheHartford.com/employeebenefits) for more information.



The Hartford Insurance Group, Inc. (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at [www.TheHartford.com](https://www.TheHartford.com). All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. ©2025 The Hartford.

THE ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Accident Form Series includes GBD-2000, GED-2000, or state equivalent.

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# CRITICAL ILLNESS COVERAGE

The Hartford



The protection you need  
when it matters most.

**Critical Illness Benefits** provides a lump-sum payment upon diagnosis of a covered illness, such as cancer, heart attack or stroke. This benefit can be used to cover medical expenses, lost income or other financial burdens, offering peace of mind and financial support during a challenging time.

## Benefits in Action

Is this coverage for me?

Watch a short video to help you decide.

[TheHartford.com/bia/criticalillness](https://www.TheHartford.com/bia/criticalillness)

## How could these benefits help me?

No one likes being sick, and a serious illness can have a major financial impact on your life. Health insurance can help with some medical expenses, but **Critical Illness Benefits** can help with your other bills.

These benefits help relieve financial strain with cash benefits for covered illnesses, like cancer, a heart attack, or stroke. You can use the money however you need.

Examples could include:

**Food**

**Housing**

**Utilities**

**Medical expenses**

You may not be able to predict a serious illness, but you can help protect yourself financially. Critical Illness Benefits help you focus on recovery, instead of the expenses that come with it. Getting covered can give you peace of mind today and provide major relief later.

Visit [TheHartford.com/employeebenefits](https://www.TheHartford.com/employeebenefits)  
for more information.



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THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700 or state equivalent.

\*Critical Illness is referred to as "Specified Disease" in New York.

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# COMMUTER BENEFIT

(Page 1)

## Commuter Benefits Transportation & Parking



### What are Commuter Benefits?

Two types of [Commuter Benefits](#) accounts allow you to put aside money to pay for eligible transit and parking expenses. Funds are deducted from your paycheck before taxes, so the money deposited into these accounts is **tax free**. This **saves you money** on services you already pay for when commuting to and from work.

You may **save up to 40%** on your commuting costs.

### What are the Different Types of Commuter Benefits?



Funds in a **Mass Transit** account can be used for your eligible transit expenses such as bus fares, train fares, or subway fares you purchase to commute to and from work.



Funds in a **Qualified Parking** account can be used for your eligible parking expenses such as parking garages and parking lots where you park your car while you're at work.

### What are Commuter Benefit Eligible Expenses?

The IRS determines what expenses are eligible for purchase with Commuter Benefits funds. The charts below show examples of eligible expenses:

#### Mass Transit

- Bus
- Trolley
- Ferry
- Commuter Train
- Subway
- Van Pools

#### Qualified Parking

Park your:

- Personal Car or Van
- Carpool or Van Pool Vehicle
- Motorcycle or Scooter

In these locations:

- Parking Lots
- Garages
- Metered Parking

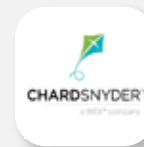
*Please Note: EZ Passes, tolls, taxis, and car services such as Uber and Lyft are not considered eligible expenses under the Commuter Benefits Mass Transit Plan.*

### How Do Commuter Benefits Work?

Decide the pre-tax amount you would like to contribute to your Chard Snyder Mass Transit and/or Qualified Parking account monthly, per IRS limits. Once deducted from your paycheck, the funds will be available to you to spend on eligible transit and parking expenses.



## The Chard Snyder Mobile App



Manage your  
Commuter  
Benefits  
on the go,  
anywhere,  
anytime

### Features

- View account balances and transaction details
- Submit **Parking** claims with receipt images using your phone's camera
- Enter and track expenses

Download from the App Store or  
Google Play



[www.chard-snyder.com](http://www.chard-snyder.com)

# COMMUTER BENEFIT

(Page 2)



**Chard Snyder helps you get the most out of your Commuter benefit.**

## How Do I Access My Commuter Benefit Funds?

The Chard Snyder Benefits Card provides an easy, convenient way to pay for commuter services at the time of purchase. It works just like a debit card, but utilizes smart technology so it can only be used to pay for expenses that are eligible according to IRS guidelines under the Commuter Benefits plan.

You can also pay for **parking only** expenses out-of-pocket and file a claim on the Chard Snyder Mobile App or your online account to be reimbursed.

You may only use the amount of money in your Commuter Benefits account at the time you use your Benefits Card or submit a claim.

If your commuting needs change, your employer's Human Resources department can help you enroll, change, or stop your Commuter Benefits deduction according to your plan rules.



## Chard Snyder Website

[www.chard-snyder.com](http://www.chard-snyder.com)

Once you've enrolled, access your Chard Snyder Commuter Benefits online account from the website home page by clicking on the blue *Login* tab at the top right of the page.

## The Chard Snyder Benefits Card



- Convenient way to pay for eligible expenses directly from your Commuter Benefits account
- Works like a debit card
- Connect with your mobile wallet for contactless payments
- Save your receipts

*You may use your card until the expiration date shown on the front. You will receive new cards just before your current card expires.*



## Chard Snyder Participant Services

Our Participant Services team is here to help answer questions you may have about your Commuter Benefits. If you don't find what you need on the mobile app or your online account, give us a call.

## A Few Things to Keep in Mind About Commuter Benefits

- You can only spend the IRS maximum each month
- Parking claims must be submitted within 180 days of the service
- Mass Transit and Qualified Parking are separate Commuter Benefits plans
- Family members are not eligible to use Commuter Benefits plans



800.982.7715 [www.chard-snyder.com](http://www.chard-snyder.com)

The information contained in this publication is not, nor is it intended to be, legal or tax advice. Federal regulations may change plan features without notice at any time. ©2024, Chard Snyder & Associates, LLC. All rights reserved.

CBOCS\_Commuter - MTV QPK Benefits Card v8.24

# Using DailyPay Earned Wage Access



Scan here to get started

## Account Changes

Make sure your phone number and email are correct. This allows you to quickly and securely see your available balance in DailyPay.

