2024
Benefits Summary

Review this summary to learn about your 2024 benefits.

For BEK employees

Plans you can choose for 2024

Enroll on Dayforce or download the Dayforce app to enroll on your mobile device.

Medical
Including a plan with a health savings account

Flexible Spending Accounts
Enroll in either the Dependent Care or Health Care FSA — or both!

Dental coverage

Vision coverage

Life/AD&D
Supplemental coverage for yourself, your spouse and your children

Trina Acosta
Abilene

Physical Health benefits for you and your family

Medical from UHC myuhc.com or call 1-844-587-8503

Ben E. Keith provides two types of medical plans:

PPO – You'll pay a copay when you see a provider or fill a prescription.

HSA – This high-deductible health plan comes with up to a $1,000 tax-free Company contribution into a Health Savings Account (HSA) when you enroll in employee only coverage. If you cover your family, you'll receive up to a $2,000 Company contribution. You can also contribute your own tax-free money into your HSA, up to the 2024 IRS limits, to pay for eligible expenses like deductibles, dental or vision care. Use HSA dollars to pay for eligible medical expenses.

Both plans come with...

- $0 in-network preventive care
- Coverage for children up to age 26
- Prescription drug coverage
- Visit any in-network provider

A comparison of the medical plans. FYI, you'll pay more for non-network care.

	BEK PPO Medical Plan	BEK HSA Medical Plan
Company contribution *Amount is prorated*	None	$1,000 individual / $2,000 family
Preventive care	Plan pays 100% for in-network and 50% for non-network care	
Deductible	In-network: $1,000 individual / $3,000 family Non-network: $2,000 individual / $6,000 family	In-network: $3,200 individual / $6,400 family Non-network: $6,400 individual / $12,800 family
Coinsurance	30% in-network / 50% non-network (except for ER care which is 30%)	
Out-of-pocket max	In-network: $3,000 individual / $6,000 family Non-network: $6,000 individual / $12,000 family	In-network: $6,450 individual / $12,900 family Non-network: $12,900 individual / $25,800 family
Doctor office visits *Non-network coinsurance is 50% for either plan*	• $35 primary care visit • $50 specialist visit • $20 virtual doctor visit	Meet your deductible and pay 30% coinsurance until you reach your out-of-pocket maximum; Virtual doctor visits are $49
Inpatient hospital stays	Deductible + 30% coinsurance until you reach your out-of-pocket maximum	
Emergency room visit	$200 copay then deductible + 30% coinsurance until you reach your out-of-pocket maximum	Deductible + 30% coinsurance until you reach your out-of-pocket maximum
Urgent care visit	$75 copay per visit	Deductible + 30% coinsurance until you reach your out-of-pocket maximum
Most other health care services	Deductible + 30% coinsurance until you reach your out-of-pocket maximum	
Teladoc Health	Advanced technology and support for pre-diabetes, diabetes and hypertension	
Chronic conditions	Reduced or waived costs for certain medications and supplies for diabetes, hypertension, cholesterol, and depression is available to anyone enrolled in the PPO or HSA medical plans	
Wellness programs available at no cost	Tobacco cessation (QuitLogix), Real Appeal weight loss and Rally® Health	
Non-maintenance prescription drugs *Use any in-network pharmacy (except CVS) for lower prices. No benefits provided when you use a non-network pharmacy.* *Covered weight loss drugs require your doctor to submit a pre-authorization request.*	$75 annual calendar year deductible per person and: • $15 generic • $35 preferred brand-name • $75 non-preferred brand-name	30% coinsurance after you meet your annual deductible; use money in your HSA or pay out of your own pocket
Maintenance Rx drugs – 90-day supply *Use Walgreens or Optum in-network mail order to receive lower prices*	• $30 generic • $70 preferred brand-name • $150 non-preferred brand-name	30% coinsurance after you meet your annual deductible; use money in your HSA or pay out of your own pocket

Find our 2024 benefits notices here or in the **Resources > Plan documents & policies** section of bek.family.

Via Benefits my.viabenefits.com/benekeith or call 1-888-825-2645

Approaching retirement? Over 55? Find answers to your questions and get help enrolling in Medicare coverage once you become Medicare eligible. Use Via Benefits to access the nation's largest Medicare marketplace in the U.S. and to get step-by-step support to find the coverage you need or just get your questions answered.

Dental from Cigna mycigna.com or call 1-800-CIGNA24

The BEK Dental Plan offers routine dental care, X-rays, basic and major care. Log in or use the myCigna app to find a dentist and pricing.

