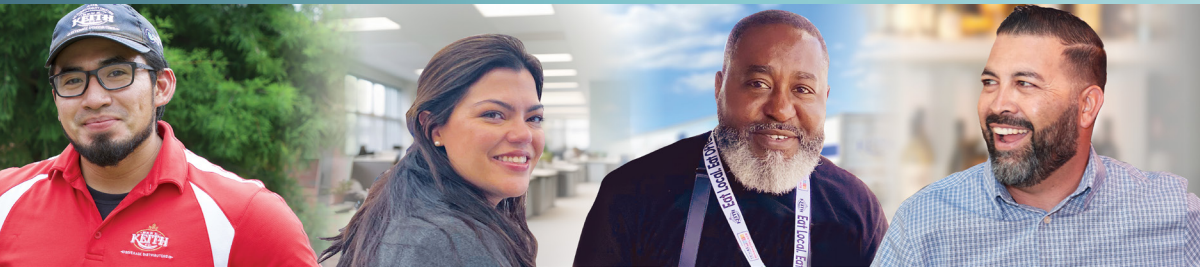




# for your *benefit*



## Benefits Guide

for all Ben E. Keith employees

Find more information at [bek.family](https://bek.family).



**Enrollment looks a little different this year.**

This guide contains information about our plans with one exception: if you are a Southeast Division or KVPC Southeast employee, you will also receive a summary of the BCBS medical and wellness plans. Otherwise, you can use this guide to choose your coverage for the coming year.

# *what's inside*

<b>Who can enroll</b> .....	<b>1</b>
Medical from UHC.....	2
Prescription drug coverage from Optum Rx.....	2
Via Benefits.....	2
Teladoc Health.....	5
Dental from Cigna.....	6
Vision from Superior Vision by MetLife.....	7
Wellness programs.....	8
Paid maternity and parental leave.....	9
Disability from Lincoln Financial Group.....	9
Dependent Care FSA from Optum.....	10
Health Care FSA from Optum.....	10
Company-paid BEK Basic Life/AD&D from Lincoln Financial Group.....	11
BEK Employee Supplemental Life/AD&D from Lincoln Financial Group.....	11
BEK Spouse Life/AD&D from Lincoln Financial Group.....	11
BEK Child Life/AD&D from Lincoln Financial Group.....	11
401(k) from Empower Retirement.....	11
BEK Profit Sharing.....	12
Financial wellness from SmartDollar.....	12
Employee discounts from PerkSpot.....	12
BEK Educational Assistance Program.....	12
BEK Credit Union.....	12
Vacation.....	13
Personal holiday.....	13
Company-paid holidays.....	14
Confidential solutions from GuidanceResources®.....	14
Find peace of mind with TravelConnect®.....	14
<b>Changing your benefits</b> .....	<b>15</b>
<b>Helpful info</b> .....	<b>16</b>
<b>How to enroll</b> .....	<b>17</b>

Go to [bek.family](https://www.bekfamily.com) whenever you need information about your benefits and more.



# who can enroll

You and your eligible dependents can enroll in medical, health savings and flexible spending accounts, dental, vision and life/AD&D if you are a full-time employee. Part-time employees can enroll in the same plans except for life/AD&D coverage.

## Eligible dependents include:

- Your spouse.
- Your children or your spouse's children, up to age 26.
- An unmarried child age 26 or older who is incapable of self-care due to a mental or physical disability.
- A child you are required to provide coverage for due to a Qualified Medical Child Support Order or other administrative order.

## When to enroll and when coverage begins if you are newly hired

**For BEK employees** - if you want benefits coverage, you must enroll by the 1<sup>st</sup> day of the month following your 60<sup>th</sup> day of employment. If you enroll, coverage for you and your dependents begins on the 1<sup>st</sup> day of the month following your 60<sup>th</sup> day at Ben E. Keith.

For instance:

If you are hired on  
January 15<sup>th</sup>

then

Your coverage would  
begin on April 1<sup>st</sup>

**For Southeast Division and KVPC Southeast employees** - if you want benefits coverage, you must enroll by the 1<sup>st</sup> day of the month following your 30<sup>th</sup> day of employment. If you enroll, coverage for you and your dependents begins on the 1<sup>st</sup> day of the month following your 30<sup>th</sup> day at Ben E. Keith.

**Add or review your beneficiaries.** Be sure to name a beneficiary. This is the person you designate to receive the benefits from your life insurance policy. You can name more than one beneficiary and you can change your beneficiaries at any time.