Once your DailyPay account is created, any updates to your direct deposit must happen within your DailyPay Account. This includes updates to your personal bank accounts, debit card or paycard.



## How Transfers Work

**\$1.99**

Instant

**No Fee**

Next Business day  
(Transfer must be requested prior to 11:00 p.m. EST)

### More Tips

- Transfer your available balance (up to \$1000)
- The minimum transfer amount is \$5.00
- You can make up to 5 transfers per day, there are no limits to the transfer per week!

## What Happens on Payday?

On payday you'll receive the remainder of your paycheck (total pay minus early transfers). As a result, you will see "DailyPay" or "Wells Fargo" on your bank statements.

### To track your activity within DailyPay:

- Go to the **Payments** and **Statements** tab in your DailyPay account
- Click **Details** for more information on early transfers and remaining pay.

\*Workday payslips will remain unchanged and will not reflect any DailyPay transfers or deductions.



MY PAYCHECK	
FUNDS TRANSFERRED	
<b>\$1,599.31</b>	
January 28	
How we calculate this	
<b>You earned</b>	<b>\$2,217.89</b>
Gross wages earned this pay period before taxes and deductions	
<b>Your Employer Withheld</b>	<b>-\$443.58</b>
Taxes and any other deductions	
<b>You Were Paid</b>	<b>\$1,774.31</b>
The net amount of your paycheck	
<b>You Transferred</b>	<b>-\$225.00</b>
Transfers you made using DailyPay	
<b>Funds Transferred</b>	<b>\$1,199.31</b>
Primary Account Bank Account ****3321	
<b>Funds Transferred</b>	<b>\$400.00</b>
Automatic Savings Wells Fargo ****4572	

employee.support@dailypay.com | +1 (866) 432-0472





## More Options, Lower Costs

### The power of two networks

When it comes to pearly whites, everyone wants to save a little green. Delta Dental offers two provider networks to help cover your smile while keeping costs as low as possible. The **Delta Dental PPO<sup>SM</sup> Network** provides maximum cost savings, while the **Delta Dental Premier<sup>®</sup> Network**—which is the largest network in Tennessee—provides a safety net for additional access when you need it.



<b>Delta Dental PPO</b>	<ul style="list-style-type: none"> <li>→ More than 407,753 office locations nationwide</li> <li>→ Average savings of 30% on submitted fee</li> <li>→ No balance billing and no paperwork to file</li> </ul>
<b>Delta Dental Premier</b>	<ul style="list-style-type: none"> <li>→ More than 471,494 office locations nationwide</li> <li>→ Average savings of 18% on submitted fee</li> <li>→ No balance billing and no paperwork to file</li> </ul>
<b>Out-of-Network</b>	<ul style="list-style-type: none"> <li>→ May need to file your own claims</li> <li>→ May be balance billed</li> <li>→ No discounts</li> </ul>

### Save when you see a network dentist

Example: You have met your deductible and visit a dentist for a Basic Service, which your plan covers at 80%. The estimated charge for the service is \$120.<sup>^</sup>

NETWORK	ESTIMATED CHARGE	MAXIMUM ALLOWED FEES	AMOUNT DELTA DENTAL PAYS	AMOUNT YOU PAY
Delta Dental PPO	\$120	\$84 × 80% =	\$67.20	\$16.80
Delta Dental Premier	\$120	\$113 × 80% =	\$90.40	\$22.60
Out-of-Network Dentist	\$120	\$100 × 80% =	\$80	\$40.00

<sup>^</sup>This example is an estimate. Fees and reimbursements can vary by state.

Set by Delta Dental

Best Deal!

20% + \$20 balance billing

### What is balance billing?

Our network dentists agree to accept maximums on what they charge for each service. An out-of-network dentist hasn't agreed to those maximums. When you visit a Delta Dental network dentist, you won't have to pay the difference between what the dentist charges and what Delta Dental will pay, aka *balance billing*.

As you can see, it pays to visit Delta Dental network dentists - especially those in our PPO network. To find a Delta Dental network dentist near you:

- Visit [DeltaDentalTN.com](http://DeltaDentalTN.com), click on "FIND A DENTIST," and then choose your network.
- Download our free **Delta Dental mobile app**, available for Apple and Android devices.
- Call toll-free (800) 223-3104.



## Smile More, Save More

### Preventive Care and Pre-Treatment Estimates

One word explains why dental benefits work: prevention. Regular dental visits help keep your smile healthy and prevent the development of serious oral health problems. However, when a special procedure is needed, it's good to know how much a procedure will cost before a commitment is made. Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay, and your out-of-pocket costs.

### Preventive Benefits of Dental Coverage



#### Cover Preventive Care

Many dental plans cover all or most of the cost for routine dental checkups, including cleanings, x-rays, and exams. Deductibles do not usually apply to these services. When members complete a least one preventative service, their annual maximum will increase by \$200 for up to five years.



#### Prevent Costly Dental Problems and Improve Overall Health

At a routine checkup, your dentist can diagnose and treat dental disease early on, saving you from more costly and time-consuming dental procedures down the road. Also, serious diseases such as diabetes, and even some cancers have symptoms that can be detected early during a routine oral exam. However, in the event your dentist recommends a special procedure, getting a **pre-treatment estimate** is a great way to manage costs.

### Know Before You Go — Getting a Pre-treatment Estimate



#### What is a pre-treatment estimate?

A pre-treatment estimate is a voluntary, optional service in which Delta Dental issues a written estimate of benefits that may be available under your plan for your proposed dental treatment. Your dentist submits the proposed dental treatment to Delta Dental **before** providing the treatment. This service is free for Delta Dental members and usually takes less than 10 business days for processing.



#### When should I request a pre-treatment estimate from my dentist?

You can request a pre-treatment estimate at any time; however, specific instances when you may want to request one include:

- If your dentist is recommending extensive treatment.
- If you need information on benefit coverage and plan limitations.
- If you would like an estimate of how much you may have to pay.

