

# Welcome to Open Enrollment for 2022 benefits

## Kiewit Staff

Dear employee,

The open enrollment period for 2022 company benefits starts Oct. 25 and will remain open until midnight CST on Friday, 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 in 2022 (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 7% market increase in medical cost, as part of Kiewit's commitment to support employees, we will increase medical and dental employee premiums by a modest 2%, and vision and life insurance premiums will remain the same. There will also be no plan design changes to coverage, deductibles, or out-of-pocket maximums.

Total well-being will remain a top priority 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 EAP improvement in store for 2022 is a new "Reimagined" app, a personalized digital experience with seamless integration of 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 information and take advantage of this open enrollment period to make the best decisions for you and your family in the year ahead.

**Barbara Bardos**  
Director of Benefits

### Other changes

- **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 fee of \$49 or less.
- **IRS limits for a Health Savings Account** will increase to \$3,650 (employee-only) and \$7,300 (family).

### Open enrollment

You must complete the open enrollment process if you want to change your coverage, enroll in any of the voluntary plans, or continue or enroll in a Flexible Spending Account (FSA) for 2022.

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 be implementing the following two new services effective January 1, 2022. More details to come 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 Statements:** Employees will receive statements from Fidelity that provide a snapshot of the current state of their retirement finances with an introduction to financial wellness education to help them meet their goals. Register at [www.netbenefits.com](http://www.netbenefits.com) to access a variety of educational and planning tools and to get a personalized action plan.

For more information:

- [myjobbenefits.com](http://myjobbenefits.com) (password: kiewithealthy)
- 855-329-7907 (toll-free helpline)
- [benefits@kiewit.com](mailto:benefits@kiewit.com)
- [AskBenefits](#) (self-service portal)

# 2022 Medical Plan Coverage Comparison

The health care insurance provider is UnitedHealthcare.

	Traditional Plan		Health Savings Plan	
	In-network	Out-of-network	In-network	Out-of-network
	\$1,000 individual \$2,000 family	\$2,000 individual \$4,000 family	\$2,000 individual \$4,000 family	\$4,000 individual \$8,000 family
<b>Deductible</b>	<p>An individual in a family will receive coinsurance benefits after the individual deductible is met.</p> <p>Coinsurance begins for all family members once the family deductible is met by any combination of covered individual services.</p> <p>The pharmacy copay applies toward your out-of-pocket costs.</p>		<p>The family deductible applies if more than one person is covered.</p> <p>Coinsurance begins for employee-only coverage when the employee's deductible has been satisfied. Coinsurance begins for employee and dependents when the family deductible has been met.</p> <p>Pharmacy costs apply toward annual deductible except for certain approved preventive medications.</p>	
<b>Coinsurance</b>	Plan pays 80% after deductible	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 50% after deductible
	\$3,500 individual \$7,000 family	\$7,000 individual \$14,000 family	\$4,000 individual \$6,550 family	\$8,000 individual \$16,000 family
<b>Out-of-pocket maximum</b>	<p>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 or your family.</p>		<p>The family out-of-pocket maximum applies if more than one person is covered.</p>	
<b>Weekly Kiewit contribution to your HSA</b>	N/A		<p>\$9.61 single coverage \$19.23 employee + spouse/dependent/family coverage</p> <p>Please note: These employer contributions do count toward the IRS maximum.</p>	

## 2022 Medical Premiums

2022 Medical Plan Premiums		
	Coverage level	Weekly
<b>Traditional Plan</b>	Employee Only	\$27.75
	Employee + Spouse	\$64.25
	Employee + Child(ren)	\$57.82
	Employee + Family	\$89.94
<b>Health Savings Plan</b>	Employee Only	\$17.21
	Employee + Spouse	\$46.42
	Employee + Child(ren)	\$41.80
	Employee + Family	\$64.87

## 2022 Dental Premiums

The dental insurance provider is UnitedHealthcare.

Coverage level	Weekly
Employee Only	\$3.91
Employee + Spouse	\$8.94
Employee + Child(ren)	\$7.39
Employee + Family	\$12.57

## 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

Below are the retail and mail-order costs for the Traditional Plan and Health Savings Plan formulary prescriptions.

