

Welcome to 2026 Benefits Open Enrollment

[Pinnacle Prestress craft employees]

Dear employee,

Welcome to Pinnacle Prestress' 2026 Open Enrollment, **which starts Oct. 27 and will remain open until midnight central time on Friday, Nov. 14, 2025.** This is your opportunity to review what's new and make your benefit elections for the plan year beginning Jan. 1, 2026.

We're proud to offer a comprehensive benefits package that supports every aspect of your well-being. From preventive care services to financial protection in the event of disability or loss of life, your benefits are a vital part of your overall compensation. Choosing in-network providers is one of the best ways to maximize your coverage and keep your costs low.

2026 Highlights

- **No premium increases.** You won't pay more for medical, vision or dental coverage — rates will remain the same.
- **Higher Flexible Spending Account (FSA) limits.** In 2026, you can set aside more tax-free dollars for both health and family care expenses. The Health Care FSA limit will increase slightly and the Dependent Care FSA is receiving its first permanent increase in nearly 40 years. See the table below for exact amounts and details.
- **Continued access to valuable programs.** You'll keep the same resources for medical care, specialized health support, mental well-being, financial wellness and family care. Get to know these programs so you and your family can make the most of them year-round.

How to learn more and get ready:

- **Visit myjobbenefits.com** — your go-to library for benefits. The site has plan details, FAQs, vendor flyers, forms and contact numbers all in one place so you and your family can easily find what you need. Log in with the password **pinnaclebenefits**.
- **Talk to ALEX.** ALEX is your interactive benefits counselor. Answer a few questions about your needs, and ALEX will recommend plans that fit your coverage and cost preferences. Access ALEX on myjobbenefits.com or scan the QR code to get started.

Thank you for being a valued member of the Pinnacle Prestress team. We appreciate your dedication and are committed to supporting your health and well-being.

Kenzie Myhre
Benefits Manager

MyJobBenefits.com

has a new look



Your go-to benefits website has been updated to include simpler navigation to help you find answers quickly.

Visit myjobbenefits.com: Use the password **"pinnaclebenefits"** to access detailed information about your benefits.

Need help choosing benefits?

Scan below to try ALEX — an easy tool that walks you through your options.



Get the most out of your benefits:

Benefit spotlight	What it can help with
2026 FSA limit increases	Use up to \$3,300 pre-tax for medical, dental, vision and prescription costs (Health Care FSA), and up to \$7,500 for child or elder care (Dependent Care FSA). These accounts can lower your taxable income and help reduce out-of-pocket costs.
Maternity and Menopause Support through Maven Clinic	Provides support for women and their partners throughout the maternal health journey, from pregnancy to postpartum and beyond. Additionally, the program offers menopause support for women and midlife health support for men.
Digital physical therapy through Kaia Health	Kaia Health offers support to those managing back, hip, knee or other joint pain or injury with digital resources, coaching and effective physical therapy when and where you need it.

Pinnacle Prestress is a subsidiary of Kiewit.

It's time to look at your benefits. Here's what to do:

- Share this material with your dependents, if applicable.
- Consider your health care needs and circumstances for the year ahead. Review your benefits carefully and get ready to make your elections. Visit myjobbenefits.com (password: **pinnaclebenefits**) for more information. You can also watch a self-guided, recorded presentation that outlines your benefits coverage in greater detail.

If you skip open enrollment, you must wait until next year's enrollment to make changes, unless you experience a qualified family status change (e.g., marriage, birth, divorce, etc.). The change must be made within 31 days of the life event.

2026 medical coverage

The health care insurance provider is UnitedHealthcare.

Craft Plan		
	In-network	Out-of-network
Deductible	\$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.	
Coinsurance	Plan pays 80% after deductible	Plan pays 50% after deductible
Out-of-pocket maximum	\$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		
Preventive Care	Plan pays 100%	Plan pays 100%
Office/specialist/urgent care visit	Plan pays 80% after deductible	Plan pays 50% after deductible
Hospital stay		
Emergency room visit		
Maternity		
Mental and nervous disorders	Plan pays 80% after deductible	Plan pays 50% after deductible
Alcohol and drug abuse	Plan pays 80% after deductible	Plan pays 50% after deductible
Hearing aids	Plan pays 80% after deductible (1 set per year)	Plan pays 50% after deductible (1 set per year)
Fertility treatment	Plan pays 80% after deductible (\$25,000 lifetime maximum)	Plan pays 50% after deductible (\$25,000 lifetime maximum)

2026 medical premiums

Craft Plan	
Coverage Level	Employee Weekly Cost
Employee Only	\$22.94
Employee + Spouse	\$57.26
Employee + Child(ren)	\$54.33
Employee + Family	\$87.71

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2026 prescription drug coverage

The pharmacy insurance provider is Optum RX.

Craft Plan					
	In-network				Out-of-network
Channel	Tier	Coinsurance %	Minimum	Maximum	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	

2026 dental coverage

The dental insurance provider is Delta Dental of Nebraska.

