



Ben E. Keith Company
601 East 7th Street
Fort Worth, TX 76102



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.

Your family will thank you when you update your beneficiaries

Did you know if you don't have a beneficiary on file, your benefits may not go to the individuals you intend in the event of an unforeseen circumstance? Taking a few minutes to add or update your beneficiaries is simple and can make a meaningful difference for your loved ones in the future. Update your beneficiaries everywhere you have an account.

BEK Credit Union — bekefcu.org

Pension — ypr.aon.com/benekeith

401(k) — empowermyretirement.com

Life insurance — mylincolnportal.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 **January 2026 | Issue 3**

As we begin a new year, our commitment remains focused on supporting you and your family — whether your goals center on physical health, emotional balance or financial stability. In this edition, you'll find practical solutions designed to save you time and money, allowing you to invest more of your energy where it matters most: your family.

Starting January 1, we expanded our partnership with Teladoc Health to give all eligible employees faster, easier access to certified clinicians for both physical and emotional care — at little to no cost. Please take a moment to review the Teladoc Health section of this newsletter for a quick refresher on how to use this valuable resource. Throughout the year, our team will continue to support you through onsite visits, reminders and short videos to help you get the most from the Teladoc platform.



This edition also highlights new and enhanced ways to strengthen your financial wellbeing in 2026. We are pleased to welcome Chris Moss, who will lead our financial education efforts and help all of us better understand the resources the Company provides. Whether you're creating a budget for the first time, exploring our 401(k) options, or preparing for retirement, you'll find meaningful guidance and tools inside — many of which are available to you and your family at no additional cost. These resources can have a significant and lasting impact over the course of your career.

We know that starting something new can feel overwhelming, but you don't have to take these steps alone. Please reach out to your local leadership or the Benefits Team any time. We're here to support you on every part of your wellbeing journey.

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.

SmartDollar helps you become financially fit – at no cost to you

SmartDollar users average \$16,200 in debt paid / dollars saved in their first year.


Personal finance expert Dave Ramsey developed SmartDollar to help you get out of debt, save for large purchases, set aside money for the future, or take control of your income.




smartdollar.com/start
Company keyword: benekeith




Money Tools at smartdollar.com




EveryDollar
For budgeting on the go, checkout EveryDollar on the App Store.
[Go To My Budget >](#)



Ramsey SmartTax
Helpful, online tax-filing with no hidden fees.
[Learn More >](#)




\$1,000 Emergency Fund Tracker
Save for Baby Step 1 quickly!
[Update My Progress >](#)




Debt Snowball Tool
It's time to eliminate your debt once and for all.
[Update My Progress >](#)

Videos, articles and audio clips from financial experts


Recommended Articles



MARRIED FILING Jointly
Married Filing Jointly? What You Should Know
7 min read Taxes




What Do I Do With My Tax Refund?
6 min read Taxes




How to Calculate Your Tax Withholding
9 min read Taxes


Topic-Based Videos



Understanding Insurance
66 min video




6 TIPS TO SAVE ON GROCERIES
3 min video




Set Up a Sinking Fund
How to Set Up a Sinking Fund to Save Money for Big Expenses
1 min video

Ramsey Trusted Pros network


CPAs, real estate agents, insurance providers and more




Financial Coaching
Gain access to a coach that cares about your money goals.



Tax Advisors
Let a top-notch CPA or Enrolled Agent take the stress out of your taxes.



Retirement and Investing
Get connected with investing professionals including CFPs and financial advisors in your area.



Ramsey SmartTax
Get everything you need to e-file federal and state returns for free.

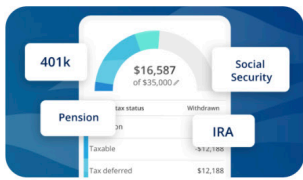
Empower your financial freedom today

Check out tools from Empower that guide you on the path to retirement with help from the BEK 401(k) and Profit Sharing plans.

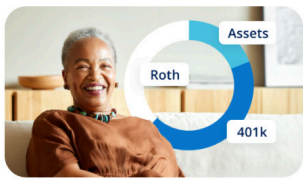





empowermyretirement.com
1-833-BEK-SAVE (1-833-235-7283)



Use tools that put your money to work for you
Unlock insights that help you plan, spend and save.



See if you're on track for retirement
Get a clear picture of where your savings stand.



Adjust your plan to fit your changing needs
Model different savings scenarios and outcomes.

Did you know the average ER visit costs 10x's more than an urgent care visit with the same diagnosis?

Feel better faster with Teladoc Health.

Teladoc Health can help you skip the trip to the ER or urgent care for non-emergency problems, avoid long wait times and save money since you can see a clinician within minutes by phone or video.



Your cost would be...		
If you need...	PPO and BCBS Plans	HSA Plan
Primary care	\$0	\$0
24/7 care	\$0	\$0
Mental health care	\$0	\$0
Dermatology	\$50	\$54

Enrollment is easy

- teladochealth.com
- 1-800-TELADOC (1-800-835-2362)
- Teladoc Health mobile app

Use registration code **BENEKEITH**



Scan the QR code to learn how to enroll

Changes to the 401(k) plan in 2026 – what you need to know

Starting in 2026, employees ages 60-63 can add an extra \$3,250 “super catch-up” contribution to their retirement plan. This is on top of the standard \$8,000 catch-up available to employees ages 50 and older. If you’re eligible and interested, log in to your account at empowermyretirement.com to update your contributions.

Also, due to recent legislation known as Secure Act 2.0, employees age 50 and older who earn more than \$150,000 in FICA wages for 2025 must make all catch-up contributions – including the new “super catch-up” – on a Roth (after-tax) basis. No action is needed on your part. This change will happen automatically once your standard contributions reach the 2026 limit of \$24,500. We will send notices in January to all plan participants affected by this new rule. For more information regarding your plan participation, please contact Empower at 1-833-BEK-SAVE (1-833-235-7283).