



# *thrive* in 2025

with benefits from Ben E. Keith



## Benefits Guide

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



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



# medical from UHC

[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. 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

## Save big when you use Optum Home Delivery for maintenance Rx

With Optum Home Delivery, you can get up to a 3-month supply of your maintenance medications mailed right to your door.

You may pay less than what you do at in-store pharmacies, and standard shipping is free. That's the magic of mail order.

Ready for home delivery? Here are the ways you can sign up:

- Go to [myuhc.com](https://myuhc.com) or the UnitedHealthcare® app.
- Or, ask your doctor to send an electronic prescription to Optum Rx.
- Or, call the number on your medical ID card.



Rita Hemkins, Dallas Beverage

**New enrollees only** - your medical ID card will arrive in the mail. Go to [myuhc.com](https://myuhc.com) or the app to download and print an ID card any time.

A comparison of the 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: \$1,000 individual / \$3,000 family Non-network: \$2,000 individual / \$6,000 family	In-network: \$3,300 individual / \$6,600 family Non-network: \$6,600 individual / \$13,200 family
<b>Coinsurance</b>	30% in-network / 50% non-network (except for ER care which is 30%)	
<b>Out-of-pocket max</b>	In-network: \$3,000 individual / \$6,000 family Non-network: \$6,000 individual / \$12,000 family	In-network: \$6,450 individual / \$12,900 family Non-network: \$12,900 individual / \$25,800 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> <li>\$0 virtual doctor visit</li> </ul>	Meet your deductible and pay 30% coinsurance until you reach your out-of-pocket maximum; Virtual doctor visits are \$54 or less Find details at <a href="http://myuhc.com/virtualvisits">myuhc.com/virtualvisits</a>
<b>Inpatient hospital stays</b>	Deductible + 30% coinsurance until you reach your out-of-pocket maximum	
<b>Emergency room visit</b>	\$200 copay then deductible + 30% coinsurance until you reach your out-of-pocket maximum	Deductible + 30% coinsurance until you reach your out-of-pocket maximum
<b>Urgent care visit</b>	\$75 copay per visit	Deductible + 30% coinsurance until you reach your out-of-pocket maximum
<b>Most other health care services</b>	Deductible + 30% 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> <i>Use any in-network pharmacy (except CVS) for lower prices. No benefits provided when you use a non-network pharmacy. Covered weight loss drugs require your doctor to submit a pre-authorization request.</i>	\$75 annual calendar year deductible per person and: <ul style="list-style-type: none"> <li>\$15 generic</li> <li>\$35 preferred brand-name</li> <li>\$75 non-preferred brand-name</li> </ul>	30% 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> <i>Get up to a 3-month supply from Optum Home Delivery mail order and pay less for your prescriptions.</i>	<ul style="list-style-type: none"> <li>\$30 generic</li> <li>\$70 preferred brand-name</li> <li>\$150 non-preferred brand-name</li> </ul>	30% coinsurance after you meet your annual deductible; use money in your HSA or pay out of your own pocket

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).

## Via Benefits [my.viabenefits.com/benekeith](http://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.

## dental from Cigna [mycigna.com](http://mycigna.com) or 1-800-CIGNA24

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 and pricing.

	BEK PPO Dental Plan	BEK DHMO Dental Plan Available in TX only
<b>Preventive services</b>	\$0 for 2 exams and cleanings each year. You pay no deductible	\$5 office copay per visit for 2 exams and cleanings each year
<b>Annual deductible</b>	\$50 individual / \$150 family	\$0
<b>Maximum calendar year benefit</b>	\$2,000 per person	No maximum
<b>Basic services</b>	20% after you meet your deductible	Copays vary*
<b>Major services</b>	50% after you meet your deductible	Copays vary*
<b>Orthodontia for adults and children up to age 26</b>	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](http://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 from Superior Vision by MetLife

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

Regular eye exams 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 WarbyParker, 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 \$150
Lenses	\$20 copay
Standard contact lens fitting	\$20 copay
Contact lenses	\$20 copay

## Other great Physical Health benefits

### Wellness

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.

