



# If you retire from BEK, what happens to your pay, benefits and pension?

## YOUR FINAL PAYCHECK

Your final paycheck will be paid to you by direct deposit. It will include payment for all remaining hours worked, as well as accrued but unused vacation time.

You can access your pay stubs for up to 18 months after leaving Ben E. Keith on Dayforce. For access, contact the Ben E. Keith IT Helpdesk at 1-817-338-4915.

## MEDICAL, DENTAL & VISION

BEK MEDICAL: [uhcervices.com](http://uhcervices.com) or 1-866-747-0048

SE DIVISION MEDICAL: [alabamablue.com](http://alabamablue.com) or 1-800-292-8868

DENTAL: [mycigna.com](http://mycigna.com) or 1-800-244-6224

VISION: [metlife.com/vision](http://metlife.com/vision) or 1-833-393-5433

**COVERAGE ENDS:** The last day of the month you leave BEK.

**CONTINUE COVERAGE BY:** Enrolling in COBRA or a plan on the Healthcare Insurance Marketplace® (i.e. Obamacare).

Any BEK medical, dental and vision coverage you and your family members are currently enrolled in will no longer be effective at the end of your last month at BEK.

### If you need coverage when you leave BEK

You can continue to keep your current medical, dental and vision coverage by enrolling in COBRA coverage.

### How COBRA works

- You and your eligible family members can enroll in COBRA if you otherwise would lose medical, dental and/or vision coverage.
- You have 60 days to decide whether to enroll in COBRA. You will not have coverage when you leave BEK unless you enroll in COBRA or another plan.
- You are entitled to at least 18 months of COBRA coverage. In certain circumstances, you may be able to extend your coverage for an additional 18 months.
- Your coverage will be canceled if you do not pay your premiums when they are due.
- You will receive a COBRA information packet in the mail shortly after you retire from BEK.
- Contact UnitedHealthcare Benefits Services at [uhcervices.com](http://uhcervices.com) or 1-866-747-0048 to enroll or for further information.

Information on Marketplace plans can be found at [healthcare.gov](http://healthcare.gov).

## IF YOU ARE AGE 55 OR OLDER

[my.viabenefits.com/benekeith](http://my.viabenefits.com/benekeith) or 1-888-825-2645

Contact Via Benefits to get help choosing and enrolling in Medicare coverage on the Health Insurance Marketplace® - at no cost to you. Via Benefits is your personal health care

advocate who will work hard to find the best plans for your personal situation. Download the Via Benefits Accounts app to access information any time from your smart phone.

## CONFIDENTIAL SUPPORT

[guidanceresources.com](http://guidanceresources.com) or 1-866-517-1267

Retired BEK employees and their eligible dependents can receive **no-cost, 24/7 confidential solutions** to life's challenges from GuidanceResources®. Web ID **BEK**.

## LIFE/AD&D

**COVERAGE ENDS:** On your last day of work.

**CONTINUE COVERAGE BY:** By contacting Lincoln Financial Group at 1-877-321-1015.

If you, your spouse and/or children are enrolled in a BEK life/AD&D plan, it will end on your last day at Ben E. Keith. You can continue coverage by contacting Lincoln.

## BEK PROFIT SHARING & 401(k)

[empowermyretirement.com](http://empowermyretirement.com) or 1-833-BEK-SAVE (1-833-235-7283)

Once you retire, you can choose to:

- Take a cash distribution of some or all of your Profit Sharing and/or 401(k) balance (subject to federal taxes);
- Rollover your entire Profit Sharing and/or 401(k) balance to an IRA;
- Leave the entire balance in your BEK Profit Sharing and/or 401(k) (if more than \$7,000.)

Beginning at age 73, you will be required to take Required Minimum Distributions (RMDs) annually. Empower will calculate and send your RMD to you when you turn 73.

Empower will provide you with additional information including: rolling over your accounts, taking distributions and potential tax implications.

## BEK PENSION PLAN

Aon Retirement Services at [ypr.aon.com/benekeith](http://ypr.aon.com/benekeith) or 1-844-870-0335

Contact Aon up to 90 days before your retirement date at [ypr.aon.com/benekeith](http://ypr.aon.com/benekeith) or 1-844-870-0335 and let them know you plan to retire and when. Aon will send you a form which you must complete and return by the deadline indicated in your package.

Aon will calculate your final retirement benefit then notify you of the amount and date you will begin receiving benefits.