**Note:** Pre-treatment estimate is provided for informational purposes only and is not required before you receive any dental care. It is not a prerequisite or condition for approval of future dental benefits payment. You will receive the same benefits under your plan whether or not a pre-treatment estimate is requested. The benefits estimate provided on a pre-treatment estimate notice is based on benefits available on the date the notice is issued. **A pre-treatment estimate is NOT a guarantee of future dental benefits or payment.** When the services are complete, Delta Dental will calculate its payment based on your current eligibility, remaining maximum and any deductible requirements.

Availability of benefits at the time your treatment is completed depends on several factors such as, but not limited to, your continued eligibility for benefits, your available annual or lifetime maximum payments, any coordination of benefits, the status of your plan and the dentist, your plan's limitations and any other plan provisions. A request for a pre-treatment estimate is not a claim for benefits or a preauthorization, precertification or other reservation of future benefits.

# EMPATHY SUPPORT

The Hartford



When life gets hard,  
we're here to **make it easier.**

## Did you know?

When you designate loved ones to receive your Life insurance benefits in the event of your passing, they are called **beneficiaries**. Choosing a beneficiary allows them to access these benefits when that time comes. Talk to your HR/Benefits representative to learn more.

## We help families through life's most challenging moments.

You're taking steps to take care of the people who depend on you. At The Hartford, your loved ones will have access to services that go beyond the benefit. In addition to taking care of financial concerns, your Life insurance comes with access to a suite of services to support your loved ones through every step of life's most difficult moments.

Some of the services available:

- ▶ Will Preparation: Step-by-step guidance and support for preparing a will.
- ▶ Funeral Planning: Detailed instructions and on-demand assistance available to help plan a funeral, burial and/or cremation.

## Grief doesn't keep business hours.

Your loved ones don't have to deal with loss on their own. They'll have access to a dedicated Care Manager throughout their loss experience, backed by compassionate people and helpful online tools that can help them tackle some of the challenges that come with loss including:

- Estate planning and probate management
- Personalized checklists
- Immediate arrangements
- Many other practical tasks
- Account deactivation

To access these services register online today at [join.empathy.com/hartfordcare](https://www.join.empathy.com/hartfordcare)  
Once you register, access these services by calling 229-544-2332.

Support, compassion and guidance are available for you and your loved ones. **Register online today.**



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# EMPLOYEE DISCOUNT MARKET

BenefitHub



Explore exclusive employee discounts on **travel, entertainment, shopping, and so much more**—all in one place.

- Enjoy up to **60% off** cellphones and electronics
- Explore up to **50% off** travel, including flights and hotels
- Save up to **40% off** apparel and accessories
- Enjoy up to **20% off** everyday essentials
- Plus, **save big** on home, auto, pet, and renters insurances

And that's just a peek at the categories and savings waiting for you.

**SIGN UP TODAY**

1 Go to <https://biscuitperks.benefithub.com>

2 Complete required fields

3 Sign up and start saving!



Powered by:  **BenefitHub**™

Questions? Call 813-675-2210 or email [customer@benefithub.com](mailto:customer@benefithub.com)

# HEARING BENEFIT

Davis Vision (Page 1)



## Get back into the conversation with better hearing health.

Take advantage of simple, painless hearing tests.

### Start your hearing health journey today

Get access to a hearing exam and discounts<sup>1</sup> on hearing aids<sup>2</sup> as part of your MetLife Vision Insurance plan featuring the Davis Vision<sup>®</sup> network.

### How to recognize the signs of hearing loss

The signs of hearing loss can be vague and develop slowly, or they can be obvious and begin suddenly.<sup>3</sup> Ultimately, struggling to hear certain sounds or syllables is a telltale symptom of hearing loss.<sup>3</sup>

If you recognize any of these signs in yourself or a loved one, it's important to seek help.<sup>3</sup> Start by calling the designated number or checking the website to locate a licensed *Your Hearing Network* provider in your area. Then, schedule your hearing exam. Hearing tests are simple and pain free. As a participant in the MetLife Vision Insurance plan with the Davis Vision network, you and your eligible family members can begin your hearing health journey.

### The benefits are clear<sup>2</sup>



#### Quality of life

Access discounts<sup>1</sup> on services, hearing aids and accessories to help benefit your hearing health.



#### Significant potential savings

Get discounts, including up to 40% off premium hearing aids.<sup>4,5</sup>



#### Convenience

Find in-network licensed hearing care providers near you.

### Ready to schedule a hearing care consultation?

Visit [davisvision.yourhearing.com](https://davisvision.yourhearing.com) or contact us at:  
**1-888-494-1272**

### Service

Hearing exam	No additional cost
Trial period	60-day money back guarantee <sup>6</sup>
Follow-up care	1-year
Warranty	4-year service, including 1-year of loss an/or damage to hearing aids
Batteries	4-year supply included with each hearing aid purchase

ADF# V2692.21

## FOOTNOTE REFERENCES (from previous page)

1. Discount off retail. Not all providers participate in vision program discounts, including the member out-of-pocket features. Call your provider prior to scheduling an appointment to confirm if the discount and member out-of-pocket features are offered at that location. Discounts and member out-of-pocket are not insurance and subject to change without notice.

2. The Davis Vision network provide you with the opportunity to access discounts with Your Hearing Network. All hearing services are administered by Your Hearing Network and may not be available in all service areas. Davis Vision makes no representations regarding any services provided by Your Hearing Network.

3. Hearing loss – Symptoms and causes, Mayo Clinic, March 30, 2023, <https://www.mayoclinic.org/diseases-conditions/hearing-loss/symptoms-causes/syc-20373072>. Accessed October 8, 2024.

4. Your Hearing Network. Up to 40% off pricing as referenced in the Consumer Guide to Hearing Aids, details available on request. Discount varies depending on product. This offer is only good at participating Your Hearing Network provider locations and cannot be combined with any other offer or discount.

5. Hearing Benefits are administered by Your Hearing Network. Your Hearing Network is not owned by or an affiliate of MetLife or Davis Vision. Benefits may not be available in all states. MetLife and Davis Vision make no representations regarding any services provided by Your Hearing Network.

