

2026 Staff Open Enrollment Form

(Annual Open Enrollment Period Oct. 27 – Nov. 14, 2025)

Use this form **ONLY** for **ANNUAL OPEN ENROLLMENT** changes. Changes will take effect on 1/1/2026.
For all other benefit changes (e.g., new hire elections), use the standard enrollment/change form.

1. PERSONAL INFORMATION					
Employee Last Name	Employee First Name	M.I.	Employee Payroll ID or Social Security No.		
Mailing Address (street, city, state, zip code)			Telephone Number		
2A. MEDICAL PLANS WITH UNITEDHEALTHCARE <i>(check one box)</i>			2B. WHO ARE YOU ENROLLING IN MEDICAL COVERAGE? <i>(check one box if electing medical coverage)</i>		
<input type="checkbox"/> Traditional Health Plan <input type="checkbox"/> Health Savings Plan <input type="checkbox"/> Waive Medical Coverage			<input type="checkbox"/> Employee Only <input type="checkbox"/> Employee + Spouse/Registered Domestic Spouse <input type="checkbox"/> Employee + Children <input type="checkbox"/> Family		
3. DENTAL PLAN WITH DELTA DENTAL OF NEBRASKA <i>(check one box)</i>					
<input type="checkbox"/> Employee Only <input type="checkbox"/> Employee + Spouse/Registered Domestic Spouse <input type="checkbox"/> Employee + Children <input type="checkbox"/> Family <input type="checkbox"/> Waive Coverage					
4. VISION PLAN WITH VSP <i>(check one box)</i>					
<input type="checkbox"/> Employee Only <input type="checkbox"/> Employee + Spouse/Registered Domestic Spouse <input type="checkbox"/> Employee + Children <input type="checkbox"/> Family <input type="checkbox"/> Waive Coverage					
5. DEPENDENT INFORMATION					
If you selected dependent coverage under the medical, dental, vision, and/or voluntary protection plans, record the names of all dependents below. This information provides a record of who is covered to the insurance company. <i>We will not be able to process your request for dependent coverage without date(s) of birth and Social Security number(s).</i> Your dependents may not enroll unless you are also enrolled. A dependent does not include anyone who is also enrolled as an employee. No one can be a dependent of more than one employee.					
Action	Full Name <small>(Last, First, M.I.)</small>	Relationship <small>(Spouse, son, daughter, stepchild, etc.)</small>	Gender <small>(M or F)</small>	Birth Date <small>(MM/DD/YYYY)</small>	Social Security No.
<input type="checkbox"/> Add <input type="checkbox"/> Change <input type="checkbox"/> Delete					
<input type="checkbox"/> Add <input type="checkbox"/> Change <input type="checkbox"/> Delete					
<input type="checkbox"/> Add <input type="checkbox"/> Change <input type="checkbox"/> Delete					
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6. AUTHORIZATION AND STATEMENT OF ELIGIBLE DEPENDENTS FOR THE HEALTH AND WELFARE PLANS

The health and welfare plans offered by the company give an eligible employee the opportunity to enroll an eligible dependent(s) under the benefits during specific time frames. To be eligible for Kiewit benefits, a dependent must meet one of the criteria outlined below.

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 aged 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.

If you are enrolling a spouse, registered domestic partner, registered common-law spouse, stepchild, or child of registered domestic partner/common-law spouse, provide the following information

- Spouse (Legally Married) Registered as Domestic Partner with any state or local domestic partnership registry Registered as Common-Law with any state that recognizes common-law marriage

County of Marriage, Common Law Registration or Domestic Partnership Registration	City of Marriage, Common Law Registration, or Domestic Partnership Registration	State of Marriage, Common Law Registration or Domestic Partnership Registration	Date of Marriage, Common Law Registration or Domestic Partnership Registration

7. AUTHORIZATION AND SIGNATURE (REQUIRED TO AUTHORIZE CHANGES)

I have read the statement in Section 6 and, if applicable, confirm that I have enrolled only eligible dependents in the health and welfare plans. **I understand that if I knowingly file a statement claim containing any misrepresentation or any false, incomplete, or misleading information, it may result in immediate termination of employment.**

I have also read about my benefits choices under the Kiewit Benefits Plan. I authorize the choices I have made and the payroll deductions necessary for those benefits. I understand these choices will remain in effect for the entire calendar year unless I have a change in family status. If I make contributions to Health Care and/or Dependent Day Care Spending Accounts, I understand expenses must be incurred in the same Plan Year deposits are made and any funds left over after the close of the Plan Year will be forfeited.

