

a quick glance at your BEK benefits options



Eligible full-time and part-time employees and eligible dependents can enroll in a variety of affordable plans. You must enroll and make payroll deductions to have coverage except for Company-paid Basic Life/AD&D, short-term disability and long-term disability which full-time employees automatically receive on the first of the month following 60 days at Ben E. Keith. For detailed plan information, please see the Benefits Guide.

New to Ben E. Keith? If you enroll in coverage, your benefits become effective on the first day of the month following your 60th day of employment.

<p>BEK Medical myuhc.com or 1-844-587-8503</p>	<p>Choose the BEK PPO Medical Plan or the BEK HSA Medical Plan, which comes with a Company contribution. Both plans include:</p> <ul style="list-style-type: none"> • \$0 in-network preventive care. • Coverage for children up to age 26. • Prescription drug coverage. • Visits to any in-network provider. <p>You'll pay a copay when you see a provider or fill a prescription if you enroll in the PPO plan.</p>
<p>Health Savings Account (HSA) optumbank.com</p>	<p>Enroll in the BEK HSA Medical Plan to open an HSA with Optum Bank. Receive a Company contribution of \$1,000 for yourself only or \$2,000 if you cover your family to help pay for medical, dental or vision expenses.</p>
<p>Flexible Spending Accounts (FSAs) myuhc.com or 1-866-755-2648</p>	<p>Pay for eligible health care & dependent care expenses – tax-free. Contribute up to:</p> <ul style="list-style-type: none"> • \$3,300 in the healthcare FSA. • \$7,500 per household or \$3,750 if married, filing separately, in the dependent care FSA.
<p>Prescription drug coverage myuhc.com or 1-844-587-8503</p>	<p>You automatically receive prescription coverage when you enroll in a BEK medical plan. Fill prescriptions at any in-network pharmacy (except CVS) or save big when you use Optum Home Delivery for maintenance drugs. Go to myuhc.com to learn more.</p>
<p>Vision metlife.com/vision or 1-833-EYE-LIFE</p>	<p>Cover yourself and/or family members to receive eye exams, glasses, and contacts.</p> <ul style="list-style-type: none"> • \$10 eye exam copay. • \$200 frame allowance. • \$175 contact lens allowance.
<p>Dental mycigna.com or 1-800-CIGNA24</p>	<p>Receive routine dental care including X-rays, cleanings, major, minor care as well as orthodontia when you enroll in a BEK dental plan. Find deductibles, copays and costs on mycigna.com.</p>
<p>Teladoc Health teladochealth.com or 1-800-TELADOC</p>	<p>Get 24/7 care for non-emergency conditions like allergies, flu, cough and infections. Also, get access to a dedicated primary care provider of your choice who coordinates all aspects of your health. Download the Teladoc app or go to teladochealth.com.</p>
<p>Company-paid BEK Basic Life/AD&D mylincolnportal.com Company code BEKCO</p>	<p>All full-time employees automatically receive \$50,000 of Company-paid Basic Life/AD&D. You do not need to enroll and there is no cost to you.</p>
<p>BEK Employee Supplemental Spouse & Child Life/AD&D mylincolnportal.com Company code BEKCO</p>	<ul style="list-style-type: none"> • BEK Employee Supplemental Life/AD&D: Choose \$50,000 to \$950,000 in coverage. 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. • BEK Spouse Life/AD&D: Choose \$50,000 to \$250,000 up to 100% of your Employee Supplemental Life/AD&D coverage up to \$250,000. • BEK Child Life/AD&D: Pay one amount, no matter how many children you cover up to age 26.
<p>Short-term Disability (STD) mylincolnportal.com Company code BEKCO</p>	<p>STD replaces a portion of your pay for the first 26 weeks of short-term personal illness or injury. You do not need to enroll and there is no cost to you.</p>
<p>Long-term Disability (LTD) mylincolnportal.com Company code BEKCO</p>	<p>LTD provides you with income after your short-term disability benefits end. LTD makes sure you have income if you cannot work for an extended period of time due to an illness or injury. You do not need to enroll and there is no cost to you.</p>

Via Benefits

myviabenefits.com/benekeith or
1-888-825-2645

Approaching retirement or over 55? 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.

Wellness benefits

You and your family can receive special wellness programs – at no cost. Some programs are only available to those enrolled in the BEK PPO or HSA medical plans except as noted.

- **Active&Fit Direct™.** Gym membership discounts and 12,000+ free on-demand workout classes. Standard memberships are \$28 a month at 12,700 fitness centers including LA Fitness, Gold's Gym and Planet Fitness. Premium memberships include 20% to 70% discounts at 9,800+ exercise studios. *Open to all employees.*
- **Maternity support.** You and your partner have free access to Maven for 24/7 pregnancy and postpartum support and guidance in the Maven app. Visit mavenclinic.com/join/uhc-join or download the Maven Clinic app for more information. *Open to employees and spouses.*
- **Calm Health app.** Find a library of mental health support online anytime. *Open to employees and family members age 16+.*
- **Real Appeal weight loss program.** Get one year of support from a personal coach along with helpful tools. *Available to eligible employees and family members age 18+.*
- **Kick tobacco.** You'll pay an additional \$100 a month for BEK medical coverage if you (the employee) use tobacco. Use QuitLogix to quit and save \$1,200 a year, and your health. Visit helpline.quitlogix.org or call 1-855-372-0040. *Open to all employees.*

BEK 401(k)

empowermyretirement.com or
1-833-BEK-SAVE

Ben E. Keith matches your contributions \$1 for \$1 up to 4% of your pay. You choose how to invest your 401(k).

If you take no action, you'll be automatically enrolled at a pre-tax contribution rate of 4% of your eligible pay on the 1st day of the month following your 60th day of employment. You can increase, decrease or stop your contributions at any time.

Paid maternity and parental leave

Eligible full-time employees have eight weeks of 100% paid maternity leave. Full-time employees who have worked at Ben E. Keith for one year are eligible for two weeks of paid parental leave – regardless of gender. Parental leave can be taken within 12 months of birth or adoption.

BEK Profit Sharing

empowermyretirement.com or
1-833-BEK-SAVE

Employees with one 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.

SmartDollar

smartdollar.com/enroll/benekeith

Utilize online tools to make progress with money by focusing on one goal at a time including saving for emergencies, getting out of debt and retiring with confidence.

PerkSpot

benekeith.perkspot.com
Passphrase **bekperks**

Access PerkSpot to get great travel deals, entertainment tickets and fitness savings.

BEK Educational Assistance Program

Ben E. Keith provides full-time employees with six months employment with financial assistance for tuition, fees and books related to qualified degree programs. You may be reimbursed up to a maximum of \$5,250 per calendar year.

BEK Credit Union

bekefcu.org or 1-817-759-6300

You and your eligible family members can join the BEK Credit Union. Get vehicle loans, refinancing, debt consolidation loans, credit cards and more.

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.

Personal holiday

Each January 1st, you will receive a personal day to use during the calendar year. Personal days do not carry over year to year. If you are a newly-hired employee, your initial personal holiday becomes available depending on when you were hired.

Guidance Resources

guidanceresources.com
Web ID BEK or 1-866-517-1267

Employees and their dependents have confidential support of up to six free counseling sessions per event, per year from a licensed therapist to address mental health conditions like depression, stress or challenges like parenting, legal or financial issues.