	BEK PPO Dental Plan	BEK DHMO Dental Plan
Preventive services	$0 for 2 exams and cleanings each year. You pay no deductible	$0 for 2 exams and cleanings each year
Annual deductible	$50 individual / $150 family	$0
Maximum calendar year benefit	$2,000 per person	No maximum
Basic services	20% after you meet your deductible	Copays vary*
Major services	50% after you meet your deductible	Copays vary*
Orthodontia for adults and children up to age 26	50% (up to a lifetime maximum benefit of $2,000)	24-month treatment fee of $2,040 for child up to age 19; $2,376 for adults

Available in Texas only

If you enroll in the BEK DHMO Dental Plan, you must contact Cigna to choose a primary dentist before you get care.

Use the app or call Cigna.

Vision with Superior Vision by MetLife metlife.com/vision or call 1-833-393-5433

Regular eye exams keep you safe, screen for common vision problems and other conditions. Making an eye exam part of your 2024 is a great way to stay healthy. The BEK Vision Plan also covers frames and lenses or contacts. Go to metlife.com/vision to find a provider.

	In-network, you pay...
Eye exams	$10 copay
Frames	$20 copay + a 20% discount on any amount over $150
Lenses	$20 copay
Standard contact lens fitting	$20 copay
Contact lenses	$150 retail allowance

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Other great Physical Health benefits you can use, any time

Wellness

- **One Pass Select™** – Lower cost gym options, digital classes and convenient grocery/home essentials delivery subscriptions. You can enroll an unlimited number of friends and family age 18+. Get more details at OnePassSelect.com.
- **Virtual doctor visits** – Talk to a doctor any time for non-emergency health issues and get a prescription if you need one. Virtual primary care provider and mental health visits are available, too. *Available to employees enrolled in the PPO or HSA medical plans.*
- **Rally® Health** – Use this digital health experience to make simple changes in your daily routine, set goals and track results online. *Open to employees enrolled in the PPO or HSA medical plans.*
- **Real Appeal weight loss program** – Comes with one year of support from a personal coach and helpful tools. *Available to eligible employees and family members age 18+ enrolled in the PPO or HSA medical plans.*
- **Teladoc Health** – Includes pre-diabetic and diabetes, hypertension and weight management. *Available to employees enrolled in the PPO or HSA medical plans.*
- **Kick tobacco** – You'll pay an additional $100 a month for BEK medical coverage if you use tobacco. Use QuitLogix to quit tobacco and save $1,200 a year, and your health.

Paid maternity and parental leave

Eligible employees have eight weeks of 100% paid maternity leave on the first of the month following 60 days of employment.

Full-time employees who have been employed at Ben E. Keith for one year can also take two weeks of paid parental leave — regardless of gender. Parental leave can be taken within 12 months of birth or adoption.