**One Pass Select™** – Lower cost gym options, digital classes and convenient grocery/home essentials delivery subscriptions. You can enroll an unlimited number of friends and family age 18+. Get more details at [OnePassSelect.com](https://OnePassSelect.com).

**Virtual doctor visits** – Save time and money by avoiding the ER for non-emergency conditions. Talk to a doctor 24/7 for non-emergency health issues and even get a prescription if you need one. You can quickly access virtual specialists personalized to your specific care needs. Depending on the service being sought, virtual care can be delivered through multiple channels such as video, phone call, texting, chat and email. Find details at [myuhc.com/virtualvisits](https://myuhc.com/virtualvisits). Available to employees and their dependents under age 18 who are enrolled in the PPO or HSA medical plans.

**Maternity support** – Maternity support is designed to help assist you throughout your pregnancy and after giving birth. If your pregnancy is considered high risk, a nurse can help connect you with the care you may need. You'll also have 24/7 access to educational materials and resources. Complete online modules to earn a \$500 program incentive. Visit [myuhc.com/maternity](https://myuhc.com/maternity) for more information. Open to employees and spouses enrolled in the PPO or HSA medical plans.

**NEW! 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+ who are enrolled in the PPO or HSA medical plans.

**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+ who are enrolled in the PPO or HSA medical plans.

**Teladoc™ Health** – Includes pre-diabetic and diabetes, hypertension and weight management. Go to [teladochealth.com/go/uhcaces](https://teladochealth.com/go/uhcaces) or call 1-800-835-2362 for details. Available to employees and spouses enrolled in the PPO or HSA medical plans.

**Kick tobacco** – You'll pay an additional \$100 a month for BEK medical coverage if you use tobacco. Use QuitLogix to quit and save \$1,200 a year, and your health. Go to [helpline.quitlogix.org](https://helpline.quitlogix.org) for details.

## 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.



DFW Food Team



# flexible spending accounts

(FSAs) from Optum [myuhc.com](https://myuhc.com) or 1-866-755-2648

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 \$5,000 per household or \$2,500 if married, filing separately.
- Decide on an amount to contribute from each paycheck using the [FSA Worksheet](#) and list of [eligible expenses](#) in the **Financial Health > Flexible Spending Accounts** section of [bek.family](https://bek.family).
- Funds are available as soon as they are deducted from your paycheck.
- Any unused FSA dollars at the end of the year can be can be reimbursed to pay for 2025 eligible expenses through March 15<sup>th</sup>, 2026.
- 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, 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 \$3,200 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 Worksheet](#) and list of [eligible expenses](#) in the **Financial Health > Flexible Spending Accounts** section of [bek.family](https://bek.family).
- You can carry over up to \$640 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.



Culinary Resource Team

Ashley Spurlock  
Dallas Beverage





You can choose coverage for yourself, your spouse and children.

### **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 – 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.

#### **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.

## **Other great 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 10%. 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.

### **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 [smartdollar.com/enroll/benekeith](http://smartdollar.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](#) > **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 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 schedule your day off. Personal days do not carry over from year to year.



## Company-paid holidays

Ben E. Keith observes seven holidays each year. To receive holiday pay, you must work your scheduled days before and after the holiday.

- 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.



Gary Hill, Houston Food

# helpful info

## Answers to common questions

### 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 coverage.

### 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 **Forms > Life Event Declaration** 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 your 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 these instructions for [desktop](#) and [mobile](#) in **Resources > Dayforce tools** on [bek.family](#).

Find a **list of benefits carriers and contacts** or by clicking **Contacts** in the main menu on [bek.family](#).

**You must verify the eligibility of dependents through 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. Make sure to upload the requested documents through Dayforce by the required date or they will not have the requested coverage.

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

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*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 [2025 Annual Benefits Compliance Notices](#) in the **Resources > Plan documents & policies** section of [bek.family](#).*