

# A Quick Glance at your BEK benefits options



## Benefits Eligibility

Eligible full-time and part-time employees may enroll themselves and eligible dependents up to age 26 in benefits. Full-time employees automatically receive Company-paid Basic Life and AD&D, Short-Term Disability and Long-Term Disability coverage. You must enroll and pay any required contributions for all other coverage. See the Benefits Guide for complete eligibility and enrollment details.

## New to Ben E. Keith?

If you elect coverage, your benefits become effective on the first day of the month following your 60th day of employment. For more detailed information about the benefits available to you, see the Benefits Guide.

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| <b>Medical</b><br>UnitedHealthcare<br><a href="http://myuhc.com">myuhc.com</a><br>1-844-587-8503                       | Choose between two medical plans through UnitedHealthcare. Both cover in-network preventive care at 100%. The plans cover the same services but how (and how much) you pay when you need care is different. <ul style="list-style-type: none"><li>• <b>PPO Plan:</b> Pay copays for certain in-network office visits and prescriptions.</li><li>• <b>HSA Plan:</b> Includes a Health Savings Account (HSA) with a Company contribution to help you pay eligible health care expenses.</li></ul> |
| <b>Prescription Drug Coverage</b><br>Optum Rx<br><a href="http://optumrx.com">optumrx.com</a><br>1-888-807-1009        | Prescription coverage through Optum Rx is included when you enroll in a BEK medical plan. Fill prescriptions at an in-network pharmacy or use Optum Home Delivery for 90-day supplies of maintenance medications.                                                                                                                                                                                                                                                                               |
| <b>Virtual Care</b><br>Teladoc Health<br><a href="http://teladochealth.com">teladochealth.com</a><br>1-800-TELADOC     | Use Teladoc for 24/7 care for non-emergency conditions, such as allergies, flu, coughs and infections. You can also select a virtual primary care provider to help coordinate your care.                                                                                                                                                                                                                                                                                                        |
| <b>Health Savings Account (HSA)</b><br>HSA Bank<br><a href="http://hsabank.com">hsabank.com</a><br>1-844-309-1222      | If you enroll in the HSA Medical Plan, you can open an HSA and use tax-free money for eligible medical, prescription drug, dental and vision expenses. You can save money in the account, and BEK also contributes: <ul style="list-style-type: none"><li>• <b>Employee only:</b> BEK contributes \$1,000, you can contribute up to \$3,500</li><li>• <b>Employee + dependents:</b> BEK contributes \$2,000, you can contribute up to \$7,000</li></ul>                                         |
| <b>Flexible Spending Accounts (FSAs)</b><br>HSA Bank<br><a href="http://hsabank.com">hsabank.com</a><br>1-844-309-1222 | Set aside tax-free money for eligible expenses: <ul style="list-style-type: none"><li>• <b>Health Care FSA</b> – Contribute up to \$3,400</li><li>• <b>Dependent Care FSA</b> – Contribute up to \$7,500 per household or \$3,750 if married, filing separately</li></ul>                                                                                                                                                                                                                       |