Maternity support

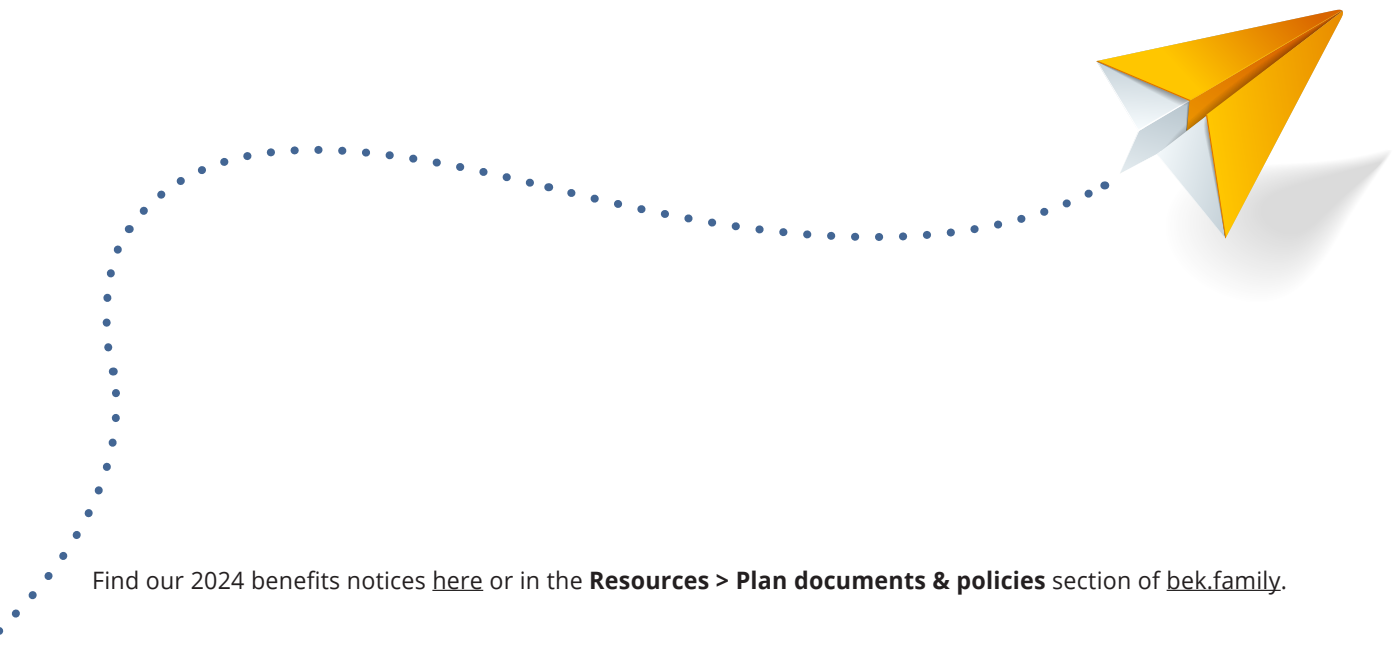
Maternity support is designed to help assist you throughout your pregnancy and after giving birth. If your pregnancy is considered high risk, a nurse can help connect you with the care you may need. You'll also have 24/7 access to educational materials and resources. Complete online modules to earn a $500 program incentive. *Open to employees and spouses enrolled in the PPO or HSA medical plans*.

Disability from Lincoln Financial Group

Ben E. Keith automatically provides full-time employees with Company-paid short- and long-term disability coverage.

BEK Short-term disability (STD)
STD replaces a portion of your pay for the first 26 weeks of short-term personal illness or injury.

BEK Long-term disability (LTD)
This coverage provides you with income after your short-term disability benefits end. LTD makes sure you have income if you can't work for an extended period of time due to an illness or injury. LTD coverage is coordinated with other benefits you may receive while disabled, such as Social Security, Work Injury or Worker's Compensation benefits. Coverage may continue until you reach your normal Social Security retirement age. Benefits are paid monthly.



Financial Health benefits for you and your family

Flexible Spending Accounts (FSAs) from Optum myuhc.com or call 1-866-755-2648

Enroll in an FSA and stretch your paycheck by using pre-tax dollars to pay for eligible dependent and health care expenses. Ben E. Keith offers two kinds of FSAs. Enroll in one, or both, FSAs for 2024.

Dependent care FSA

- Use for daycare, nursery school, pre-school, after school, day camp for eligible children under age 13 or senior daycare for aging parents.
- Contribute pre-tax dollars each calendar year of up to $5,000 per household or $2,500 if married, filing separately.
- Decide on an amount to contribute from each paycheck using this FSA Worksheet and this list of eligible expenses.
- Funds are available as soon as they are deducted from your paycheck.
- Any unused FSA dollars at the end of the year can be reimbursed to pay for 2024 eligible expenses through March 15th, 2025.

Health care FSA

- If you enroll in the BEK PPO Medical Plan, use your health care FSA debit card to pay for eligible medical, dental and vision expenses including deductibles, coinsurance, copays, prescriptions and over-the-counter medications.
- If you enroll in the BEK HSA Medical Plan, use money in your health care FSA to pay for eligible dental and vision expenses **only**. You must submit your expenses for reimbursement. You will not receive a debit card.
- Contribute up to $3,050 using pre-tax dollars each calendar year.
- Your entire 2024 annual contribution amount is available to use on the 1st day of the month following your 60th day of employment.
- Decide on an amount to contribute from each paycheck using this FSA Worksheet and this list of eligible expenses.
- You can carry over up to $610 in unused FSA dollars to the following year.

How Evidence of Insurability (EOI) works

Certain amounts of life/AD&D require proof of good health from you and/or your spouse. Lincoln will mail you instructions on how to complete the process. **It is your responsibility to complete the online EOI application within 60 days.** If you do not, you (and your spouse) will not have the additional coverage you requested.

Life/AD&D from Lincoln Financial Group mylincolnportal.com

Company code BEKCO or call 1-888-408-7300

You can choose coverage for yourself, your spouse and children.