**What happens if you don't enroll?** If you are a currently enrolled employee, you will be automatically enrolled in the same plans you have today. Want to continue tax-free contributions in your HSA or FSA? You must re-enroll in these plans annually if you want to continue your tax-free contributions.

**You must verify the eligibility of your dependents on Dayforce (desktop only, not available on the mobile app).** 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. You must upload the documents through Dayforce by the requested date or your family member's coverage will not become effective.

Find a list of acceptable [dependent eligibility documents](#) on [bek.family](#) under **New Hire > Enrolling > If you want to cover family members.**

# medical [myuhc.com](https://myuhc.com) or 1-844-587-8503

Ben E. Keith offers two types of medical plans.

- **PPO** – pay a copay when you see a provider or fill a prescription.
- **HSA** – this high-deductible health plan comes with a \$1,000 tax-free Company contribution into a Health Savings Account (HSA) when you enroll. If you cover your family, you'll receive a \$2,000 Company contribution. The amount you receive will be prorated, based on the number of months you are enrolled in the HSA. You can also contribute your own tax-free money into your HSA, up to the IRS limit, to pay for eligible expenses like deductibles, dental or vision care. Use HSA dollars to pay for eligible medical expenses. These funds are yours to keep even if you leave Ben E. Keith. Go to the **Physical Health > BEK health plans** section of [bek.family](https://bek.family) to learn more.

Both plans come with...

\$0  
in-network  
preventive  
care

Coverage  
for children  
up to age 26

Prescription  
drug  
coverage

Visit any  
in-network  
provider

## Prescription drug coverage [myuhc.com](https://myuhc.com) or 1-844-587-8503

You can use any in-network pharmacy for lower prices. CVS pharmacies are not in-network. No benefits are provided when you use a non-network pharmacy.

Use Optum Home Delivery to get up to a 3-month supply of your maintenance medications mailed to your home. You may pay less than what you do at in-store pharmacies, and standard shipping is free. Visit [myuhc.com](https://myuhc.com) or use the UnitedHealthcare® app to sign up for home delivery. You can also ask your doctor to send an electronic prescription to Optum Rx or call the number on your medical ID card.

## Via Benefits [my.viabenefits.com/benekeith](https://my.viabenefits.com/benekeith) or 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.

**New enrollees only - your medical ID card** will arrive in the mail.

2 Go to [myuhc.com](https://myuhc.com) or the app to download and print an ID card any time.

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

	BEK PPO Medical Plan	BEK HSA Medical Plan
<b>Company contribution</b> Amount is prorated	None	\$1,000 individual / \$2,000 family
<b>Preventive care</b>	Plan pays 100% for in-network and 50% for non-network care	
<b>Deductible</b>	In-network: \$1,500 individual / \$4,500 family Non-network: \$3,000 individual / \$9,000 family	In-network: \$3,400 individual / \$6,800 family Non-network: \$6,800 individual / \$13,600 family
<b>Coinsurance</b>	20% in-network / 40% non-network	
<b>Out-of-pocket max</b>	In-network: \$4,000 individual / \$8,000 family Non-network: \$8,000 individual / \$16,000 family	In-network: \$6,550 individual / \$13,100 family Non-network: \$13,100 individual / \$26,200 family
<b>Doctor office visits</b> <i>Non-network coinsurance is 50% for either plan</i>	<ul style="list-style-type: none"> <li>• \$35 primary care visit</li> <li>• \$50 specialist visit</li> </ul>	Meet your deductible and pay 20% coinsurance until you reach your out-of-pocket maximum
<b>Inpatient hospital stays</b>	Deductible + 20% coinsurance until you reach your out-of-pocket maximum	
<b>Emergency room visit</b>	\$200 copay then deductible + 20% coinsurance until you reach your out-of-pocket maximum	Deductible + 20% coinsurance until you reach your out-of-pocket maximum
<b>Urgent care visit</b>	\$75 copay per visit	Deductible + 20% coinsurance until you reach your out-of-pocket maximum
<b>Most other health care services</b>	Deductible + 20% coinsurance until you reach your out-of-pocket maximum	
<b>Chronic conditions</b>	Certain medications and supplies for diabetes, hypertension, cholesterol, and depression are available at reduced or waived costs	
<b>Non-maintenance prescription drugs</b>	\$100 annual calendar year deductible per person and: <ul style="list-style-type: none"> <li>• \$10 generic</li> <li>• \$35 preferred brand-name</li> <li>• \$60 non-preferred brand-name</li> </ul>	20% coinsurance after you meet your annual deductible; use money in your HSA or pay out of your own pocket
<b>Use mail order for maintenance Rx drugs</b>	<ul style="list-style-type: none"> <li>• \$20 generic</li> <li>• \$70 preferred brand-name</li> <li>• \$120 non-preferred brand-name</li> </ul>	20% coinsurance after you meet your annual deductible; use money in your HSA or pay out of your own pocket
<b>Specialty Rx</b>	25% coinsurance Retail: \$100 minimum / \$250 max Mail-order: \$200 minimum / \$500 max	20% coinsurance Retail: \$100 minimum Mail-order: \$200 minimum