	Traditional Plan				Health Savings Plan Regular formulary prescriptions		
	In-network				Out-of-network	In-network	Out-of-network
Channel	Tier	Coinsurance %	Minimum Copay	Maximum Copay	No coverage out-of-network	Prescription costs apply toward medical deductible. The plan pays 80% after deductible except for certain approved preventive medications.	No coverage out-of-network
Retail (up to 31-day supply)	Tier 1	15%	\$15	\$35			
	Tier 2	25%	\$40	\$100			
	Tier 3	30%	\$50	\$150			
Mail (up to 100-day supply)	Tier 1	30%	\$40	\$90			
	Tier 2	30%	\$100	\$250			
	Tier 3	30%	\$125	\$375			

## Preventive Prescription Drug Coverage (Health Savings Plan)

Health Savings Plan participants will no longer have to meet the medical plan deductible for certain approved preventive medications, including those for chronic illnesses like breast cancer, cholesterol, blood pressure, diabetes and asthma. These will be available at coinsurance or copay rates based on drug tier.

	Health Savings Plan Approved preventive medications				
	In-network				Out-of-network
Channel	Tier	Coinsurance % or Copay	Minimum Copay	Maximum Copay	No coverage out-of-network
Retail (up to 31-day supply)	Tier 1	\$10			
	Tier 2	25%	\$40	\$100	
	Tier 3	30%	\$50	\$150	
Mail (up to 100-day supply)	Tier 1	\$20			
	Tier 2	30%	\$100	\$250	
	Tier 3	30%	\$125	\$375	

For a full list of formulary and approved preventive prescriptions, please visit [myjobbenefits.com](http://myjobbenefits.com).

## Why Consider a Health Savings Account?

A Health Savings Account (HSA) allows you to pay for current health care expenses and save for future qualified health care expenses on a pre-tax basis.

- **The account earns interest and can be invested.**
- Unused funds roll over from year to year.
- Both you and Kiewit can make contributions to the account, up to a combined annual maximum of \$3,650 for individuals and \$7,300 for families. Those 55 and older can add an extra \$1,000 catch-up contribution.
- You can take it with you if you retire, leave the company or switch to an ineligible plan.

See the HSA Quick Facts on the Spending Accounts page under the Health Care tab on [myjobbenefits.com](http://myjobbenefits.com) for more information.

## Voluntary Protection Plans

UnitedHealthcare offers accident, hospital and critical illness protection for you and your family. The plans help cover deductibles, out-of-pocket maximums, travel and other costs related to unexpected medical expenses. For more information, call 800-444-5854, or see "Voluntary Protection Plans" under the Other Coverage tab on [myjobbenefits.com](http://myjobbenefits.com). You can only enroll in voluntary protection plans during annual Open Enrollment or within 31 days of a qualifying family status change (marriage, birth, divorce).

# OPEN ENROLLMENT – WHO AND HOW

## Who needs to enroll?

**You must complete the open enrollment process by Nov. 12, 2021, if you:**

- Plan to add or decline coverage and/or add or remove dependents
- Want to enroll in or discontinue coverage under a voluntary protection plan (accident, critical illness and hospital)
- Want to enroll or continue a health care or dependent day care flexible spending account (FSA)

**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 is not part of open enrollment. You can make changes to these plans and/or update your beneficiaries at any time by going to Employee Self-Service > Benefits, and clicking on “Anytime Plan Changes.”

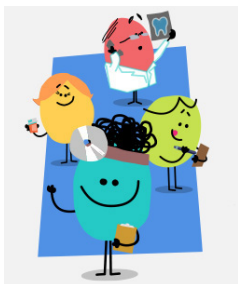
## How do I enroll?

### Online

- You must use your company computer to enroll or have remote VPN access to enroll off-site.
- Go to the Career & Life tab on [KiewitNetwork](http://KiewitNetwork). Click on Employee Self-Service (English/French/Spanish) > Benefits > Open Enrollment. Use the links to view or change your benefits.
- Your benefit elections summary will be available through ESS once open enrollment changes have been made and saved.

### Paper

- If you need to enroll via paper, you may download an open enrollment form from [myjobbenefits.com](http://myjobbenefits.com) (password: kiewithealthy), call the Benefits Help Line at 855-329-7907, or send an email to [benefits@kiewit.com](mailto:benefits@kiewit.com).



**alex**<sup>®</sup>

### Meet Alex, your online benefits counselor!

Alex is an interactive tool to help you understand and select the benefits that are right for you. Alex will walk you through the benefits 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 [myjobbenefits.com](http://myjobbenefits.com) (password: kiewithealthy) and click on the Alex logo in the upper right corner of the homepage.

## Contact us for answers to your general benefits questions

- Toll-free help line: 855-329-7907
- Visit [myjobbenefits.com](http://myjobbenefits.com) (password: kiewithealthy) for important details about your benefits, including summaries, FAQs, forms, annual notices and more.
- [AskBenefits](#) (self-service portal)