

For Your
Benefit



Benefits Guide





At Ben E. Keith, we are committed to providing quality benefits and programs that can help you maintain or improve your health, protect your family's finances and plan for a secure future. Please take some time to review your options and choose the benefits that fit your needs.



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Looking for easy access to our vendor partners? Visit the Apple app store or Google Play store and search for the app. App icons are included on each page so you know you're getting the right one.

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.

Open Enrollment

Open enrollment is your opportunity to choose the benefits that best meet your needs for the coming year. To have benefits coverage for you and your eligible dependents, you must actively enroll during Open Enrollment. If you do not enroll, your only benefits will be Company-provided benefits, including Short-Term and Long-Term Disability, Basic Life and AD&D Insurance, and access to the Employee Assistance Program.

New Hires: When to enroll and when coverage begins

If you want benefits coverage, you must enroll by the first day of the month following your 60th day of employment. If you enroll, coverage for you and your dependents begins on the first day of the month following your 60th day at Ben E. Keith.

For instance:

If you are hired on January 15

then

Your coverage would begin on April 1

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.

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 Keith Connect > Leaves & Life Events or reach out to the Benefits Department at benefits@benekeith.com.

Ben E. Keith offers two types of medical plans. Here's how they work:

PPO Plan

- You pay a fixed dollar amount (copay) when you see a provider or fill a prescription.
- For more extensive care like a hospital stay or surgery, you pay the full cost until you reach the deductible.
- Once the deductible is reached, the plan shares costs with you (generally you pay 20% and the plan pays 80% when you stay in the UHC network).

HSA Plan

- This high-deductible health plan comes with a tax-free Health Savings Account (HSA), plus a Company contribution to your HSA.
- You pay the full cost of any non-preventive medical care or prescriptions you receive until you reach the deductible. Preventive care and screenings are free in-network and the deductible doesn't apply.
- Once you reach the deductible, the plan shares costs with you: you pay 20% and the plan pays 80% when you use UHC doctors and facilities.
- You can use your HSA dollars to help cover these expenses.

Ben E. Keith contributes to your HSA, and you can save tax-free money also, up to the IRS limit. Money can be used to pay for eligible health care, like deductibles and out-of-pocket costs for medical, dental and vision care, and prescription drugs. The money is yours to use or keep, even if you leave Ben E. Keith.

2027 HSA Contribution Limits

HSA medical plan coverage level	Company contribution*	Employee maximum contribution**	2027 maximum annual IRS limit
Employee only	Up to \$1,000	Up to \$3,500	\$4,500
Employee + 1 or more	Up to \$2,000	Up to \$7,000	\$9,000

* For new hires, the amount you receive will be prorated based on the number of months you are enrolled in the HSA.

** Employees age 55+ may contribute an extra \$1,000 per year.

To find an in-network provider, go to myuhc.com.

Both plans come with...

\$0 in-network preventive care

Coverage for children up to age 26

Optum Rx prescription drug coverage

Teladoc Health virtual care



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

Prescription drug coverage

[OptumRx.com](https://www.optumrx.com) or 1-888-807-1009

You can use any in-network pharmacy for lower prices. You can find the latest list of network retail pharmacies online at [optumrx.com](https://www.optumrx.com) > Member Resources > Finding a Pharmacy. No benefits are provided when you use a non-network pharmacy.

Use Optum Rx 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 pay at in-store pharmacies, and standard shipping is free.

Go to [optumrx.com](https://www.optumrx.com) 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 prescription drug ID card.



UHC App



Optum Rx App

Two are better than one! You will receive one ID card for medical coverage and one for prescription drugs in your home mail. Please show them both to your doctor and pharmacy.

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

To download and print your prescription drug ID card, go to [optumrx.com](https://www.optumrx.com) or download the app.



Approaching retirement? Over 55?

Via Benefits can help you 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.

my.viabenefits.com/benekeith or **1-888-825-2645**



How the medical plans compare

The chart shows what you pay. FYI, you'll pay more for non-network care. Find network providers at myuhc.com.