Download the Optum Bank mobile app to manage your HSA account right from your mobile device.

You can find your costs for medical coverage based on how frequently you are paid. You will pay more for coverage if either of these surcharges apply to your personal situation:

- **Spousal surcharge**

If your spouse is currently working and eligible for medical coverage through his or her employer but you want to cover them on your medical plan, you will pay \$100 more per month.

- **Tobacco surcharge**

You will pay \$100 more per month if you (the employee) enroll in a medical plan and use tobacco in any form including but not limited to cigarettes, e-cigarettes, cigars, pipes, snuff or chewing tobacco. If you use tobacco now but want to quit, call QuitLogix at 1-855-372-0040 or go to [helpline.quitlogix.org](http://helpline.quitlogix.org).

# Teladoc [teladochealth.com](https://teladochealth.com) or 1-800-TELADOC

Teladoc Health is helping people like you access high-quality, personalized care - wherever they are, whenever they need it. Teladoc Health professionals diagnose, treat and prescribe medications. You can:

- Talk to doctors and nurse practitioners any time, 24/7.
- Connect by phone, computer or app from anywhere.
- Get medical treatment for a wide range of conditions.

Teladoc Health is available to all Ben E. Keith employees and their dependents who are enrolled in a BEK medical plan.

Enroll at [teladochealth.com](https://teladochealth.com) or on the Teladoc Health app using the registration code **BENEKEITH**. You can also call 1-800-TELADOC (1-800-835-2362).

**Primary care**

- Regular checkups
- Annual Wellness Check
- One-time health needs
- Personalized care
- Prescriptions

**24/7 care**

- Non-urgent health needs
- Access via phone or video
- Use from home, work or while traveling
- Prescriptions

**Condition management**

- Pre-diabetes
- Diabetes
- Hypertension
- Weight management

**Mental health**

- Professional providers
- Private, personalized coaching
- Access via phone or video
- 7 days a week

**Specialty care**

- Dermatology
- Nutrition guidance with GLP1 support



Scan the QR code to download the Teladoc app or go to [teladochealth.com](https://teladochealth.com) to get started.



# dental [mycigna.com](https://mycigna.com) or 1-800-CIGNA24 available 24/7

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

	BEK PPO Dental Plan	BEK DHMO Dental Plan Available in TX only
Preventive services	\$0 for 2 exams and cleanings each year. You pay no deductible	\$5 office copay per visit 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 dependents	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

\*Log in and go to the Patient Charge Schedule on [mycigna.com](https://mycigna.com) for copays and costs.

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 [metlife.com/vision](https://metlife.com/vision) or 1-833-EYE-LIFE

Regular eye exams with Superior Vision by MetLife keep you safe by screening for common vision problems and other conditions. Our vision plan covers frames, lenses, contacts and access to a discounts on LASIK. Over 50 top retailers are part of the network including Warby Parker, ContactsDirect, 1-800 Contacts and more. You also have access to a hearing exam and discounts on hearing aids.

	In-network, you pay...
Eye exams	\$10 copay
Frames	\$20 copay + a 20% discount* on any amount over \$200 allowance
Lenses	\$20 copay Blue light filtering and scratch-resistant coating included at no charge Polycarbonate lenses for children included at no charge
Standard contact lens fitting	\$20 copay
Contact lenses	\$20 copay + 20% discount* on amount over \$175 allowance

\*Check with your provider before receiving services to confirm the additional discount is available at their location.



# Wellness programs for you and your family

Check out these special wellness programs – provided at no cost to you – for Ben E. Keith employees and family members. Some programs are available only to those enrolled in a BEK medical plan.

