



If you leave BEK, what happens to your pay and benefits?

YOUR FINAL PAYCHECK

Your final paycheck will be paid to you by direct deposit. It will include payment for all remaining hours worked as well as accrued but unused vacation time.

You can access your pay stubs for up to 18 months after leaving Ben E. Keith on dayforcehcm.com.

MEDICAL, DENTAL AND VISION

MEDICAL: uhcservices.com or 1-866-747-0048

DENTAL: mybenefits.metlife.com or 1-800-942-0854

VISION: superiorvision.com or 1-800-507-3800

COVERAGE ENDS: The last day of the month you leave BEK.

CONTINUE COVERAGE BY: Enrolling in COBRA.

Any BEK medical, dental and vision coverage you and your family members are currently enrolled in will no longer be effective at the end of your last month at BEK.

If you need coverage when you leave BEK

You can continue to keep your current medical, dental and vision coverage by enrolling in COBRA coverage.

How COBRA works

- You and your eligible family members can enroll in COBRA if you otherwise would lose medical, dental and/or vision coverage.
- You have 60 days to decide whether to enroll in COBRA. You will not have coverage when you leave BEK unless you enroll in COBRA or another plan.
- You are entitled to at least 18 months of COBRA coverage. In certain circumstances, you may be able to extend your coverage for an additional 18 months.
- Your coverage will be canceled if you do not pay your premiums when they are due.
- Shortly after you leave BEK, you will receive a COBRA information packet in the mail explaining how to enroll in coverage.
- Contact UnitedHealthcare Benefits Services at uhcservices.com or 1-866-747-0048 to enroll or for further information.

LIFE/AD&D

unum.com or 1-866-679-3054

COVERAGE ENDS: On your last day of work.

CONTINUE COVERAGE BY: Contacting Unum.

If you, your spouse and/or children are enrolled in a BEK life/AD&D plan, it will end on your last day at Ben E. Keith. You can continue coverage by contacting Unum.

BEK 401(k)

empowermyretirement.com or 1-833-BEK-SAVE (833-235-7283)

CONTRIBUTIONS END ON YOUR LAST DAY AT BEK.

Your personal contributions are always 100% vested. That means any contributions you've made to your 401(k), plus earnings, are yours to keep.

You become 100% vested in Ben E. Keith's matching contributions after two years of Company service.

Empower will provide you with additional information including rolling over your accounts, taking distributions and potential tax implications.

BEK PROFIT SHARING

empowermyretirement.com or 1-833-BEK-SAVE (833-235-7283)

Any vested Profit Sharing dollars are yours to keep. Your Profit Sharing contributions from Ben E. Keith vest at:

- 20% after year 2
- 40% after year 3
- 60% after year 4
- 80% after year 5
- 100% after year 6

Empower will provide you with additional information including rolling over your accounts, taking distributions and potential tax implications.

For pension-eligible employees

If you are eligible to receive a pension, please review the Retirement Handout and Retiree Checklist for information on what happens when you retire. Ask your HR Manager or Office Manager for copies.