	BEK PPO Medical Plan	BEK HSA Medical Plan
Pre-tax account available	Health Care Flexible Spending Account (FSA)	Health Savings Account (HSA)
Company contribution to your HSA (contributions are prorated for new hires)	None	\$1,000 individual / \$2,000 family
Preventive care	In-network: You pay \$0, Plan pays 100% Out-of-network: Plan pays 50%	
Deductible	In-network: \$1,500 individual / \$4,500 family Non-network: \$3,000 individual / \$9,000 family	In-network: \$3,500 individual / \$6,800 family Non-network: \$7,000 individual / \$13,600 family
Coinsurance	20% in-network / 50% non-network	
Out-of-pocket max	In-network: \$4,000 individual / \$8,000 family Non-network: \$8,000 individual / \$16,000 family	In-network: \$6,650 individual / \$13,100 family Non-network: \$13,100 individual / \$26,200 family
Doctor office visits <i>Non-network coinsurance is 50% for either plan</i>	\$35 primary care visit \$50 specialist visit	Meet your deductible and pay 20% coinsurance until you reach your out-of-pocket maximum
Inpatient hospital stays	Deductible + 20% coinsurance until you reach your out-of-pocket maximum	
Emergency room visit	\$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
Urgent care visit	\$75 copay per visit	Deductible + 20% coinsurance until you reach your out-of-pocket maximum
Most other health care services	Deductible + 20% coinsurance until you reach your out-of-pocket maximum	
Chronic conditions	Certain medications and supplies for diabetes, hypertension, cholesterol, and depression are available at reduced or waived costs	
Non-maintenance prescription drugs	Annual prescription deductible of \$100/individual, \$300/family, then: • \$10 generic • \$35 preferred brand-name • \$60 non-preferred brand-name	20% coinsurance after you meet your annual deductible; use money in your HSA or pay out of your own pocket
Use mail order for maintenance Rx drugs	• \$20 generic • \$70 preferred brand-name • \$120 non-preferred brand-name	20% coinsurance after you meet your annual deductible; use money in your HSA or pay out of your own pocket
Specialty Rx	25% coinsurance Must be obtained through the Optum Rx Specialty Pharmacy	20% coinsurance Must be obtained through the Optum Rx Specialty Pharmacy

Cost of Coverage

You can find your costs for medical coverage based on how frequently you are paid. You will pay more for coverage if a surcharge applies 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.

If you are paid...	And enroll...	BEK PPO Medical Plan*	BEK HSA Medical Plan*
Weekly	You only		
	You + spouse		
	You + child(ren)		
	You + family		
Semi-monthly	You only		
	You + spouse	For benefit rates, please refer to KeithConnect or your printed Benefits Guide.	
	You + child(ren)		
	You + family		
Monthly	You only		
	You + spouse		
	You + child(ren)		
	You + family		

* The \$100 per month spousal surcharge and \$100 per month tobacco surcharges are not reflected in these medical rates.



Go to bek.family whenever you need information about your benefits and more.

Teladoc

teladochealth.com or 1-800-TELADOC

Teladoc Health gives you access to convenient, high-quality, personalized care – wherever you are, whenever you 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.

TIP: Register now so when you are sick, your account will be ready to go. You need to provide basic information like you would at a new doctor’s office.

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 or on the Teladoc Health app using the registration code **BENEKEITH**. You can also call 1-800-TELADOC (1-800-835-2362).

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

24/7 care

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

Primary care

- Regular checkups
- Annual wellness check
- One-time health needs
- Personalized care
- Prescriptions

Specialty care

- Dermatology
- Nutrition guidance with GLP-1 support



Mental health

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

Condition management

- Pre-diabetes
- Diabetes
- Hypertension
- Weight management



Download the Teladoc app or go to teladochealth.com to get started.

Dental

mycigna.com or 1-800-CIGNA24 available 24/7

The BEK Dental Plan offers routine dental care, X-rays, basic care and major care. Log in or use the Cigna app to find a dentist, see the cost for specific services and access 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 for copays and costs.

If you are paid...	And enroll...	BEK PPO Dental Plan	BEK DHMO Dental Plan Available in TX only
Weekly	You only		
	You + 1 dependent		
	You + 2 or more dependents		
Semi-monthly	You only		
	You + 1 dependent	For benefit rates, please refer to KeithConnect or your printed Benefits Guide.	
	You + 2 or more dependents		
Monthly	You only		
	You + 1 dependent		
	You + 2 or more dependents		



If you enroll in the DHMO Dental Plan, you must contact Cigna to choose a primary dentist before you get care. Use the app or call Cigna.