## Available to those enrolled in the BEK PPO or HSA medical plans

**Calm Health app** – A library of mental health support, including mindfulness content and programs created by psychologists for a variety of health experiences and life stages. Sign in to your [myuhc.com](https://myuhc.com) account to access this free program. *Open to employees and family members age 16+.*

**Maven** – Free virtual support for those sleepless nights, first smiles and everything in between. You and your partner have free access to Maven for 24/7 pregnancy and postpartum support and guidance in the Maven app. Membership includes: 24/7 personalized support from a dedicated Care Advocate; virtual appointments and messaging with providers any time day or night; and on-demand classes, groups and articles for expert guidance. Enroll during your first trimester and contact the Benefits Team once you complete a postpartum assessment to receive a \$500 incentive. Visit [mavenclinic.com/join/uhc-join](https://mavenclinic.com/join/uhc-join) or download the Maven Clinic app for more information.

**Real Appeal weight loss program** – Comes with one year of support from a personal coach and helpful tools. Go to [benekeith.realappeal.com](https://benekeith.realappeal.com) for details. *Available to eligible employees and family members age 18+.*

## Available to all Ben E. Keith employees

**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.*



Kelly Graves  
Culinary Resource Team

# leaves and disability

## **Paid maternity and parental leave**

Eligible full-time employees have eight weeks of 100% paid maternity leave. Full-time employees who have been employed 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.

## **Disability from Lincoln Financial Group**

Ben E. Keith automatically provides you with both short- and long-term disability coverage at no cost to you.

### **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 cannot 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.

*Ruben Zarate  
Dallas Beverage*



# flexible spending accounts

BEK FSA: [myuhc.com](http://myuhc.com) or 1-866-755-2648 | SED FSA: [healthequity.com](http://healthequity.com) or 1-877-288-0719

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.

## 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 \$7,500 per household or \$3,750 if married, filing separately.
- Decide on an amount to contribute from each paycheck using the [FSA Handout](#) in the **Financial Health > Flexible Spending Accounts** section of [bek.family](http://bek.family).
- Funds are available as soon as they are deducted from your paycheck.
- Any unused FSA dollars at the end of the plan year can be reimbursed to pay for eligible expenses through March 15<sup>th</sup> of the following year.
- You cannot make changes to your Dependent Care FSA contribution amount during the year unless you have a Qualified Life Event, such as having a baby.
- If you leave Ben E. Keith, your participation in the Dependent Care FSA ends, and only expenses incurred prior to your termination date are eligible for reimbursement unless you elect COBRA coverage.

## Health Care FSA

- If you enroll in the BEK PPO Medical Plan or the BCBS 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 limited 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 \$3,300 using pre-tax dollars each calendar year.
- Your entire annual contribution amount will be available to use on your coverage start date.
- Decide on an amount to contribute from each paycheck using the [FSA Handout](#) in the **Financial Health > Flexible Spending Accounts** section of [bek.family](http://bek.family).
- You can carry over up to \$660 in unused FSA dollars to the following year.
- You cannot make changes to your Health Care FSA contribution amount during the year unless you have a Qualified Life Event, such as having a baby.
- If you leave Ben E. Keith, your participation in the Health Care FSA ends, and only expenses incurred prior to your termination date are eligible for reimbursement unless you elect COBRA coverage.





[mylincolnportal.com](http://mylincolnportal.com) Company code **BEKCO**

You can choose coverage for yourself, your spouse and children from Lincoln Financial Group.

## 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 1<sup>st</sup>. 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 1<sup>st</sup>. Find rates on Dayforce.

## BEK Child Life/AD&D

Pay one amount – just \$1.50 per month – 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 may enroll unmarried children over age 26 if they are incapable of self-care due to a mental or physical disability.

## Other financial health benefits

### 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). If you take no action, you will be automatically enrolled at a pre-tax contribution rate of 4% of your eligible pay on the 1<sup>st</sup> day of the month following your 60<sup>th</sup> day of employment. Each year on July 1<sup>st</sup> your contribution rate will automatically increase by 1% until you reach 15%. 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](http://empowermyretirement.com) or call 1-833-BEK-SAVE (1-833-235-7283) to learn more.

### 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 completing 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.

## BEK Profit Sharing

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 30<sup>th</sup>, the end of our fiscal year. You must be employed on June 30<sup>th</sup> of each fiscal year to be eligible for a contribution, except in the case of death, retirement or long-term disability. 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

## Financial wellness from SmartDollar

When you utilize the tools on [smardollar.com/enroll/benekeith](http://smardollar.com/enroll/benekeith), you and your family make actual progress with money – not just live paycheck to paycheck. By focusing on one goal at a time, you build momentum to move through the plan and make lasting changes like:

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

## Employee discounts from PerkSpot

Get great travel deals, entertainment tickets and fitness savings when you use PerkSpot.