6. Your Hearing Network. Trial period for hearing aids is 60 days. If you're not 100% satisfied, simply return your aids for a full refund. Ask your provider for more details.

MetLife vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Davis Vision, Inc. ("Davis Vision"), a New York corporation. Davis Vision is part of the MetLife family of companies. Like most group benefit programs, Davis Vision by MetLife plans contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

The content is presented for educational purposes only. It is not intended to be and should not be interpreted as medical advice or a diagnosis of any health or fitness problem, condition or disease, or a recommendation for a specific test, doctor, care provider, procedure, treatment plan, product, course of action or insurance coverage.



# ID THEFT & FINANCIAL WELLNESS

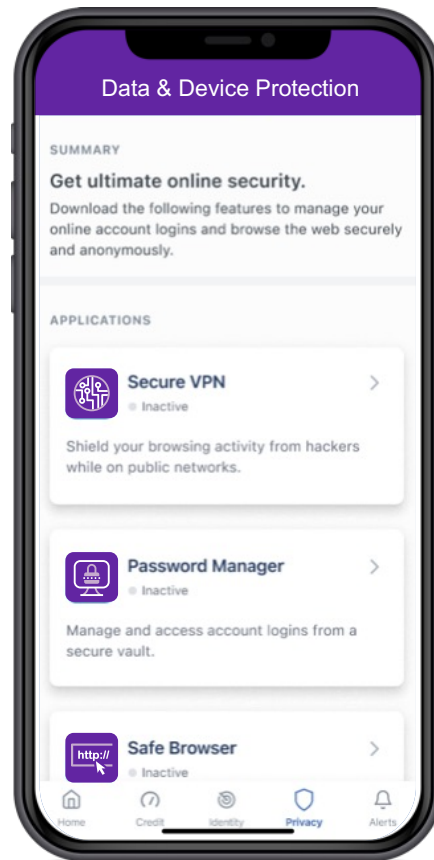
Experian (Page 1)

## ID Protection & Restoration

- Identity Health Score<sup>1</sup>
- Account Takeover Monitoring
- Alternative Loan Monitoring (Payday Loans)
- Change of Address Monitoring
- Court Records Monitoring
- CyberAgent® Dark Web Monitoring (Adult & Child)<sup>2</sup>
- Sex Offender Monitoring
- Social Security Number Monitoring (Adult & Child)<sup>2</sup>
- Social Media Monitoring (Adult & Child)<sup>2</sup>
- Full-Service Fraud Restoration (Multilingual, Adult, & Child)<sup>2</sup>
- Elder Fraud Restoration (Multilingual Support)
- Bank, Utilities, & Employment Security Freezes
- Tax ID Protection
- Up to \$3M Identity Theft Insurance (Expense Reimbursement)<sup>3</sup>
  - ↳ Cash Recovery (Checking, Savings, HSA, & 401K)
  - ↳ Lost Wallet with up to \$500 Emergency Cash<sup>3</sup>
  - ↳ Cyber Extortion
  - ↳ Cyber Bullying
  - ↳ Deceased/Ghosting Identity Theft
  - ↳ Employment/Application Identity Theft
  - ↳ Elder/Senior Fraud Expense Recovery

## Data & Unlimited Device Security

- Safe Browser (Phishing & Malware)
- Password Manager
- Secure VPN (Virtual Private Network)
- Digital Identity Manager™ (Data Broker Removal)



Available on PC and Mac in addition to Android and iOS devices.

<sup>1</sup> The Identity Health Score is different than a credit score and has no impact on your credit score.

<sup>2</sup> Child monitoring includes up to 10 children under the age of 18. One-time Parent/Legal Guardian verification may be required to receive alert details for children.

<sup>3</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. [Click here for Summary of Benefits.](#)

# ID THEFT & FINANCIAL WELLNESS

Experian (Page 2)

## Credit Monitoring & Alerts

Tri-Bureau Credit Reports & VantageScore® Credit Score<sup>1</sup> (Quarterly)

Experian Credit Report (Daily)

VantageScore Credit Score<sup>1</sup> (Daily)

VantageScore<sup>1</sup> Tracker (Daily)

VantageScore<sup>1</sup> Simulator

Experian Credit Monitoring<sup>SM</sup>

Experian CreditLock

Tri-Bureau Freeze Assistance (Adult/Child)<sup>2</sup>

Inquiry & Authorization Alerts

Credit Limit, Utilization, & Balance (C.L.U.B.) Alerts

Credit Education Center

Financial Calculators

## Digital Financial Manager™

Unlimited Account Link (Checking, Credit, 401k etc.)

Financial & Credit Improvement Insights

Automated Budgets powered by Artificial Intelligence

Digital Wallet (Venmo®, Apple Pay®, PayPal®, etc.)

Transaction & Spending Categorization

Spending Summaries & Payment Reminders

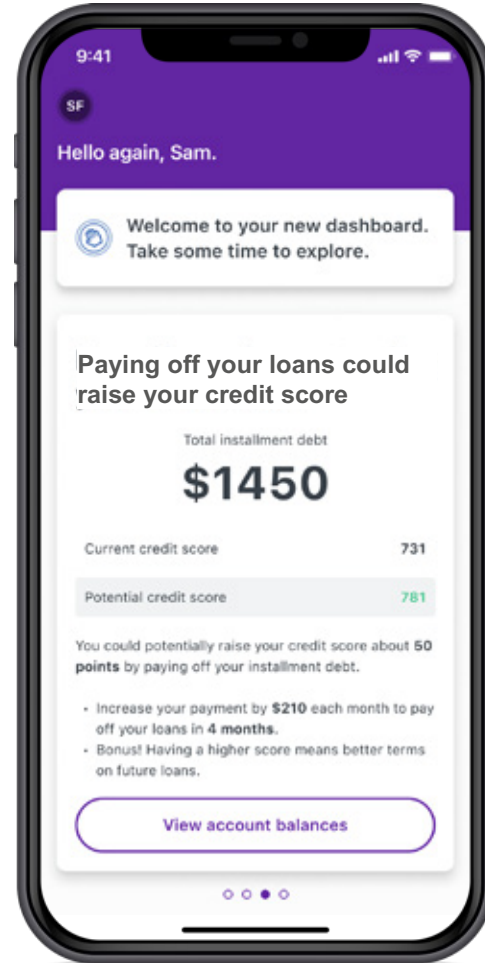
Debt & Cashflow Management

Financial Goal Planning & Tracking

Net Worth & Investment Tracking

Financial Health Analysis & Score

Account Activity & Transaction Alerts



### Individual plan coverage:

Employee & up to 10 children (under 18) for monitoring.<sup>2</sup>



### Family plan coverage:

Individual plan, plus up to 10 adult family members.