Cigna Dental Oral Health Integration Program

If you have certain medical conditions that lead to a higher risk of oral health issues, Cigna will reimburse your out-of-pocket costs for preventive dental treatments. Enroll at mycigna.com > Coverage > Dental.



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 provides access to a discount on LASIK. Over 50 top retailers are part of the network, including Warby Parker, Contacts Direct, 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 the \$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 the \$175 allowance

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

If you are paid...	And enroll...	You pay...
Weekly	You only	
	You + 1 dependent	
	You + 2 or more dependents	
Semi-monthly	You only	For benefit rates, please refer to KeithConnect or your printed Benefits Guide.
	You + 1 dependent	
	You + 2 or more dependents	
Monthly	You only	
	You + 1 dependent	
	You + 2 or more dependents	



Go to bek.family whenever you need information about your benefits and more.

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 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.

Available to those enrolled in the BEK PPO or HSA medical plan

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 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 women's and men's health support in the Maven app. Membership includes:

- Personalized support from a dedicated Care Advocate
- Virtual appointments and messaging with providers any time, day or night
- On-demand classes, groups and articles for expert guidance

Maven can help you through every step of a pregnancy and offers postpartum support for up to 21 months. Enroll during your first trimester and contact the Benefits Team once you complete a postpartum assessment to receive a \$500 incentive.

Maven also provides support for life stages well beyond a pregnancy, including:

- Parenting and pediatrics program – Video appointments and messaging with specialists in mental health, pediatrics, pediatric sleep coaches, lactation counselors and parent coaches.
- Menopause support – Video appointments and messaging with OB-GYN, mental health providers, nutritionists and more.

Visit <https://mavenclinic.com/join/uhc-join> or download the Maven Clinic app for more information.



NEW! Hinge Health joint pain support – A free, virtual exercise program designed to address chronic back, knee, hip, neck and shoulder pain. This program includes personalized exercise therapy, one-on-one coaching for motivation and support, and interactive education to teach you how to manage your specific condition. Beginning in 2027, you can join the program at www.hingehealth.com.



Flexible Spending Accounts

[HSAbank.com](https://hsabank.com) or 1-844-309-1222

Enroll in an FSA and stretch your paycheck by using pre-tax dollars to pay for eligible daycare and health care expenses. Ben E. Keith offers two kinds of FSAs. Enroll in one, both or neither.

Dependent Care FSA

- Use for daycare, nursery school, pre-school, after school, or 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.
- 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 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.

Health Care FSA

- If you enroll in the PPO 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, you will use the Health Savings Account to pay for eligible medical, prescription, dental and vision expenses. You can enroll in the Limited Purpose 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 \$3,400 using pre-tax dollars each calendar year.
- Your entire annual contribution amount will be available to use on your coverage start date.
- You can carry over up to \$680 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 FSAs ends, and only expenses incurred prior to your termination date are eligible for reimbursement unless you elect COBRA coverage.



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

If you enroll in the BEK HSA Medical Plan, you use pre-tax dollars from your Health Savings Account to cover medical, prescription, dental and vision expenses. See more details on page 5.

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. If you are hired on or after January 1, 2027, you become eligible for coverage after you've worked at Ben E. Keith for 12 months.

Short-Term Disability (STD)

STD replaces a portion of your pay for the first 26 weeks of short-term personal illness or injury.

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 Workers' Compensation benefits. Coverage may continue until you reach your normal Social Security retirement age. Benefits are paid monthly.





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.

Supplemental Life/AD&D

If you would like more coverage than BEK provides, you can purchase supplemental life and AD&D. Rates are based on the employee's age as of January 1, and can be found on Dayforce. If you purchase coverage for yourself (the employee), you may also purchase coverage for your spouse and children.