Employee Signature: _____ Date: _____

<<<Form will NOT be processed without a signature>>>

8. DECLARATION OF TAX DEPENDENT (REGISTERED DOMESTIC PARTNERS ONLY)

I understand that Peter Kiewit Sons’, Inc. (and its subsidiaries) has not provided tax advice to me on this matter, and that I am responsible for consulting with my own tax advisor regarding this matter, including consequences of making this declaration. I have reviewed IRS Publication 501.

Please check the appropriate box below.

I hereby certify that the above named registered domestic partner (and children if applicable) that I am enrolling for health insurance coverage **does** qualify, and I claim them as dependents under IRC Section 152 for the _____ tax year. **I understand that falsely certifying dependency status could result in disciplinary action up to and including termination of employment.** I further agree to notify Peter Kiewit Sons’, Inc. immediately of any change in this tax status.

I hereby certify that the above named registered domestic partner (and children, if applicable) that I am enrolling in health insurance coverage **does not** qualify, and I do not claim them as dependents under IRC Section 152 for the _____ tax year. I understand that the fair market value of group health insurance coverage provided by Peter Kiewit Sons,’ Inc. to cover my domestic partner will be treated as taxable income to me. I further understand that the portion of premiums I pay for this coverage must be paid for on an after-tax basis.

Employee Signature: _____ Date: _____

9. 2026 FLEXIBLE SPENDING ACCOUNTS (FSA) WITH FIDELITY

The Plan Year begins on your insurance effective date through Dec. 31 of the current Plan Year. Any changes in the annual contribution, due to a life event, can only be used from the life event date to Dec. 31 of the current Plan Year. **Funds do NOT carry over from one year to another. Any funds left over in this account after the close of the Plan Year will be forfeited.** You can go to www.netbenefits.com to manage your account online. The contribution amount you elect to put into your FSA will be divided by how many pay periods are remaining in the Plan Year. For more information about this plan, refer to the Flexible Spending Account Summary Plan Description found at myjobbenefits.com (password: kiewithealthy).

A) Health Care FSA

(Available if enroll in the Traditional Plan or waiving coverage)

I elect \$ _____ as my annual contribution amount
(min \$72, max \$3,300)

I do not want a Health Care FSA

B) Limited Purpose FSA

(Available if enrolled in the Health Savings Plan)

I elect \$ _____ as my annual contribution amount
(min \$72, max \$3,300)

I do not want a Limited Purpose FSA

C) Dependent Care FSA

I elect \$ _____ as my annual contribution amount
(min \$72, max \$7,500)

I do not want a Dependent Day Care FSA

10. HEALTH SAVINGS ACCOUNT (HSA) WITH FIDELITY

Available to employees who enroll in the Health Savings Plan (HDHP) and meet listed eligibility criteria:

- Are covered by an HSA-qualified high-deductible health plan (HDHP) on the first day of a given month.
- You cannot be covered by another health insurance plan that is not a qualified HDHP.
- You cannot currently be enrolled in Medicare benefits.
- Are not eligible to be claimed as a dependent on someone else's tax return.
- Do not have a health care flexible spending account (FSA) or health reimbursement account (HRA). Alternative plan designs, such as a limited-purpose FSA or HRA, might be permitted.

Once the HSA account has been opened with Fidelity, Kiewit will receive notification and can then start the employee and /or employer pretax contributions via payroll deduction and remit those contributions to Fidelity.

