

# Welcome to Open Enrollment for 2022 benefits (Kiewit Non-Union Craft)

Dear employee,

The open enrollment for 2022 company benefits starts Oct. 25 and will remain open until midnight CST on Nov. 12.

This is the time to review and make changes to your 2022 benefits elections, check to make sure your list of eligible dependents is accurate, and to confirm that your beneficiaries are up to date. As a reminder, if you don't make changes during open enrollment, you will need to wait until 2023, unless you experience a qualified family status change (e.g., marriage, birth, divorce).

I know there is still a lot of uncertainty about the pandemic and what the next year will bring. Despite a projected market increase of 7% in medical cost, as part of Kiewit's commitment to supporting employees, **we will hold employee premiums flat, with no increase**. There will also be no plan design changes to coverage, deductibles, or out-of-pocket maximums.

Total wellbeing will remain a top priority for us in 2022. As part of that initiative, I'm pleased to announce that Kiewit will have a new dedicated Employee Assistance Program (EAP) phone line: 877-422-5532. The new line will improve the EAP experience for employees and their families, with quicker access to care. Another improvement to the EAP in store for 2022 is the new "Reimagined" app, a personalized digital experience with seamless integration with behavioral health benefits, including improved provider search, real-time authorization codes and chat functionality.

The Benefits team looks forward to continuing to support you in 2022. Please take some time to review the open enrollment communication and take advantage of the open enrollment period to make the best decisions for you and your family in the year ahead.

**Barbara Bardos**  
Benefits Director

## What's changing at a glance

- **Dental benefits** will cover two virtual Teledentistry visits per covered person per calendar year. These are covered 100% as a preventative and diagnostic dental service.
- **UHC Virtual Visits** that connect you to a doctor via phone call or video conference 24/7 will return to a copay of \$49 or less.

## Open enrollment

If you want to change your medical, dental or vision coverage, or continue or enroll in a Flexible Spending Account (FSA) for 2022, you must complete the open enrollment process. See Page 4 of this document for instructions on how to enroll.

Your changes will take effect Jan. 1, 2022, and deductions will be reflected on your first full paycheck in January.

If you do not make changes or decline coverage during Open Enrollment, you and your eligible dependents will continue with your current medical, dental and vision coverage. You will not be enrolled in any flexible spending accounts.

## Coming soon

Fidelity will implement two new services effective Jan. 1, 2022. Watch for more information from Fidelity.

- **Managed Accounts:** Fidelity will offer personalized financial planning and advice to help all types of investors, with one point of contact through all life stages. Fees will apply for the service and are institutionally priced. Visit [www.netbenefits.com](http://www.netbenefits.com) or call 866-811-6041 for details.
- **Total Retirement Statement:** Employees will receive statements from Fidelity that provide a snapshot of their progress toward retirement with an introduction to financial wellness tools available.

### For more information:

- [myjobbenefits.com](http://myjobbenefits.com) (password: kiewitbenefits)
- 855-329-7907 (toll-free helpline)
- [benefits@kiewit.com](mailto:benefits@kiewit.com)

## 2022 Medical Plan Coverage

The health care insurance provider is UnitedHealthcare.

Craft Plan		
	In-network	Out-of-network
<b>Deductible</b>	\$2,500 individual \$5,000 family	\$5,000 individual \$10,000 family
	An individual in a family will receive coinsurance benefits after the individual deductible is met. Coinsurance begins for all family members once the family deductible is met by any combination of covered individual services. Pharmacy copay applies toward your out-of-pocket costs.	
<b>Coinsurance</b>	Plan pays 70% after deductible	Plan pays 40% after deductible
<b>Out-of-pocket maximum</b>	\$7,000 individual \$14,000 family	\$14,000 individual \$18,000 family
	The out-of-pocket maximum is the most you could pay during a calendar year for your share of the cost of covered services for you and/or your family.	
Covered Services		
<b>Preventive Care</b>	Plan pays 100%	Plan pays 100%
<b>Office/specialist/urgent care visit</b>	Plan pays 70% after deductible	Plan pays 40% after deductible
<b>Hospital stay</b>		
<b>Emergency room visit (emergency diagnosis only)</b>		
<b>Maternity</b>		
<b>Mental and nervous disorders</b>	Plan pays 70% after deductible	Plan pays 40% after deductible
<b>Alcohol and drug abuse</b>	Plan pays 70% after deductible	Plan pays 40% after deductible
<b>Hearing aids</b>	Plan pays 70% after deductible (1 set per year)	Plan pays 40% after deductible (1 set per year)

## 2022 Premiums

Craft Plan		
Coverage level	Employee Weekly Cost	
	Less than 12 months of benefits eligibility	12 months or more of benefits eligibility
Employee Only	\$27.53	\$22.94
Employee + Spouse	\$65.08	\$57.26
Employee + Child(ren)	\$61.76	\$54.33
Employee + Family	\$99.70	\$87.71

## Affordable Care Act - What You Need To Know

- Kiewit's medical plan meets the requirements for affordability and coverage established in the Affordable Care Act.
- If you waive Kiewit coverage, you are responsible for obtaining coverage through another source such as your spouse's plan or via the Health Insurance Marketplace.

