

# a quick glance at your BEK benefits options for Southeast Division and KVPC Southeast employees



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 30 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 30<sup>th</sup> day of employment.

<p><b>BEK BCBS Medical</b>  <a href="http://alabamablue.com">alabamablue.com</a> or 1-800-292-8868</p>	<p>Enroll in the <b>BEK BCBS Medical Plan</b> which includes:</p> <ul style="list-style-type: none"> <li>• \$0 in-network preventive care.</li> <li>• Coverage for children up to age 26.</li> <li>• Prescription drug coverage.</li> <li>• Visits to any in-network provider.</li> </ul>
<p><b>Flexible Spending Accounts (FSAs)</b> <a href="http://healthequity.com">healthequity.com</a> or 1-877-288-0719</p>	<p>Pay for eligible health care &amp; dependent care expenses – tax-free. Contribute up to:</p> <ul style="list-style-type: none"> <li>• \$3,300 in the healthcare FSA.</li> <li>• \$7,500 per household or \$3,750 if married, filing separately, in the dependent care FSA.</li> </ul>
<p><b>Prescription drug coverage</b>  <a href="http://myuhc.com">myuhc.com</a> or 1-844-587-8503</p>	<p>You automatically receive prescription drug coverage when you enroll in a BEK medical plan. Go to <a href="http://alabamablue.com">alabamablue.com</a> to learn more.</p>
<p><b>Vision</b>  <a href="http://metlife.com/vision">metlife.com/vision</a> 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"> <li>• \$10 eye exam copay.</li> <li>• \$200 frame allowance.</li> <li>• \$175 contact lens allowance.</li> </ul>
<p><b>Dental</b>  <a href="http://mycigna.com">mycigna.com</a> 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 <a href="http://mycigna.com">mycigna.com</a>.</p>
<p><b>Teladoc Health</b>  <a href="http://teladohealth.com">teladohealth.com</a> 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 <a href="http://teladohealth.com">teladohealth.com</a>.</p>
<p><b>Company-paid BEK Basic Life/AD&amp;D</b>  <a href="http://mylincolnportal.com">mylincolnportal.com</a>                  Company code BEKCO</p>	<p>All full-time employees automatically receive \$50,000 of Company-paid Basic Life/AD&amp;D. You do not need to enroll and there is no cost to you.</p>
<p><b>BEK Employee Supplemental Spouse &amp; Child Life/AD&amp;D</b>  <a href="http://mylincolnportal.com">mylincolnportal.com</a>                  Company code BEKCO</p>	<ul style="list-style-type: none"> <li>• <b>BEK Employee Supplemental Life/AD&amp;D:</b> 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.</li> <li>• <b>BEK Spouse Life/AD&amp;D:</b> Choose \$50,000 to \$250,000 up to 100% of your Employee Supplemental Life/AD&amp;D coverage up to \$250,000.</li> <li>• <b>BEK Child Life/AD&amp;D:</b> Pay one amount, no matter how many children you cover up to age 26.</li> </ul>
<p><b>Short-term Disability (STD)</b>  <a href="http://mylincolnportal.com">mylincolnportal.com</a>                  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><b>Long-term Disability (LTD)</b>  <a href="http://mylincolnportal.com">mylincolnportal.com</a>                  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>
<p><b>Via Benefits</b>  <a href="http://myviabenefits.com/benekeith">myviabenefits.com/benekeith</a> or 1-888-825-2645</p>	<p>Approaching retirement or over 55? Get help enrolling in Medicare coverage once you become Medicare-eligible.</p> <p>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.</p>

You and your family can receive special wellness programs – at no cost. These programs are only available to those enrolled in the BCBS Medical Plan 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.*
- **Baby Yourself®.** Maternity support designed to help assist you throughout your pregnancy and after giving birth. A personal nurse will answer questions during and after pregnancy, plus gifts and educational resources. Go to [alabamablue.com/babyyourself](http://alabamablue.com/babyyourself) or call 1-800-222-4379. *Open to employees and spouses.*
- **Hinge Health Digital Musculoskeletal Clinic™.** Struggling with joint pain? Get access to a personalized exercise program and a dedicated care team to reduce your joint and muscle pain. Go to [hingehealth.com](http://hingehealth.com) to get started.
- **Chronic condition management.** Support to help you maintain your best health, as well as managing chronic and complex illnesses. A team of specially trained nurses, dietitians, social workers and other specialists can answer your questions and assist you in making healthy choices. Call 1-888-841-5741 to get started.
- **At-risk health coaching.** This program helps employees with a diagnosis of obesity, hypertension and/or pre-diabetes, prevent or reverse risk factors. Personalized nutrition, exercise plans and ongoing motivational and educational support is provided on a voluntary, confidential basis. Call 1-855-699-6168 to enroll.
- **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](http://helpline.quitlogix.org) or call 1-855-372-0040. *Open to all employees.*

## Wellness benefits

### BEK 401(k)

[empowermyretirement.com](http://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 1<sup>st</sup> day of the month following your 60<sup>th</sup> 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](http://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](http://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](http://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](http://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 1<sup>st</sup>, 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](http://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.

### TravelConnect®

[myoncallportal.com](http://myoncallportal.com)  
Group ID LFGTravel123

If you enroll in life/AD&D, you get 24/7 caring support and assistance, including help with lost documents, translation services, medical, dental and pharmacy referrals, legal consultations and medical evacuations.