<sup>1</sup> Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0. [Click here to learn more.](#)

<sup>2</sup> Child monitoring includes up to 10 children under the age of 18. One-time Parent/Legal Guardian verification may be required to receive alert details for children.

# LANTERN SURGICAL ADVOCACY

For BCBST members



## Meet Lantern: Lighting Your Path to the Best Surgical Care

With Lantern, you have access to a personal Care Advocate who can help match you with an excellent surgeon when you need a planned, non-emergency procedure. And you'll save money on the care you need, too.\*

The best part is that Lantern is one of your medical benefits, so it is available whenever you need it.

**The Care You Need:** Lantern covers more than 1,500 planned, non-emergency surgeries. If you need a procedure, we can assist you with finding an excellent surgeon.

**The Best Surgeons for You:** Lantern surgeons are individually vetted and among the best in their field. Your Care Advocate will work to match you with an excellent surgeon in the Lantern network.

**Care Close to Home:** Whenever possible, your Care Advocate will match you with a surgeon that's close to your home.

### Commonly Covered Procedure Categories

- Spine
- Orthopedic
- Joint
- Ear, Nose, & Throat
- Cardiac
- Gynecology
- General Surgery
- Gastrointestinal
- Spine & Ortho Injections
- Urology
- Bariatrics

### Make Lantern Your First Call When You Need to Plan a Surgery

Your Care Advocate is ready to help you understand your benefits, find a surgeon in our network and more. **Call Lantern at (855) 676-3918.**

**\*Actual savings can vary based on your employer's coverage, your medical plan, and the procedure you need. Call us to learn about your specific plan.**

In the event of a medical emergency, call 911 or visit your nearest emergency room.

# LEGAL SUPPORT PLAN

MetLife (Page 1)



## Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

### Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

**Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.**

#### How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.<sup>1</sup>

Best of all, you have confidential access to our attorneys for all legal matters covered under the plan. For a monthly fee of **\$9.75** conveniently paid through payroll deduction, an expert is on your side as long as you need them.

#### Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.<sup>2</sup>

#### How to use the plan

##### 1. Find an attorney

Create an account at [members.legalplans.com](https://members.legalplans.com) to see your coverages and select an attorney for your legal matter. Or, give us a call at **800-821-6400** for assistance.

##### 2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

##### 3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

# LEGAL SUPPORT PLAN

MetLife (Page 2)

## Helping you navigate life's planned and unplanned events.

For **\$9.75 per month**, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides **8 hours** of network attorney time and services per year.<sup>3</sup>

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>• Debt Collection Defense</li> <li>• Identity Theft Defense</li> <li>• Identity Restoration<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Negotiations with Creditors</li> <li>• Personal Bankruptcy</li> <li>• Promissory Notes</li> </ul>	<ul style="list-style-type: none"> <li>• Tax Audit Representation</li> <li>• Tax Collection Defense</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>• Boundary or Title Disputes</li> <li>• Deeds</li> <li>• Eviction Defense</li> <li>• Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>• Home Equity Loans</li> <li>• Mortgages</li> <li>• Property Tax Assessments</li> <li>• Refinancing of Home</li> </ul>	<ul style="list-style-type: none"> <li>• Sale or Purchase of Home</li> <li>• Security Deposit Assistance</li> <li>• Tenant Negotiations</li> <li>• Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>• Codicils</li> <li>• Complex Wills</li> <li>• Healthcare Proxies</li> <li>• Living Wills</li> </ul>	<ul style="list-style-type: none"> <li>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>• Revocable &amp; Irrevocable Trusts</li> <li>• Simple Wills</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>• Adoption</li> <li>• Affidavits</li> <li>• Conservatorship</li> <li>• Demand Letters</li> <li>• Garnishment Defense</li> <li>• Guardianship</li> </ul>	<ul style="list-style-type: none"> <li>• Immigration Assistance</li> <li>• Juvenile Court Defense, Including Criminal Matters</li> <li>• Name Change</li> <li>• Personal Property Protection</li> </ul>	<ul style="list-style-type: none"> <li>• Prenuptial Agreement</li> <li>• Protection from Domestic Violence</li> <li>• Review of ANY Personal Legal Document</li> <li>• School Hearings</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>• Administrative Hearings</li> <li>• Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Disputes Over Consumer Goods &amp; Services</li> <li>• Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Pet Liabilities</li> <li>• Small Claims Assistance</li> </ul>
<b>Elder-Care Issues</b>	Consultation & Document Review for your parents: <ul style="list-style-type: none"> <li>• Deeds</li> <li>• Leases</li> </ul>	<ul style="list-style-type: none"> <li>• Medicaid</li> <li>• Medicare</li> <li>• Notes</li> <li>• Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>• Powers of Attorney</li> <li>• Prescription Plans</li> <li>• Wills</li> </ul>
<b>Traffic &amp; Other Matters</b>	<ul style="list-style-type: none"> <li>• Defense of Traffic Tickets<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>• Habeas Corpus</li> <li>• Repossession</li> </ul>

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.



Create an account at [members.legalplans.com](https://members.legalplans.com) or scan the QR code.

Questions? Call the **MetLife Legal Plans Client Service Center** at **800-821-6400** Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. You will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.
2. Digital notary and signing is not available in all states.
3. No more than a combined maximum total of eight hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
4. Aura is a product of Aura Sub, LLC. Aura Sub, LLC is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.
5. Does not cover DUI.

Legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) filing fees, costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. [MLP4&HC&8hrs]



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# MENTAL HEALTH SUPPORT (EAP)

Ability Assist (Page 1)



We're here  
when you need us.

## Services that go beyond the benefit.

We empower you to get the most out of everything we have to offer. We'll walk alongside you and your loved ones every step of the way, providing the right service, support and solutions to make some of life's most difficult moments easier.



Most of us have to face change, stress or a life-altering problem at some point. Your company-sponsored employee assistance program is designed to provide counseling services, work-life assistance, well-being coaching, and legal and financial guidance to help handle concerns constructively before they become major issues. The service is confidential and provided at no charge to you and your household dependents.



## For employees covered under a fully-insured group policy or Leave Management services with The Hartford.

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help cope with the stress and the life changes that may result. That's why Ability Assist® Counseling Services, offered by ComPsych®, can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you for a curve.

## Compassionate Solutions for Common Challenges

From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss or a disability, Ability Assist is your resource for professional support.

### Service Features

Includes up to three in-person or virtual counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get unlimited telephonic well-being coaching, as well as financial, legal and health care support services as long as you are covered under a fully-insured group policy with The Hartford.

## Ability Assist Counseling Services

### Emotional or Work-Life Counseling

Helps address stress, relationship or other personal issues you or your household dependents may face. It's staffed by GuidanceConsultants<sup>SM</sup>—highly trained master's-level clinicians—who listen to concerns and quickly make referrals to in-person or virtual counseling or other valuable resources. Situations may include:

- Job pressures
- Relationship/marital conflicts
- Stress, anxiety and depression
- Work/school disagreements
- Substance use and misuse
- Child and elder care referral services

### Financial Information and Resources

Provides unlimited telephonic support for the complicated financial decisions you or your dependents may face. Speak by phone with a Certified Public Accountant or Certified Financial Planners on a wide range of financial issues. Topics may include:

- Managing a budget
- Retirement
- Getting out of debt
- Tax questions
- Saving for college

# MENTAL HEALTH SUPPORT (EAP)

Ability Assist (Page 2)

## Legal Support and Resources

Offers unlimited telephonic assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your dependents. If you require representation, you'll be referred to a qualified attorney in your area with a 25% discount on customary legal fees thereafter. Topics may include:

- Debt and bankruptcy
- Power of attorney
- Guardianship
- Divorce
- Buying a home

## Health Care Navigation

HealthChampion<sup>®</sup> 1 is a service that supports you through all aspects of your health care issues.<sup>2</sup> It's staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:

- One-on-one review of your health concerns
- An easy-to-understand explanation of your benefits—what's covered and what's not
- Preparation for upcoming doctor's visits/lab work/tests/surgeries
- Cost estimation for covered/non-covered treatment
- Answers regarding diagnosis and treatment options
- Guidance on claims and billing issues
- Coordination with appropriate health care plan provider(s)
- Fee/payment plan negotiation

## Well-being Coaching

Well-being coaching is a customizable solution to help every individual attain their unique socio-emotional and physical improvement goals across 20+ topics. Certified coaches work collaboratively with individuals to create personalized plans that give them the tools they need to take meaningful action toward establishing and maintaining a healthy lifestyle.

Some concerns that coaching can target include:

### Socio-Emotional:

- Burnout
- Finding Motivation
- Coping with Stress

### Physical:

- Exercise
- Improving Sleep
- Healthy Pregnancy

## Family Source and Resources

Resource specialists will research family care and personal convenience matters and provide a packet of customized, timely referral information and education literature.

Individuals can call an unlimited number of times for issues related to:

- Child Care
- Elder Care
- Education
- Moving/Relocation
- Vacation Planning
- Pet Sitting

Check with your benefits manager for more information on **Ability Assist Counseling Services.**



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<sup>2</sup> HealthChampion<sup>®</sup> specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

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For access over the phone, simply call toll-free **800-964-3577**.

Visit [guidanceresources.com](http://guidanceresources.com) to connect to care or access resources for child care, elder care, attorneys, financial planners and hundreds of personal health topics.

**If you're a first-time user, click on the Register tab.**

1. In the Organization Web ID field, enter: **HLF902**
2. In the Company Name field at the bottom of the personalization page enter: **ABILI**
3. After selecting "Ability Assist program", create your own confidential username and password.

Save contact info for future use. Photograph with a mobile device.

# PET INSURANCE

ASPCA



## digging into pet insurance

ASPCA<sup>®</sup> PET HEALTH  
INSURANCE



### what's covered?

ASPCA<sup>®</sup> Pet Health Insurance plans cover the exam fees and costs of diagnostics and treatment for:



accidents  
illnesses  
dental disease

behavioral issues  
hereditary conditions  
and more



### customizable coverage

#### annual limit

The total amount you can be reimbursed over one 12-month policy period. We offer a wide variety of options including:

**\$2,500**   **\$5,000**   **\$7,000**   **\$10,000+**

#### reimbursement percentage

The percentage of covered costs paid back to you after your deductible is satisfied. Your options are:

**70%**   **80%**   **90%**

#### annual deductible

The amount you must satisfy for covered veterinary expenses before you can start being reimbursed. Your options are:

**\$100**   **\$250**   **\$500**

### how it works in 3 easy steps.

- 1 visit**  
Take your pet to the veterinarian of your choice and pay them as usual.
- 2 submit**  
Use our app to submit a claim even before you leave the veterinary clinic.
- 3 cash back**  
Receive reimbursement for eligible vet bills by direct deposit or check.