## 2022 Dental Premiums

The dental insurance provider is UnitedHealthcare.

Coverage level	Weekly
Employee Only	\$3.61
Employee + Spouse	\$8.13
Employee + Child(ren)	\$7.31
Employee + Family	\$11.38

## 2022 Vision Premiums

The Vision insurance provider is VSP.

Coverage level	Weekly
Employee Only	\$0.50
Employee + Spouse	\$1.05
Employee + Child(ren)	\$1.12
Employee + Family	\$1.80

## Prescription Drug Coverage

Craft Plan					
	In-network				Out-of-network
Channel	Tier	Coinsurance %	Minimum	Maximum	No coverage out-of-network
<b>Retail</b> (up to 31-day supply)	Tier 1	15%	\$15	\$35	
	Tier 2	25%	\$40	\$100	
	Tier 3	30%	\$50	\$150	
<b>Mail</b> (up to 100-day supply)	Tier 1	30%	\$40	\$90	
	Tier 2	30%	\$100	\$250	
	Tier 3	30%	\$125	\$375	

## Dependent eligibility for Kiewit benefits

Please read the information below carefully. To be eligible for Kiewit benefits, a dependent must meet one of the criteria outlined below. A dependent does not include anyone who is also enrolled as an employee. No one can be a dependent of more than one employee.

- Your lawful spouse (opposite or same sex) from either a licensed marriage, registered common-law marriage or registered domestic partner relationship
  - Registered common-law marriage is defined by each state. For common-law spouse insurance under this plan, you will need to meet the definition of a common-law marriage for the state in which you reside. You must not be legally separated from your spouse and you must be registered with a state or local government common-law registry.
  - Registered domestic partner relationship is defined as a relationship with an individual of the same or opposite sex where both partners must: not be so closely related that marriage would otherwise be prohibited; not be legally married to, or the domestic partner of, another person under either statutory or common law; be at least 18 years old; live together and share the common necessities of life; be mentally competent to enter into a contract; and be financially interdependent. You must be registered with a state or local government domestic partner registry.
- Your or your spouse's child who is under age 26, including a natural child, stepchild, a legally-adopted child, a child placed for adoption or a child for whom you or your spouse are the legal guardian
  - A dependent also includes a child for whom health care coverage is required through a Qualified Medical Child Support Order (QMCSO)
- An unmarried child age 26 or over who is or becomes disabled and dependent upon you and was incapacitated prior to the date on which the insurance would have otherwise ended.

# Enrollment – Who and How

## Who needs to enroll?

You only need to enroll if you:

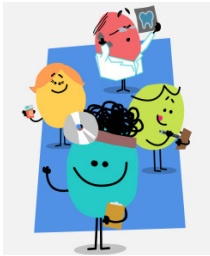
- Plan to change your medical, dental or vision coverage and/or add or remove dependents. If you do not complete the enrollment process, you will be automatically re-enrolled with your current level of coverage (without flexible spending accounts).
- Want to enroll or continue a **health care** or **dependent day care flexible spending account**.

**Important:** Per IRS regulations, you **must** re-enroll in FSA accounts each year; the annual amount does not carry over into 2022. If you do not make an election, you will **not** be enrolled for 2022. The FSA maximums for 2022 are \$2,750 for health care and \$5,000 for dependent day care. You can check your 2021 FSA balance by calling UnitedHealthcare at the number on your medical card or by logging in at [myuhc.com](http://myuhc.com) and clicking on Manage Your Flexible Spending Account. Remember, you have only until March 31, 2022, to submit claims for 2021 expenses.

**Please note:** Enrollment for supplemental life, AD&D and voluntary long-term disability are **not** part of open enrollment. You can make changes or enroll by completing a change form, available on [myjobbenefits.com](http://myjobbenefits.com) (password: kiewitbenefits).

## How do I enroll?

Complete the enclosed form and return it in the enclosed return envelope. You may also download a form from [myjobbenefits.com](http://myjobbenefits.com) (password: kiewitbenefits) or request a form by calling the Benefits Help Line at 855-329-7907 or sending an email to [benefits@kiewit.com](mailto:benefits@kiewit.com).



### Meet Alex, your online benefits counselor!

**alex**<sup>®</sup>

Alex is an interactive tool to help you understand and select the benefits that are right for you. Alex will walk you through the benefit plans, help you make decisions and provide an email summary that you can use as a guide to enroll through ESS. To get started, go to [www.myjobbenefits.com](http://www.myjobbenefits.com) (password: kiewitbenefits) and click on the alex logo in the upper right corner of the home page.

## Contact us for answers to your general benefits questions

- Toll-free helpline: 855-329-7907
- Visit [myjobbenefits.com](http://myjobbenefits.com) (password: kiewitbenefits) for important details about your benefits, including summaries, FAQs, forms, annual notices and more.