



Summary of Ben E. Keith Employee Benefits for 2020

MEDICAL INSURANCE with UnitedHealthcare – myuhc.com or 1-844-587-8503

Employees are eligible for medical coverage on the first day of the month following 60 days of continuous employment. For in-network care, you pay:

FEATURES	BEK HSA MEDICAL PLAN	BEK PPO MEDICAL PLAN
Company contribution	\$1,000 individual / \$2,000 family	None
Preventive care	\$0 – plan pays 100%	\$0 – plan pays 100%
Annual calendar year deductible	\$2,800 individual / \$5,600 family	\$1,000 individual / \$3,000 family
Coinsurance	30%	30%
Annual calendar year out-of-pocket maximum	\$6,450 individual / \$12,900 family	\$3,000 individual / \$6,000 family
Doctor office visits	Deductible + 30% coinsurance until you reach your out-of-pocket maximum	<ul style="list-style-type: none"> • \$35 for primary care visit • \$50 for specialist visit • \$20 virtual doctor visit
Inpatient hospital stays	Deductible + 30% coinsurance until you reach your out-of-pocket maximum	
Emergency room visit	Deductible + 30% coinsurance until you reach your out-of-pocket maximum	\$200 copay then deductible + 30% coinsurance until you reach your out-of-pocket maximum
Urgent care visit	Deductible + 30% coinsurance until you reach your out-of-pocket maximum	\$75 copay per visit
Most other health care services	Deductible + 30% coinsurance until you reach your out-of-pocket maximum	
Diabetic care	No cost for maintenance medications and doctor visits when you complete required activities	
Wellness programs	Tobacco cessation (QuitLogix), weight loss (Real Appeal) and wellness (Rally)	
Non-maintenance prescription drugs <i>Use any pharmacy except CVS to receive lower in-network prices</i>	30% coinsurance after you meet your annual deductible; use money in your HSA or pay out of your own pocket	\$75 annual calendar year deductible per person <ul style="list-style-type: none"> • \$15 generic • \$35 preferred brand-name • \$75 non-preferred brand-name
Maintenance prescription drugs – 90 day supply <i>Use Walgreens or Optum mail order to receive lower in-network prices</i>	30% coinsurance after you meet your annual deductible; use money in your HSA or pay out of your own pocket	<ul style="list-style-type: none"> • \$30 generic • \$70 preferred brand-name • \$150 non-preferred brand-name

DENTAL INSURANCE with MetLife – metlife.com/mybenefits or 1-800-942-0854 or 1-800-880-1800 for DHMO

Employees are eligible for dental coverage on the first day of the month following 60 days of continuous employment. The BEK DHMO dental plan is only available to Texas residents.

VISION INSURANCE with Superior Vision – superiorvision.com or 1-800-507-3800

Employees are eligible for vision coverage on the first day of the month following 60 days of continuous employment.

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LIFE/AD&D INSURANCE with Unum – 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 60 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 1st. Evidence of Insurability (EOI) is required if you choose more than \$300,000 in coverage. 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 1st. Evidence of Insurability (EOI) is required for ANY amount of BEK spouse life/AD&D coverage. 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 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%	0%
1%	1%	2%
2%	2%	4%
3%	3%	6%
4%	4%	8%
5% of pay or more	4%	9% or more

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VACATION

Full-time employees are eligible for vacation based on their service. Vacation days earned before your 2nd anniversary must be used by your 2nd 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 1st. If you are a new hire, your personal holiday may become available on a date other than January 1st.

EDUCATIONAL ASSISTANCE PROGRAM – 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

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

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