



## Summary of Ben E. Keith Southeast Division Employee Benefits for 2020

**MEDICAL INSURANCE with BlueCross BlueShield of Alabama** – [alabamablue.com](http://alabamablue.com) or 1-800-292-8868

Employees are eligible for medical coverage the first of the month following 30 days of continuous employment. For in-network care, you pay:

FEATURES	BLUECROSS BLUESHIELD MEDICAL PLAN
Preventive care	\$0 – the plan pays 100% with no copay or deductible for covered screenings and immunizations.
Annual calendar year deductible	\$400 individual / \$1,200 family
Coinsurance	20%
Annual calendar year out-of-pocket maximum	\$1,500 individual / \$4,500 family
Doctor office visits	\$40 copay per visit
Inpatient hospital stays	\$200 facility copay per day (days 1 through 5) per admission. Calendar year deductible for inpatient doctor visits.
Emergency room visit	\$200 copay each ER visit. \$40 copay for emergency room physician per visit.
Diagnostic X-ray and lab work	\$0 – the plan pays 100%
Maternity care	Calendar year deductible for doctor charges. \$200 facility copay per day (days 1 through 5) per inpatient admission.
Outpatient surgery	\$200 facility copay per surgery. Calendar year deductible for doctor charges.
Ambulance; chiropractic care; physical, occupational and speech therapy; durable medical equipment	20% coinsurance after deductible
Pre-authorization of services	Required for inpatient stays and certain outpatient services
<b>Prescription drugs</b> 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.	<ul style="list-style-type: none"> <li>• \$15 copay for generics (30-day supply)</li> <li>• \$40 copay for non-preferred generics (30-day supply)</li> <li>• \$50 copay for preferred brand-name (30-day supply)</li> <li>• Pre-authorization required for certain specialty medications</li> </ul>

**DENTAL INSURANCE with MetLife** – [metlife.com/mybenefits](http://metlife.com/mybenefits) or 1-800-942-0854

Employees are eligible for dental coverage on the first day of the month following 30 days of continuous employment.

**VISION INSURANCE with Superior Vision** – [superiorvision.com](http://superiorvision.com) or 1-800-507-3800

Employees are eligible for vision coverage on the first day of the month following 30 days of continuous employment.

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## LIFE/AD&D INSURANCE with Unum – [unum.com](http://unum.com) or 1-866-679-3054

### BEK BASIC LIFE/AD&D INSURANCE PLAN

Ben E. Keith provides all full-time employees with \$50,000 in Company-paid life/AD&D insurance on the first day of the month following 30 days of full-time employment. You do not need to enroll and there is no cost to you.

### BEK SUPPLEMENTAL LIFE/AD&D INSURANCE PLAN

If you'd like your beneficiaries to receive a higher payment amount than the BEK-paid life/AD&D insurance provides, purchase additional life insurance of \$50,000 to \$950,000. Choose a coverage amount in \$50,000 increments. Rates are based on the age of the employee of January 1<sup>st</sup>. Unum must approve requests over \$300,000 before coverage becomes effective.

### BEK SPOUSE AND CHILD LIFE/AD&D INSURANCE PLAN

- **Spouse life/AD&D:** Cover your spouse from \$50,000 to \$250,000 in \$50,000 increments. You must enroll in supplemental life/AD&D if you want to cover your spouse. Spouse coverage can be up to 50% of the employee life/AD&D amount, not to exceed \$250,000. Rates are based on the age of the employee as of January 1<sup>st</sup>. Unum must approve requests over \$50,000 before coverage becomes effective.
- **Child life/AD&D:** Cover children up to age 26 in \$10,000 of life/AD&D coverage. Be sure to list the names of each child during enrollment when requested.

## RETIREMENT SAVINGS PLAN with Empower – [empowermyretirement.com](http://empowermyretirement.com) or 1-833-BEK-SAVE (1-833-235-7283)

### PROFIT SHARING

Ben E. Keith has contributed \$45.5 million to the Profit Sharing plan during the last eleven years. Full-time Ben E. Keith employees are eligible to receive a Company-funded profit sharing contribution after one year of service. You are 100% vested after six years and will receive a lump sum benefit when you retire.

### 401(k)

Ben E. Keith matches your contributions \$1 for \$1 up to 4% of your pay. You choose how to invest your 401(k). New employees are automatically enrolled in the 401(k) at a contribution rate of 4% of your pay on the first day of the month after 60 days of Company service. You can increase, decrease or stop your contributions at any time.

WHEN YOU CONTRIBUTE...	BEK WILL CONTRIBUTE...	TOTAL AMOUNT...
0%	0%	<b>0%</b>
1%	1%	<b>2%</b>
2%	2%	<b>4%</b>
3%	3%	<b>6%</b>
4%	4%	<b>8%</b>
5% of pay or more	4%	<b>9% or more</b>

# Summary of Ben E. Keith Southeast Division Employee Benefits for 2020

## VACATION

Full-time employees are eligible for vacation based on their service. Vacation days earned before your 2<sup>nd</sup> anniversary must be used by your 2<sup>nd</sup> anniversary. Vacation days cannot be rolled over for use the following year.

5 days after 6 months of service	Additional 5 days after 1 year of service for a total of 10 days	10 days after 2 to 4 years of service
15 days after 5-7 years of service	15 days after 8 to 19 years of service	20 days after 20+ years of service

## HOLIDAYS

Ben E. Keith provides seven paid holidays each year.

New Year's Day Independence Day Christmas Day	Martin Luther King Jr. Day Labor Day	Memorial Day Thanksgiving Day
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## PERSONAL HOLIDAY

Full-time employees receive one personal holiday each year on January 1<sup>st</sup>. If you are a new hire, your personal holiday may become available at a date other than January 1<sup>st</sup>.

## EDUCATIONAL ASSISTANCE PROGRAM – [mybenekeith.com](http://mybenekeith.com)

Ben E. Keith provides full-time employees with at least one year of service with financial assistance for tuition, fees and books related to qualified degree programs.

## EMPLOYEE ASSISTANCE PROGRAM – 1-800-343-3822

Ben E. Keith provides free, confidential counseling for marital, financial, alcohol and drug-related issues. Employees can access six visits per issue each year.

## CREDIT UNION – [bekefcu.org](http://bekefcu.org)

You are eligible to join the Ben E. Keith Federal Credit Union on your first day of employment. Membership includes access to many great products and services including:

Online banking	Debit and credit cards	Savings account
Free checking account	Auto loans	Personal loans
Christmas/vacation club accounts	Six Flags discounts	Payroll deductions to savings

## DIRECT DEPOSIT – [mybenekeith.com](http://mybenekeith.com)

Your paycheck is electronically deposited into your checking account each pay period using direct deposit. All employees are required to utilize direct deposit.