Company-paid BEK Basic Life/AD&D

All full-time employees automatically receive $50,000 of Company-paid BEK Basic Life/AD&D. You don't need to enroll and there is no cost to you. You do, however, need to name a beneficiary to make sure the person you want to receive your benefits, gets them.

BEK Employee Supplemental Life/AD&D

Choose $50,000 to $950,000 in increments of $50,000. Rates are based on the age of the employee as of January 1st. During your initial enrollment, you are guaranteed coverage up to $300,000. After your initial enrollment, EOI (Evidence of Insurability) is required if you increase your coverage by more than $50,000 or increase to a coverage amount greater than $300,000. Find rates on Dayforce.

BEK Spouse Life/AD&D

Choose $50,000 to $250,000 in increments of $50,000. Spouse coverage is available in amounts up to 100% of your Employee Supplemental Life/AD&D coverage but cannot be more than $250,000. After your initial enrollment, EOI (Evidence of Insurability is required if you increase your coverage to an amount greater than $50,000. Rates are based on the age of the employee as of January 1st. Find rates on Dayforce.

BEK Child Life/AD&D

Pay one amount – no matter how many children you cover, up to age 26. Each enrolled child will have $10,000 in coverage except from birth to 14 days old, which provides $1,000 in coverage.

You can enroll dependent children up to age 26. You may enroll unmarried children over age 26 if they are incapable of self-care due to a mental or physical disability.

Find our 2024 benefits notices here or in the **Resources > Plan documents & policies** section of bek.family.

Other great Financial Health benefits you can use or participate in

401(k) from Empower Retirement

Ben E. Keith matches your contributions $1 for $1 up to 4% of your pay. You choose how to invest your 401(k). You can increase, decrease or stop your contributions at any time. Your personal contributions are always 100% vested. After two years at BEK, you become 100% vested in any Ben E. Keith matching contributions you receive. Visit empowermyretirement.com or call 1-833-BEK-SAVE (1-833-235-7283) to learn more.

When you contribute	BEK will contribute	For a total amount
0%	0%	**0%**
1%	1%	**2%**
2%	2%	**4%**
3%	3%	**6%**
4%	4%	**8%**
5% of pay or more	4%	**9% of pay or more**

Rachel Islas
Abilene

Profit Sharing

Full-time employees with 1 year of Company service who have worked a minimum of 1,000 hours are eligible for a Profit-Sharing contribution if BEK makes a discretionary contribution. Contributions may be made after June 30th, the end of our fiscal year. Contributions are based on July 1st - June 30th of the previous year. You are 100% vested in the Ben E. Keith Profit Sharing contributions after six years of service.

- **20%** after year 2
- **40%** after year 3
- **60%** after year 4
- **80%** after year 5
- **100%** after year 6

Matthew Neal
Little Rock

Financial wellness from SmartDollar

Focus on one financial goal at a time to make lasting changes like:

- Saving for emergencies.
- Getting out of debt.
- Retiring with confidence.

Go to smartdollar.com/enroll/benekeith to get started.

Employee discounts from PerkSpot

Get exclusive discounts at favorite national and local merchants using the mobile app or your computer:

- Great travel deals.
- Entertainment discounts.
- Fitness items.

Go to benekeith.perkspot.com to create an account. Use access code **bekperks**.

BEK Educational Assistance Program

Ben E. Keith provides full-time employees with 6 months employment with financial assistance for tuition, fees and books related to qualified degree programs. Ben E. Keith may reimburse you up to a maximum of $5,250 per calendar year when you attend an accredited 2- or 4-year institution. You must receive a passing grade of C or higher, or receive a "Pass" if the course is "Pass/Fail." Find out more at bek.family/financial-health.

BEK Credit Union

As a Ben E. Keith employee, you and your eligible family members can join the BEK Credit Union at bekefcu.org or call 1-817-759-6300. Members have access to:

- Auto, boat, motorcycle and personal watercraft loans and refinancing.
- Christmas Club & Vacation Savings accounts.
- Debt consolidation loans.
- Credit cards.
- Payroll deductions for loans and savings accounts.
- Loans for back-to-school, home repairs and more.
- Referrals to mortgage loan providers.

Emotional Health benefits you can use – no enrollment required!