	In-network <i>Premier or PPO network</i>	Out-of-network
Preventive services Up to 2 visits per calendar year (deductible does not apply), plus 2 additional visits for periodontal disease	100%	100%
Annual deductible Applies to basic, major and orthodontic services	\$50 employee \$100 family	\$50 employee \$100 family
Basic services Fillings, simple extractions, root canals	Plan pays 90% of discounted fees	Plan pays 80% of a dentist's billed charges
Major services Dentures, crowns, bridges	Plan pays 50% of discounted fees	Plan pays 50% of a dentist's billed charges
Orthodontia Ages 8 - 99	Plan pays 50% of discounted fees, up to \$2,500 lifetime maximum	Plan pays 50% of a dentist's billed charges, up to \$2,500 lifetime maximum
Annual benefit maximum Basic and major services only	\$2,000	\$2,000

2026 dental premiums

Coverage Level	Weekly
Employee Only	\$3.32
Employee + Spouse	\$7.48
Employee + Child(ren)	\$6.73
Employee + Family	\$10.47

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Vision plan

Pinnacle Prestress employees can elect vision coverage through Vision Service Plan (VSP).

Coverage each calendar year	Copay or cost
WellVision exam	\$10 copay
Routine Retinal Screening	\$0 copay on retinal screening as an enhancement to a WellVision exam
Prescription lenses - Single visions, lined bifocal or lined trifocal lenses or impact resistant lenses for dependent children - Standard progressive lenses	\$25 copay
Frames	\$200 allowance (\$220 allowance for featured frame brands) 20% savings on costs over allowance
Contacts & contact lens exam (instead of glasses)	\$200 allowance
Prescription Safety Glasses (employee only)	Covered in full from a kit or Visionworks, OR \$65 allowance to apply to any safety frames.
Dependent Children (through age 19) — Eligible for above benefits plus one additional exam per year and free repair or replacement.	

2026 vision premiums

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

FSA reminders for Open Enrollment

To participate in a Flexible Spending Account (FSA) in 2026, you must make a new election during open enrollment. FSA elections do not carry over year to year. Estimate conservatively, as unused FSA funds remaining after Dec. 31 will be forfeited.

For 2026, the maximum contribution limits are:

- \$3,300 for a Health Care FSA
- \$7,500 for a Dependent Care FSA

A Health Care FSA covers you and your eligible dependent(s) for eligible medical, prescription, dental and vision expenses.

A dependent care FSA reimburses you for eligible expenses such as daycare, preschool and before- or after-school programs for children younger than 13, or care for a parent, child or other tax-dependent relative who is physically or mentally unable to care for themselves.

If you're enrolling in a Health Care FSA for the first time, a debit card will be mailed to your address on file in mid-December.

To use your 2025 FSA funds, expenses must be incurred during 2025. You'll have until March 31, 2026 to submit your receipts. Any unused dollars after that deadline will be forfeited.

Support for your mental health

Our emotional well-being affects how we show up in the workplace, at home and everywhere life takes us.

The Employee Assistance Program (EAP) through Lyra Health provides free and confidential support for you and your entire household — from kids to adults. You will have access to up to 12 coaching or therapy sessions, per person, per calendar year, at no cost. Call 877-422-5532 or take a quick intro survey at 1884.lyrahealth.com to get connected to care.

In addition to the Employee Assistance Program (EAP), employees and their families can also access **Under the Hat**, a website that serves as a one-stop-shop to a variety of tools including employee stories, wellness webinars, printable materials and information about what is available through the EAP. Visit underthehat.com to learn more about the tools and services available to you.



Make the most of Open Enrollment with ALEX by your side. Compare plan options, get answers to questions and simplify your decision-making process for the year ahead. Find ALEX on myjobbenefits.com or scan the QR code to get started.

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Dependent eligibility

Please read this information carefully. To maintain insurance for yourself and your dependents, you must be an active, regular, craft full-time employee of our company. An eligible dependent must meet one of the following criteria:

- 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 before age 26.
- A dependent does not include anyone who is also enrolled as an employee. No one can be a dependent of more than one employee.

Enrollment – who and how

Who needs to enroll?

If you do not complete the enrollment process, your current level of coverage will carry forward to 2026 (without flexible spending accounts). You only need to enroll if you:

- Plan to change your medical, dental or vision coverage and/or add or remove dependents.
- Want to enroll in or continue a health care or dependent care flexible spending account.
 - Employees who enroll in a health care FSA will receive an FSA debit card for use on eligible expenses. Employees who are re-enrolling will continue to use their current FSA card.
 - **Important:** Per IRS guidelines, **you must** re-enroll in FSA accounts each year. Your enrollment does **not** carry over into the next calendar year.
- **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 (password: **pinnaclebenefits**). Some benefits coverage changes may require underwriting approval.

Be sure to check that your beneficiary's information is correct in our system. Contact the Benefits Helpline to confirm who your beneficiary is.

How do I enroll?

Complete the enclosed 2026 Craft Open Enrollment form and return it in the enclosed envelope. You may also download a form from myjobbenefits.com or request a form by calling the Benefits Helpline at 855-329-7907 or sending an email to benefits@kiewit.com.

Contact us for answers to your general benefits questions

- Toll-free helpline: 855-329-7907
- Email: benefits@kiewit.com

Visit myjobbenefits.com (password: **pinnaclebenefits**) for important details about your benefits, including eligibility rules, covered services, summaries, FAQs, forms, annual notices and more.

This communication constitutes a Summary of Material Modifications (SMM) [or, if there is a material reduction: Summary of Material Reductions (SMR)] to the Peter Kiewit Sons', Inc. summary plan description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD.

[Please share these materials with your covered family members.]

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