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| <b>Dental</b><br>Cigna Dental<br><a href="http://mycigna.com">mycigna.com</a><br>1-800-CIGNA24                                                                | Covers preventive, basic, major and orthodontic services. Preventive care is covered at 100%, and the annual maximum is \$2,000 per person. Orthodontia services for adults and children are also covered.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Vision</b><br>Superior Vision by MetLife<br><a href="http://metlife.com/vision">metlife.com/vision</a><br>1-833-EYE-LIFE                                   | Helps pay for eye exams, glasses, frames and contact lenses for you and your enrolled dependents. Copays and allowances apply, including a \$10 eye exam copay, \$200 frame allowance and \$175 contact lens allowance.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Wellness Benefits</b>                                                                                                                                      | <p>BEK offers programs to support your physical, financial and emotional well-being.</p> <p><b>Available to eligible employees and family members</b></p> <ul style="list-style-type: none"> <li>• <b>Active&amp;Fit Direct:</b> Discounts on gym memberships and access to on-demand workouts.</li> <li>• <b>QuitLogix:</b> Free support to help you quit tobacco and avoid the tobacco surcharge. Visit <a href="http://helpline.quitlogix.org">helpline.quitlogix.org</a> or call 1-855-372-0040.</li> <li>• <b>MetLife PlanSmart:</b> Offers valuable financial wellness resources at no cost to you, including virtual workshops on a variety of financial topics, specially trained professionals to help you address your financial goals and tools and resources to support your financial wellbeing.</li> </ul> <p><b>Available to employees and family members enrolled in a BEK medical plan</b></p> <ul style="list-style-type: none"> <li>• <b>Calm Health:</b> Digital mental health resources for employees and family members age 16 and older.</li> <li>• <b>Hinge Health:</b> Exercise therapy and coaching for back and joint pain.</li> <li>• <b>Maven:</b> Pregnancy and postpartum support for you and your partner. You and your partner have free access to Maven for 24/7 women's and men's health support in the Maven app. Visit <a href="http://mavenclinic.com/join/uhc-join">mavenclinic.com/join/uhc-join</a> or download the Maven Clinic app for more information.</li> </ul> |
| <b>Medicare Enrollment Support</b><br>Via Benefits<br><a href="http://myviabenefits.com/benekeith">myviabenefits.com/benekeith</a><br>1-888-825-2645          | Approaching retirement or over 55? 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Employee Assistance Program</b><br>Guidance Resources<br><a href="http://guidanceresources.com">guidanceresources.com</a><br>Web ID: BEK<br>1-866-517-1267 | Employees and their dependents have confidential support from a licensed therapist to address mental health conditions like depression, stress, anxiety—or manage life's challenges like parenting, legal or financial issues. Up to six free counseling sessions per concern, per year are included.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Basic Life and AD&amp;D Insurance</b><br>Lincoln Financial<br><a href="http://mylincolnportal.com">mylincolnportal.com</a><br>Company code: BEKCO          | Full-time employees automatically receive \$50,000 of Company-paid coverage. No enrollment is required. Designate a beneficiary on the Dayforce website to be sure the money goes where you intend if something happens to you.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Supplemental Life and AD&amp;D</b><br>Lincoln Financial<br><a href="http://mylincolnportal.com">mylincolnportal.com</a><br>Company code: BEKCO             | <p>Purchase additional coverage for yourself, your spouse and your children.</p> <ul style="list-style-type: none"> <li>• <b>Employee:</b> \$50,000 to \$950,000</li> <li>• <b>Spouse:</b> \$50,000 to \$250,000, subject to plan limits</li> <li>• <b>Children:</b> \$10,000 for each eligible child</li> </ul> <p>Coverage over certain amounts may require proof of good health. See the Benefits Guide for limits and enrollment requirements.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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| <b>Short-term Disability (STD)</b><br>Lincoln Financial<br><a href="http://mylincolnportal.com">mylincolnportal.com</a><br>Company code: BEKCO | Company-paid coverage replaces a portion of your income for the first 26 weeks of an illness or injury that keeps you from working. No enrollment is required and new hires after January 1, 2027, are eligible for coverage after 12 months of employment.                               |
| <b>Long-term Disability (LTD)</b><br>Lincoln Financial<br><a href="http://mylincolnportal.com">mylincolnportal.com</a><br>Company code: BEKCO  | Company-paid coverage replaces part of your income if you are unable to work after Short-Term Disability benefits end. No enrollment is required and new hires after January 1, 2027, are eligible for coverage after 12 months of employment.                                            |
| <b>BEK 401(k)</b><br>Empower<br><a href="http://empowermyretirement.com">empowermyretirement.com</a><br>1-833-BEK-SAVE                         | BEK matches your contributions dollar for dollar, up to 4% of pay. If you do not make an election, you will be automatically enrolled at a 4% pre-tax contribution rate on the first day of the month after 60 days of employment. You can change or stop your contributions at any time. |
| <b>Profit Sharing</b><br>Empower<br><a href="http://empowermyretirement.com">empowermyretirement.com</a><br>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 in years when BEK makes a discretionary contribution.                                                                                                  |
| <b>Credit Union</b><br><a href="http://bekefcu.org">bekefcu.org</a><br>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.                                                                                                                                      |
| <b>Educational Assistance Program</b>                                                                                                          | Full-time employees with six months of employment receive 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.                                                                      |
| <b>Paid Maternity and Parental Leave</b>                                                                                                       | Eligible full-time employees receive eight weeks of 100% paid maternity leave. If you have worked at Ben E. Keith for one year, you are eligible for two weeks of paid parental leave regardless of gender. Parental leave can be taken within 12 months of birth or adoption.            |
| <b>Vacation</b>                                                                                                                                | 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.                                                                                           |
| <b>Personal Holiday</b>                                                                                                                        | Each January 1, 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.                                       |
| <b>Discounts and Deals</b><br>PerkSpot<br><a href="http://benekeith.perkspot.com">benekeith.perkspot.com</a><br>Passphrase: bekperks           | Access PerkSpot to get great travel deals, discounted entertainment tickets, fitness savings and more.                                                                                                                                                                                    |

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