



Ben E. Keith Company
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Here when
you need us

Health and Welfare — Juan San Miguel
Financial Health — Chris Moss
Emotional Health — Celeste Sharpe
Benefits Analyst — Jennifer Vansau

Contact us any time at benefits@benekeith.com.

Go to bek.family/contacts any time to find contact information for all our plans and programs.

for your BENEFIT



For employees and families of the Ben E. Keith Company July 2025 | Issue 1

Welcome to the first issue of our Company-wide benefits newsletter!

At Ben E. Keith, we are proud to be a family-centric organization that values the well-being of every employee and their loved ones. That's why we are excited to introduce this quarterly benefits newsletter—delivered directly to your home and your inbox—to keep you informed and empowered when it comes to your physical, emotional and financial health and wellness.

This publication is one way we're deepening our commitment to supporting you both at work and at home. Inside each issue you'll find updates, tips and resources designed to help you make the most of the benefits available to you and your family.

As we shape the future of our benefits offerings, we are grateful for the insight and feedback provided by employees across all departments who have participated in recent roundtables. Your voices are helping us better understand what's working, what can be improved, and what may no longer serve our shared needs. Thank you for your time, openness and honest feedback—it's making a difference.

In each newsletter, you'll find regular sections that give you helpful information as you go.



Definitions
Find benefits terms and words



Your costs
Find your out-of-pocket costs and tips on how to spend less



Contact information
We will provide you with phone numbers and websites



Questions & answers
Commonly asked questions are answered

We look forward to continuing this journey together and hope this newsletter becomes a helpful and valued resource in your household each season.

Warm regards,

Stephanie Ledgerwood
Vice President of Human Resources, Benefits & Retirement

Go to the **Resources** section of bek.family to find issues of *for your benefit* newsletters any time.

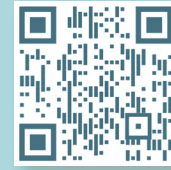
Many of us are burdened by financial stress and it stinks

Let's face it. Struggling financially is a key cause of emotional and physical stress for many of us. But we often aren't comfortable talking about our finances, let alone getting help.

That's why we've partnered with **SmartDollar**. Their program was built from the ground up to equip you with step-by-step plans to build healthier, lasting money habits. SmartDollar isn't just about managing debt—it's about *eliminating* debt.

Go to smartdollar.com/enroll/benekeith or scan the QR code to learn how to focus on one goal at a time including:

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



Not great at doing things online by yourself? You can access unlimited one-on-one, personal coaching sessions. SmartDollar has trusted, judgment-free experts who make it easy for you to open up about your money challenges and help you find real solutions—no shame, no guilt.

Employed at Ben E. Keith before 7/1/2017?

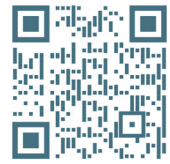
Check out the new and improved **AON YPR** website to learn even more about your pension plan benefits. El sitio ya está disponible en español y otros idiomas compatibles. Go to ypr.aon.com/benekeith or 1-844-870-0335 for more information.



How do I find out about the BEK 401(k) Plan?

Go to **Empower Retirement** at empowermyretirement.com or call 1-833-BEK-SAVE (1-833-235-7283).

When you participate in the 401(k), you can get a Company \$1 for \$1 match up to 4% of your pay!



The difference between preventive & diagnostic care

These two terms might sound similar but there are some big differences. Knowing about these differences matters because what (or if) you pay for these types of care can vary a lot. Have questions? Call the Customer Service number on the back of your medical ID card to speak to a representative before you seek care.

	Preventive care	Diagnostic care
What is it?	Routine care to help you stay healthy	Care and treatment when you have symptoms or risk factors
Includes...	Checkups and screenings Immunizations Well-baby and well-child care Mammograms and colonoscopies Cervical screenings	Certain types of blood chemistry panels CAT and MRI scans
Your costs	\$0 if you see an in-network provider	You will be responsible for any deductibles, coinsurance or copayments. Call the Customer Service number to verify your coverage.