**Get your free  
quote today!**



Visit <https://www.aspcapetinsurance.com/crackerbarrel> | 1-877-343-5314

\*\*Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit [www.aspcapetinsurance.com/terms](http://www.aspcapetinsurance.com/terms). Preventive Care coverage reimbursements are based on a schedule. Complete Coverage<sup>SM</sup> reimbursements are based on the invoice. Products, schedules, and rates may vary and are subject to change. Discounts may vary and are subject to change. More information available at checkout. Premiums are based on and may increase or decrease due to the age of your pet, the species or breed of your pet, and your home address. Insurance products are underwritten by either Independence American Insurance Company (NAIC #26581. A Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254), or United States Fire Insurance Company (NAIC #21113, Morristown, NJ). Please refer to your policy forms to determine the underwriter for your policy. Insurance is produced by PTZ Insurance Agency, Ltd. (NPN: 5328528, Domiciled in Illinois with offices at 1208 Massillon Road, Suite G200, Akron, Ohio 44306). (California residents only: PTZ Insurance Agency, Ltd., d.b.a PIA Insurance Agency, Ltd. CA license #0E36937). The ASPCA<sup>®</sup> is not an insurer and is not engaged in the business of insurance. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution. [Agency Name] (NPN: [Agency Number]; CA license #) is a licensed insurance agency. [Agency Name] does not underwrite pet insurance or pay claims, but receives compensation on sale and/or renewal.

Quit For Life® |



## Quit on your own terms, but not *on your own*.

Whether this is your first time trying to quit nicotine, or you've tried before, you know how challenging it can be. Quit For Life® is here to offer the judgment-free support and personalized guidance that makes quitting achievable.



### Mobile app:

Access to an integrated mobile app to keep you motivated on-the-go.



### Chat, text, or call 1-866-QUIT-4-LIFE:

Old-school or online, you choose how you wish to connect 1:1 with your coach



### Easier access to NRT:

Complete a simple self-screening to see if you qualify for patches or gum as Nicotine Replacement Therapy (NRT).

All these incredible resources are available at no additional cost\* as part of your benefits. Sign up today and take the first step towards a tobacco-free lifestyle!

Quit For Life is available to eligible members at no additional cost as part of your health benefits. The Quit For Life program is educational in nature and is not a substitute for medical advice.

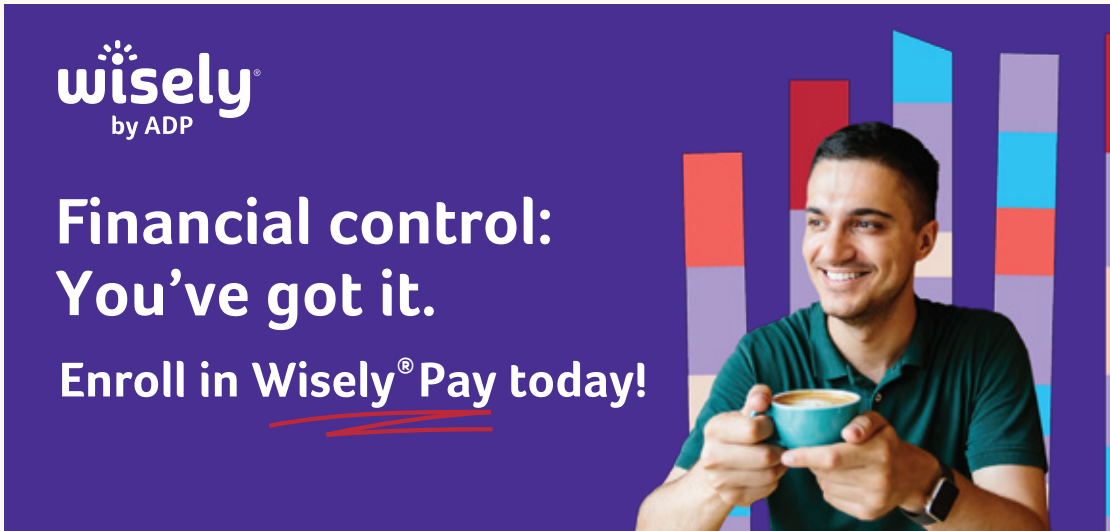
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### With Quit For Life, you'll benefit from:

- ✓ Proven strategies tailored to your unique needs
- ✓ 24/7 access to a dedicated Quit Team
- ✓ Interactive online mobile program with milestones tracking and engaging content
- ✓ Group coaching sessions for peer support and deep-dive conversations

Learn more at  
[quitnow.net](https://quitnow.net)  
or scan the  
QR code.





**wisely**  
by ADP

**Financial control:  
You've got it.**

**Enroll in Wisely® Pay today!**

## A Wisely® digital account<sup>1</sup> puts you in charge of your money.



### Get paid early.<sup>2</sup>

Whether you need to pay a bill or get money for last-minute plans, Wisely could help you get paid up to 2 days early.<sup>2</sup>



### Save<sup>3</sup> and manage your money on your terms.

Track your balance and spending 24/7 and save for the things that matter most to you.



### Shop with confidence.

Pay online, in store, in app, or by phone everywhere Visa® debit cards are accepted or where Debit Mastercard® is accepted.



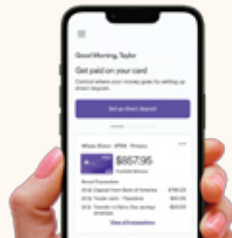
### Earn rewards.<sup>4</sup>

Earn promotions at thousands of participating retailers when you buy eGift cards through the myWisely app.<sup>5</sup>

### Get Wisely today!



Scan the QR code to begin enrollment.



Manage your money, your way.  
**Afford yourself every advantage.™**



<sup>1</sup> The Wisely card is a prepaid card. References to a digital account refer to the management and servicing of your prepaid card online digitally or through a mobile app. The Wisely card is not a credit card and does not build credit.