For you:

- Choose \$50,000 – \$950,000 in increments of \$50,000
- Up to \$300,000 is guaranteed when you first enroll
- After your initial enrollment, Evidence of Insurability (EOI) is required if you increase your coverage more than \$50,000 or to an amount greater than \$300,000

For your spouse:

- Choose \$50,000 – \$250,000 in increments of \$50,000
- Spouse coverage cannot be more than 100% of the employee coverage amount (maximum of \$250,000)
- After your initial enrollment, EOI is required if you increase your coverage to an amount greater than \$50,000

For your child(ren):

- You pay \$1.50 per month, no matter how many children you cover
- Each enrolled child receives \$10,000 in coverage (from birth to 14 days old, coverage is \$1,000)
- Children can be covered up to age 26; unmarried children 26 or older can be covered if they are incapable of self-care due to mental or physical disability

Find peace of mind with TravelConnect®

Traveling for business or pleasure? If you are enrolled in basic or supplemental 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 and enter Group ID **LFGTravel123** to register/log in.

Life insurance pays a benefit when an individual who is covered by the policy passes away. Money is paid to the beneficiary.

Accidental death & dismemberment (AD&D) insurance pays a benefit when an individual who is covered by the policy is severely injured or passes away as the result of an accident.

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.

Financial Health Benefits

401(k) from Empower Retirement

The 401(k) retirement savings plan allows you to save pre-tax dollars for your future, with help from Ben E. Keith. The Company 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 first day of the month following your 60th day of employment. Each year on July 1 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 or call 1-833-BEK-SAVE (1-833-235-7283) to learn more.

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, the end of our fiscal year. You must be employed on June 30 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 MetLife PlanSmart

The financial wellness program from MetLife PlanSmart offers valuable financial wellness resources at no cost to you, including:

- Virtual workshops on a variety of financial topics designed to help you navigate important financial decisions. Each session includes supporting materials and practical insights you can put into action right away.
- Specially trained financial professionals to help address your personal financial goals and questions.
- Tools and resources to support your financial wellbeing.



Go to bek.family whenever you need information about your benefits and more.

Employee discounts from PerkSpot

Get travel deals, entertainment tickets, great gifts, fitness items, practical everyday necessities and more 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. Deals are available online at specially negotiated discounted prices. It’s easy to stretch your paycheck. Create an account at 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 > 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 or 1-817-759-6300. Members have access to:

- Auto, boat, motorcycle and personal watercraft loans and refinancing.
- Payroll deductions for loans and savings accounts.
- Christmas Club & Vacation Savings accounts.
- Loans for back-to-school, home repairs, and more.
- Debt consolidation loans.
- Credit cards.
- 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 roll over 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 second 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

Your personal holiday becomes available on your 91st day

If you are hired July 1 or AFTER

Your personal holiday becomes available on January 1

Examples

If hire date is April 12 your personal holiday becomes available on your 91st day

If hire date is August 15 your personal holiday becomes available on January 1

If hire date is October 2 your personal holiday becomes available on January 1

Thereafter, each January 1 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.



Go to bek.family whenever you need information about your benefits and more.

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

Martin Luther King Jr. Day

Memorial Day

Independence Day

Labor Day

Thanksgiving Day

Christmas Day

Confidential solutions from GuidanceResources®

BEK employees and their dependents can get confidential support from a licensed therapist to address mental health conditions like depression and stress, or challenges like parenting, legal or financial issues. You receive up to six free counseling sessions per concern per year. You can also get referrals and customized resources for:

- Finding child or elder care
- Moving/relocation
- Planning for college
- Repairing or selling a house
- And more

Services from GuidanceResources® are provided to you and your family at no cost.

Go to guidanceresources.com and use Organization Web ID **BEK** or call 1-866-517-1267.



How to Enroll



Dayforce App

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.

If you're enrolling as a new hire in 2027, submit your benefit elections by the first of the month following your 60th day at Ben E. Keith.



Need help or forgot your Office 365 password?

Reach out to your local IT support or open a ticket at servicedesk@benekeith.com.

If you need further assistance call 1-817-338-9415.

Making Mid-year Changes to your Benefits

How to make changes to 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 Keith Connect > Benefits > Leaves & Life Events > Had a Life Event? or reach out to the benefits department at benefits@benekeith.com.



Go to 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 a way 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.



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 2027 Annual Benefits Compliance Notices in the Resources > Plan documents & policies section of bek.family.

Your benefit information all in one place: **Keith Connect.**