I don't have a doctor/preferred provider. How do I find one?

Go to your health plan's website and search for your plan's list of providers to find someone in your area. You can also call the Customer Service number on the back of your ID card. A representative can help you locate someone near you.

Your regular doctor vs. the ER: what you'll spend on care

You'll pay different amounts for similar care depending on where you go. Bottom line — you'll save money and time when you know about your choices and costs *before* you need care.

	Your regular doctor	Virtual doctor visit	Urgent care	Emergency room
Reason for visit	Your first call for care - checkups, immunizations, and minor illnesses or injuries.	Get quicker, less costly non-emergency and behavioral health care.	For immediate treatment of non-life-threatening injuries or illnesses.	For immediate treatment of a life-threatening illness or injury, or for critical conditions.
Average wait time	Less than 20 minutes	15 minutes or less	30 minutes or less	2+ hours
PPO plan in-network cost	Pay a \$35 copay for a primary care visit / \$50 for a specialist visit.	Pay \$0.	Pay a \$75 copay. Average cost is \$180 per visit.	Pay a \$200 copay and your deductible plus 30% coinsurance until you reach your out-of-pocket maximum. On average, you'll pay \$2,200 per visit. ¹
HSA plan in-network cost	Pay the full cost until you meet your deductible. You'll then pay 30% coinsurance until you reach your out-of-pocket maximum.	Pay a copay of \$54 or less.	Pay the full cost of visit until you meet your deductible, plus 30% coinsurance until you reach your out-of-pocket maximum.	Pay your deductible plus 30% coinsurance until you reach your out-of-pocket maximum.
BCBS ² plan in-network cost	Pay a \$40 copay for a primary care or a specialist visit.	Use Doctor on Demand and pay a \$40 copay.	Pay a \$40 copay.	Pay a \$200 copay.
You need to know	Find a provider at myuhc.com or on the UHC app. SED and Kelley Manufacturing ² employees can visit bcsal.org to find BCBS network care.	Use a smartphone, tablet or computer to connect with a provider.	Consider a convenient care clinic. An in-network clinic is a good, lower-cost option for vaccinations and simple problems.	Freestanding ERs may cost more—up to 10x more.

¹Actual payments may vary depending on benefit coverage and whether you used an in-network or non-network provider. If you go to a non-network provider, after UHC pays the claim as reasonable and customary, the non-network provider may bill you for the remainder of the charge. An in-network provider cannot.

²Only Southeast Division and Kelley Manufacturing employees enrolled in a BEK medical plan can utilize bcsal.org.

Simple strategies to improve your emotional health

It's no secret that your physical health and your emotional health are connected. Taking care of one facet of your health can positively impact another.

You'll handle stress and life's challenges more effectively when you add these strategies into your daily routine, and **GuidanceResources** can help.

Practice deep breathing. Deep breathing occurs when you use your diaphragm (the spot under your rib cage) to draw slow, deep breaths into the lungs then release it slowly. Try this when you are feeling particularly stressed and you'll see it makes a difference.

Stretch your stress out. When you stretch, you relieve tension, make your body more flexible and produce a calming effect. You'll find that even something as simple as shrugging your shoulders, stretching your arms above your head and rolling your neck a few times can make you feel better.

Tap into you network for support. Your friends and family help you feel connected and supported. Find activities you like to do with others or volunteer to expand your social network and your wellbeing.

Get quality sleep and eat well. Prioritize sleep by maintaining a consistent bedtime and minimizing distractions like watching TV or reading email before you go to bed. Consume a balanced diet of fruits, vegetables and whole grains. It will help you feel better physically and emotionally.



Need a little more help and support?

Go to guidanceresources.com or the GuidanceNow app using Web ID BEK, or scan this QR code to connect with someone who can help you today.