PerkSpot is easy to use. Just create an account then log in and shop. Enter your discount code as needed when you check out. You can create your own “favorites” list and search for discounts in your neighborhood. Get travel deals, entertainment tickets, great gifts, fitness items and practical everyday necessities – all online at specially negotiated discounted prices. It’s easy to stretch your paycheck. Create an account at [benekeith.perkspot.com](http://benekeith.perkspot.com) and use Passphrase **bekperks**.

## 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. 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](http://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](http://bekefcu.org) or 1-817-759-6300. Members have access to:

- Auto, boat, motorcycle and personal water craft 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

## 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 - 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 1<sup>st</sup>**

Your personal holiday becomes available on your 91<sup>st</sup> day

**If you are hired July 1<sup>st</sup> or AFTER**

Your personal holiday becomes available on January 1<sup>st</sup>

### Examples:

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

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

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

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

## Company-paid holidays

Ben E. Keith observes seven holidays each year. If an employee is absent from work the day before or after a vacation day or Company holiday, the day will be considered unexcused and will be unpaid. In addition, you may be asked to verify the reason for an absence.

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

## Confidential solutions from GuidanceResources®

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

Go to [guidanceresources.com](http://guidanceresources.com) and use Organization Web ID BEK 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](http://myoncallportal.com) and enter Group ID LFGTravel123 to register/log in.



Bryan Petrea  
Dallas Beverage

# changing your benefits

You can make changes to your coverage during the year if you have a qualified life event, such as:

- Birth, adoption or placement.
- Marriage, divorce, legal separation or annulment.
- Death of spouse or dependent.
- Child who loses eligibility because of age or marriage.
- Spouse who loses or gains coverage through his or her employer.
- Losing eligibility for Medicare, Medicaid or the Children's Health Insurance Program (CHIP).

You must submit changes within 31 days of the event. Make sure to upload the required documents through Dayforce by the required date or your family member may not have the requested coverage.

Find instructions for submitting a qualified life event change at [bek.family](https://bek.family) > 2026 benefits.



Maira Sustaita-Ramirez  
North Texas/The Colony

Go to [bek.family](https://bek.family) whenever you need information about your benefits and more.



# helpful info

## Direct deposit

You can have your paycheck directly deposited into any checking or savings account.

Go to the menu bar on Dayforce and select **Forms > Direct Deposit**.

## Payroll deductions

The amount shown on your paycheck is after federal, state, local and Social Security taxes are deducted.

BEK also withholds other deductions you approve or enroll in, such as 401(k) contributions and/or benefits premiums.

## Update address

You can update your personal information, including home address and emergency contact, on Dayforce under **Forms > Contact Details**.

## Request time away from work

Select the menu bar on Dayforce and select **Work > Time Away List > Request new time off** to request time off or see your accrued balances.

## Add or update your mobile number

BEK uses the mobile number on your Dayforce profile for emergency alerts, so make sure the number on file is correct.

Go to the menu bar on Dayforce then select **Profile > Contact Information** and select the pencil to edit. Add your mobile number and check the **Alerts** box and **Save**.

## Changing coverage during the year

Go to Dayforce and select **Benefits > Overview > Start Enrollment > Life Event Enrollment** if you experience a life event like having a baby or getting married.

Submit changes and upload the requested documents through Dayforce within 31 days of the event if you want to add/delete or change coverage.

## Pay dates

Generally, hourly (non-exempt) employees are paid on a weekly basis, and salaried (exempt) employees are paid on a semi-monthly basis.

Commissioned sales employees are paid monthly.

## To change your W4 form

Go to the menu bar on Dayforce then select **Forms > Federal W-4**.



# how to enroll

1. Log in to Dayforce via Microsoft Office 365 Single Sign-on or access the Dayforce app on your mobile device.

- Click **Benefits** then **Start Enrollment**.
- Review the Welcome Screen then select **Next**.

2. Add any new 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.

Go to Dayforce to view your selected coverage any time.

If you have not used Single Sign-on, talk to your HR Manager or Office Manager or review the instructions at [bek.family](#) > **Resources** > **Dayforce tools**.





Food Division and GO  
Markon Produce Summit

**Find a list of benefits carriers and contacts** by clicking **Contacts** in the main menu on [bek.family](https://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 your pay on an after-tax basis.

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

© 2025-2026 Ben E. Keith Company

*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 [2026 Annual Benefits Compliance Notices in the Resources > Plan documents & policies](#) section of [bek.family](https://bek.family).*