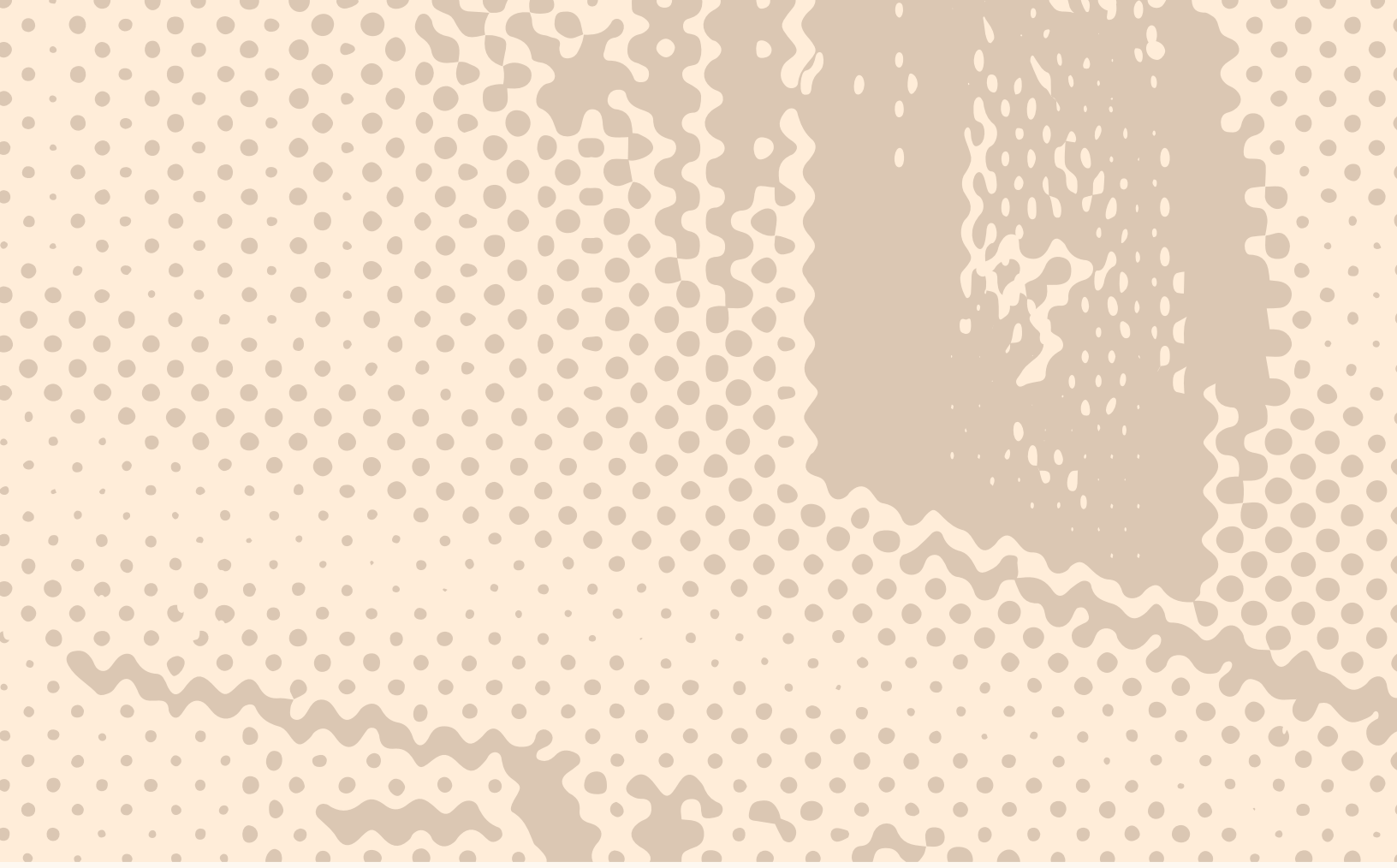
<sup>2</sup> You must log in to the myWisely app or mywisely.com to opt-in to early direct deposit. Early direct deposit of funds is not guaranteed and is subject to the timing of payor's payment instruction. Faster funding claim is based on a comparison of our policy of making funds available upon our receipt of payment instruction with the typical banking practice of posting funds at settlement. Please see full disclosures on mywisely.com or the myWisely app. Please allow up to 2 weeks after your initial setup of direct deposit for your pay to start loading to your card.

<sup>3</sup> Amounts transferred to your savings envelope will no longer appear in your available balance. You can transfer money from your savings envelope back to your available balance using the myWisely app or at mywisely.com.

<sup>4</sup> eGift Card Cash Back offers are powered by Blackhawk Network and range from 2% - 12%, depending on the gift card that is purchased. Cash Back amounts will be disclosed before you select a gift card. Please review the Terms and Conditions of each eGift card product before purchase. Funds from all Rewards can be moved from the Wisely Rewards savings envelope into the available balance on your card. You must log in to myWisely to access the Rewards features for purchases and eGift cards. These optional offers are not Fifth Third Bank, Mastercard or Visa products or services, nor does Fifth Third Bank, Mastercard or Visa endorse these offers.

<sup>5</sup> Standard message and data rates may apply.

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Please note this guide represents only a brief description of benefits under the Health and Welfare Plan for Home Office and Field Management Employees of Cracker Barrel Old Country Store, Inc. and Family Support Center and Community Leaders 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. To review the required annual legal notices, visit [totalrewards.crackerbarrel.com](http://totalrewards.crackerbarrel.com).

## ABOUT THE CORE HEALTH PLAN

**MEC Enhanced Plan:** These plans provide Plan Participants with minimum essential coverage under the federal income tax rules. Individuals that enroll in these plans may not be eligible for a federal tax credit through a federal or state exchange while enrolled in these plans. These plans do not provide comprehensive health insurance. Limitations and exclusions apply.

**Limited Benefit** (included in the MEC Enhanced Plan): The Limited Benefits are not designed to replace or provide major medical or catastrophic coverage. Plan exclusions and limitations apply. **The Limited Benefit Plan, independently, is (a) not a substitute for minimum essential health coverage under the Affordable Care Act (ACA); and (b) does not qualify as minimum essential coverage under the ACA.**

**Accident Medical Expense:** This is a brief summary of the Accident coverage available under this plan. The issued Policy contains the complete limitations, exclusions, definitions and plan provisions. Plan features and availability may vary by state. Full details of the coverage are contained in the Policy on file with the Policyholder.

Nationwide and Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. The coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio (CA COA #7032). The Limited Benefit Plan applicable to policy form SRCP 2000 or state equivalent. NSM-0301AO (06/23). The coverages are distributed by Fringe Benefit Group. Nationwide and Fringe Benefit Group are separate and non-affiliated companies.

