



# *thrive* in 2025

with benefits from Ben E. Keith



## Benefits Guide

For Southeast Division and  
KVPC Southeast employees

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



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# medical

from BlueCross BlueShield of Alabama  
[alabamablue.com](http://alabamablue.com) or 1-800-292-8868

Ben E. Keith offers comprehensive medical coverage from BlueCross BlueShield of Alabama.

## The plan includes...

\$0  
in-network  
preventive  
care

Coverage  
for children  
up to age 26

Prescription  
drug  
coverage

Visit any  
in-network  
provider

Features of the BCBS Medical Plan. FYI, you'll pay more for non-network care.

BEK BCBS Medical Plan	
Preventive care	Plan pays 100% for in-network preventive care
Deductible	\$400 individual / \$1,200 family
Coinsurance	\$0
Out-of-pocket max	\$1,500 individual / \$4,500 family
Doctor office visits	\$40 copay per visit Virtual doctor visits are \$40
Prescription drugs	<p>Use the Prime Participating Pharmacy Network for maintenance medications. If you use an out-of-network pharmacy, the plan pays nothing so be sure to go to <a href="http://alabamablue.com/web/pharmacy/drugguide.html">alabamablue.com/web/pharmacy/drugguide.html</a> for a list of medications covered by the plan.</p> <ul style="list-style-type: none"> <li>\$15 copay for generic</li> <li>\$35 copay for non-preferred brand-name</li> <li>\$55 non-preferred brand-name</li> <li>Preauthorization required for certain specialty medications</li> </ul>

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).

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



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

## Via Benefits [my.viabenefits.com/benekeith](https://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](https://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	
Preventive services	\$0 for 2 exams and cleanings each year. You pay no deductible.
Annual deductible	\$50 individual / \$150 family
Maximum calendar year benefit	\$2,000 per person
Basic services	20% after you meet your deductible
Major services	50% after you meet your deductible
Orthodontia for adults and children up to age 26	50% (up to a lifetime maximum benefit of \$2,000)

## 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 the BCBS 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 from Doctor on Demand®** – Save time and money by avoiding the ER for non-emergency conditions. Talk to a doctor 24/7 for common health conditions as well as behavioral health issues, and even get a prescription if you need one. You can connect with a provider via phone, tablet or computer. Find details at [doctorondemand/alabama](https://doctorondemand/alabama). Available to employees and their dependents who are enrolled in the BCBS medical plan.

**myBlueWellness** – Take charge of your health with access to personalized recommendations, healthy recipes, educational videos and more at [alabamablue.com/mybluewellness](https://alabamablue.com/mybluewellness). Open to all employees and spouses enrolled in the BCBS medical plan.

**Baby Yourself® Maternity Program** – 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](https://alabamablue.com/babyyourself) or call 1-800-222-4379. Open to employees and spouses enrolled in the BCBS medical plan.



Rita Hemkins, Dallas Beverage

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





**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 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



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



# 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 BCBS 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.
- 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.

#### 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.

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

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.



Culinary Resource Team

### **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.

## **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 [smardtdollar.com/enroll/benekeith](https://smardtdollar.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](https://benekeith.perkspot.com) and use Passphrase **bekperks**.

## BEK Educational Assistance Program

Ben E. Keith provides full-time employees with 6 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](https://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](https://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**.

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



# 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](#).

*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](#).*

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



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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