For 2026, IRS regulations state you can have total HSA contributions up to \$4,400 if you have individual coverage and \$8,750 if you have a family coverage. The IRS also allows you to make an extra catch-up deposit of \$1,000 if you are 55 or older. **Kiewit will make weekly contributions of \$9.61 for single coverage and \$19.23 for employee + dependent coverage once your HSA account is open and ready for funding. These employer contributions count toward the IRS maximum.**

Weekly Contribution \$ _____ (Must enroll in the Health Savings Medical Plan)

By signing below, you agree to the following:

- I am eligible to open a health savings account. I am a U.S. citizen or tax resident with a valid U.S. Street address, and I am of legal age to enter into an agreement in my state of residence. I request to open a new Fidelity HSA® with Fidelity Brokerage Services LLC ("Fidelity") for which Fidelity Personal Trust Company, FSB will serve as custodian. I understand that this request will be processed as soon as administratively feasible upon Fidelity's receipt of required information. A Fidelity HSA opened through this Simple HSA Service will accept contributions and allow me to request distributions, but will otherwise be restricted, and I will not have the ability to place trades, designate beneficiaries, and indicate my communication preferences, until I go to Fidelity's website and provide additional information that is accepted by Fidelity, and will promptly do so. If I already have or open a non-managed Fidelity HSA prior to Fidelity receiving this request, notwithstanding my election below, my request to open a Fidelity HSA through this Simple HSA Service shall be disregarded. I authorize my employer to disclose information about me to Fidelity as needed to open my account. I have provided my employer with current and accurate information about me and agree to promptly update Fidelity with changes thereto. Fidelity may communicate with me based on this information, including electronically to my employer email address.
- I can access, retain, have read, understand and agree to be bound by these terms and the [Fidelity HSA Documents](#), the [Electronic Delivery Agreement](#) and the [Terms and Conditions](#). I have internet access and a web-browser that is Java-script enabled. I can access documents provided in HyperText Markup Language (HTML), Portable Document Format (PDF) or other compatible formats. If I do not have the ability to access or retain these documents, or do not consent to receive them electronically, I will contact Fidelity at 800-544- 3716 for a free paper copy. By proceeding I confirm my device is equipped to access these documents.
- My name, legal address, date of birth, and government issued identification number are required by federal law to verify my identity. Fidelity may not open or may restrict and/or close my Fidelity HSA if it cannot obtain and verify information to confirm my identity. Fidelity will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if my account is restricted or closed.
- I agree to notify Fidelity if I am or become employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA) or a municipal securities dealer. Absent such notice from me, I represent and warrant to Fidelity that this does not apply. If I am so affiliated, I understand that Fidelity must obtain consent and report my trading activity and other account data to my employer or other affiliated company. I understand that my account will continue to be restricted until such consent is received by Fidelity.
- I agree to notify Fidelity if I am or become, or an immediate family/household member is or becomes, a director, corporate officer, or 10% shareholder of a publicly held company or a control person of a public traded company under SEC Rule144. Absent such notice from me, I represent and warrant to Fidelity that this does not apply.
- Contributions to my Fidelity HSA will be deposited into the FDIC-Insured Deposit Sweep Program, which will generally sweep funds to one or more Program Banks assigned to this account from the HSA Program Bank List provided in the Fidelity HSA Documents above. I understand that such Program Banks may change between the time I request this account and the HSA is actually opened, and if a Program Bank is not available, my funds may be swept to a money market mutual fund as described in the Fidelity HSA Documents.

I acknowledge that the Fidelity HSA is governed by a pre-dispute arbitration clause, which appears on the last page of the HSA Brokerage Customer Agreement in the Fidelity HSA Documents accessible above, and which I represent having read and agreed to.

Employee Signature: _____ Date: _____

Must sign if enrolling in the Health Savings Medical Plan

11. VOLUNTARY PROTECTION PLANS WITH UNITEDHEALTHCARE

Coverage can only be selected during the annual open enrollment or within 31 days of a qualifying family status change.