Vacation

The amount of vacation you receive is based on how long you have worked at Ben E. Keith. Vacation time is added on your anniversary date, and must be used within 12 months of your anniversary. *You cannot rollover vacation time for future use.*

After...	You will receive...
6 months of service	5 days of vacation
1-2 years of service	5 additional days for a total of 10 days. Use your 10 vacation days before your 2nd work anniversary
2-4 years of service	10 days of vacation
5-7 years of service	15 days of vacation
8-19 years of service	15 days of vacation
20+ years of service	20 days of vacation

Personal holiday

If you are a newly-hired employee, your initial personal holiday becomes available depending on when you were hired. For instance:

If you are hired BEFORE July 1st

Your personal holiday becomes available on your 91st day

If you are hired July 1st or AFTER

Your personal holiday becomes available on January 1st

Examples:

If hire date is April 12th
your personal holiday becomes available on your 91st day

If hire date is August 15th
your personal holiday becomes available on January 1st

If hire date is October 2nd
your personal holiday becomes available on January 1st

Thereafter, each January 1st you'll receive a personal day to use during the calendar year. Talk to your supervisor before you schedule your day off. Personal days do not carry over from year to year.

Company-paid holidays

Ben E. Keith observes seven holidays each year. To receive holiday pay, you must work your scheduled days before and after the holiday.

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Confidential solutions from GuidanceResources®

BEK employees and their dependents can talk to a counselor about relationship issues, stress, depression, grief, and substance abuse. You can also get referrals and customized resources for child and elder care, moving/relocation, pet care, plan for college, repair or sell a house and more. Attorneys are available to answer questions about legal matters including wills, divorce, tax questions, adoptions, real estate, debt, leases, civil and criminal actions. Services from GuidanceResources® are provided to you and your family at no cost.

Visit guidanceresources.com and use Organization Web ID **BEK** to register/log in or call 1-866-517-1267.

Find peace of mind with TravelConnect®

Traveling for business or pleasure? If you are enrolled in basic or voluntary life/AD&D, get 24/7 caring support and assistance, including help with: lost documents; translation services; vaccinations; medical, dental and pharmacy referrals; legal consultations and medical evacuations.

Visit myoncallportal.com and enter Group ID **LFGTravel123** to register/log in.

Rachel Jenkins
Fort Worth

Charity Stoudemire
Elba

How to enroll

1. Log in to Dayforce or download the Dayforce app to enroll on your mobile device.

- Enter Company code **BEKCO**, your user name (employee ID) and password.
- Click **Benefits** then **Start Enrollment**.
- Review the Welcome Screen then select **Next**.

2. Review and update your dependents.

3. Choose (or waive) coverage in each benefit.

- Certify tobacco usage and whether you have a working spouse.
- If prompted, go back and choose (or waive) coverage.

4. Submit and save/print your enrollment confirmation.

You must verify the eligibility of dependents through Dayforce

If you enroll dependents in any coverage, you will be asked to provide documentation like a marriage license or birth certificate that verifies they are eligible for coverage. Make sure to upload the requested documents through Dayforce by the provided date or they will not have the requested coverage.

Find a list of acceptable dependent eligibility documents here or in **Resources** > **Eligibility & Enroll** > **Enroll** > **Adding a family member** on bek.family.

Find a list of benefits carriers and contacts here or by clicking **Contacts** in the main menu on bek.family.

This summary provides only a brief overview of the benefits provided to employees and does not include all provisions and limitations. The full provisions of the benefits plans and programs are described in the plan documents and contracts. If there are any discrepancies between the official plan documents and the contents of this summary, the plan documents and contracts will govern. Ben E. Keith reserves the right to amend, modify, suspend or terminate the plans (or any part of the plans), or to provide different cost sharing between the Company and participants, at any time and for any reason.

The amount you pay for medical, dental, vision and life/AD&D coverage is based on the options you choose, the family members you cover and if you choose medical coverage, whether or not you use tobacco products or have a working spouse. Your coverage costs for medical, dental and vision coverage will be deducted from your pay on a pre-tax basis. That means your costs are taken each pay period before federal or state income taxes, local income (in most localities), Social Security and Medicare taxes are calculated. As a result, the amount of money you take home is increased because you lower your taxable rate. If you choose supplemental employee, spouse and/or child life/AD&D insurance, it will be deducted from you pay on an after-tax basis.

Each year, Ben E. Keith provides you with access to various notices related to your health, wellness and retirement benefits. You can view a PDF of the 2024 Annual Benefits Compliance Notices for BEK and Southeast Division and Kelley Manufacturing notices in the **Resources > Plan documents & policies** section of bek.family.

Ben E. Keith is a registered trademark of the Ben E. Keith Company.

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