A) VOLUNTARY ACCIDENT PROTECTION PLAN (check one box)

<input type="checkbox"/> Employee Only \$9.73/month	<input type="checkbox"/> Employee + Spouse \$15.54/month	<input type="checkbox"/> Employee + Child(ren) \$12.42/month	<input type="checkbox"/> Family \$18.23/month	<input type="checkbox"/> Waive Coverage
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B) HOSPITAL INDEMNITY PLAN (check one box)

<input type="checkbox"/> Employee Only \$16.42/month	<input type="checkbox"/> Employee + Spouse \$42.72/month	<input type="checkbox"/> Employee + Child(ren) \$33.89/month	<input type="checkbox"/> Family \$64.15/month	<input type="checkbox"/> Waive Coverage
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C) VOLUNTARY CRITICAL ILLNESS PROTECTION PLAN

Voluntary Critical Illness Protection Benefit Options

	Option 1	Option 2	Option 3
Employee	\$5,000	\$10,000	\$20,000
Spouse	\$2,500	\$5,000	\$10,000
Child(ren)	\$1,250	\$2,500	\$5,000

Use charts on the right to determine cost

Employee Monthly Premiums per \$1,000		
Employee Age	Non-Tobacco	Tobacco
Under 25	\$0.22	\$0.25
25 to 29	\$0.31	\$0.34
30 to 34	\$0.39	\$0.46
35 to 39	\$0.52	\$0.68
40 to 44	\$0.72	\$1.06
45 to 49	\$1.20	\$2.24
50 to 54	\$1.83	\$3.24
55 to 59	\$2.63	\$4.80
60 to 64	\$4.08	\$7.99
65 to 69	\$5.67	\$10.99
70 to 74	\$8.26	\$16.99
75 +	\$10.50	\$19.63

Spouse Monthly Premiums per \$1,000		
Spouse Age	Non-Tobacco	Tobacco
Under 25	\$0.21	\$0.22
25 to 29	\$0.29	\$0.32
30 to 34	\$0.38	\$0.43
35 to 39	\$0.53	\$0.63
40 to 44	\$0.79	\$1.02
45 to 49	\$1.17	\$1.69
50 to 54	\$1.60	\$2.54
55 to 59	\$2.14	\$3.70
60 to 64	\$3.04	\$5.63
65 to 69	\$4.36	\$8.46
70 to 74	\$6.01	\$11.19
75 +	\$8.33	\$14.20

Child(ren) Monthly Premiums per \$1,000
\$0.16

The premium amount will represent the amount for each child.

Coverage for spouse and/or children cannot be higher than the employee coverage (check the appropriate boxes):

Who are you enrolling in Vol. Critical Illness Plan?	Indicate the protection option you want to buy (1,2, or 3)	Indicate tobacco usage	If you don't want coverage, check waive
Employee	_____ Option	<input type="checkbox"/> Tobacco <input type="checkbox"/> Non-Tobacco	<input type="checkbox"/> Waive Coverage
Spouse	_____ Option	<input type="checkbox"/> Tobacco <input type="checkbox"/> Non-Tobacco	<input type="checkbox"/> Waive Coverage
Dependent Child(ren)	_____ Option	N/A	<input type="checkbox"/> Waive Coverage

D) BENEFICIARY(IES)

It is important that you designate beneficiaries for your voluntary protection plan policies. The selected beneficiaries will receive any eligible death benefits in the event something happens to you. You will be your family member's beneficiary unless you notify the company otherwise in writing.

<input type="checkbox"/> Accident Plan		<input type="checkbox"/> Critical Illness		<input type="checkbox"/> Hospital Indemnity	
	Full Name	Percentage	Address	Relationship	
Primary (First in line to receive)					
Primary beneficiary percentages must total 100% to be valid		100%			
Contingent (Second in line to receive if primary is unable)					
Contingent beneficiary percentages must total 100% to be valid		100%			

Employee Signature: _____ Date: _____

(Signature required for beneficiaries to be valid.)