

Welcome to 2026 Benefits Open Enrollment

[Kiewit Hawaii Staff Plan]

Dear employee,

Welcome to Kiewit's 2026 Open Enrollment, **which starts Monday, 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 **kiewithealthy**.
- **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 Kiewit 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 "**kiewithealthy**" 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. |

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2026 medical coverage

The health care insurance provider is UnitedHealthcare.

| Traditional Plan - Medical | |
|--|--|
| Deductible | \$300 individual \$600 family (applies if more than one person is covered) |
| | 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 |
| Out-of-pocket maximum | \$3,000 individual \$6,000 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% |
| Office/specialist/urgent care visit | Plan pays 80% after deductible |
| Hospital stay | |
| Emergency room visit | |
| Maternity | |
| Mental and nervous disorders | Outpatient: Benefits paid in same manner as any other sickness Inpatient: Benefits paid in same manner as any other sickness |
| Alcohol and drug abuse | Outpatient: Benefits paid in same manner as any other sickness Inpatient: Benefits paid in same manner as any other sickness; two episodes allowed per lifetime; residential treatment allowed with approval from United Behavioral Health |
| Hearing aids | Plan pays 80% after deductible. One set per year. |

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2026 medical premiums

| Hawaii Plan | | |
|-------------|-----------------------|-------------------------|
| | Coverage level | Employee Weekly Premium |
| Hawaii Plan | Employee Only | \$10.78 |
| | Employee + Spouse | \$59.76 |
| | Employee + Child(ren) | \$53.75 |
| | Employee + Family | \$83.61 |

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% |
| 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 \$3,000 lifetime maximum | Plan pays 50% of a dentist's billed charges, up to \$3,000 lifetime maximum |
| Annual benefit maximum Basic and major services only | \$2,000 | \$2,000 |

2026 dental premiums

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

Support for your mental health

The Employee Assistance Program (EAP) through Lyra Health provides free and confidential support for everyday challenges and for more serious problems. Available 24/7 to you, eligible dependents, and household members, it includes up to 12 no-cost coaching or therapy sessions per person each year. Call 877-422-5532 or take the intro survey at 1884.lyrahealth.com to get started.

In addition to the Employee Assistance Program (EAP), employees and their families can also access [Under the Hat](https://underthehat.com), a website that serves as a one-stop-shop for 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.

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Vision plan

Kiewit 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 <ul style="list-style-type: none"> • Single visions, lined bifocal or lined trifocal lenses or impact resistant lenses for dependent children • Standard progressive lenses | \$25 copay |
| Frames | <ul style="list-style-type: none"> • \$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 |



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.

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, 2026 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 2026 FSA funds, expenses must be incurred during 2026. You'll have until March 31, 2027 to submit your receipts.

Voluntary protection plans

Accidents and serious illnesses can create costs beyond your regular medical coverage. To help, UnitedHealthcare offers voluntary accident, hospital and critical illness plans. These plans provide extra financial protection by helping cover deductibles, out-of-pocket maximums, travel and other unexpected expenses.

Enrollment is available only during open enrollment or within 31 days of a qualifying family status change (marriage, birth, divorce, etc.).

Learn more in the 2026 Voluntary Benefits Open Enrollment Guide on myjobbenefits.com.

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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 — except for flexible spending accounts (FSAs), which do not carry over. You only need to enroll to:

- Add or decline benefit coverage and/or add or remove dependents.
- Enroll in or discontinue coverage under a voluntary protection plan (accident, critical illness and hospital). No action needed if you want to keep your current coverage.
- Enroll or reenroll in a health care or dependent care flexible spending account for 2026. Important: Per IRS guidelines, you must reenroll in FSAs each year. Your enrollment does **not** carry over into the next calendar year.

Please note: Supplemental Life/AD&D is **not** tied to open enrollment. You can make changes to these plans and/or update your beneficiaries at any time by going to **Employee Self-Service (ESS)** > Benefits, and clicking on Anytime Plan Changes. Take a moment to check that your beneficiary's information is correct in our system.

How do I enroll?

- You must use your company computer to enroll or have remote access to enroll off-site. You will need your network ID and corresponding password.
- Go to the Career & Life tab on **KiewitNetwork**. Click on Employee Self-Service (English/Spanish) > Benefits > Enroll for your benefits > Open Enrollment.
Use the links to view or change your benefits. Detailed instructions can be found at myjobbenefits.com under the Resources and Forms tab > ESS Instructions.
- Your benefit elections summary will be available through ESS once open enrollment changes have been made and saved.

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: kiewithealthy) for more details about your benefits including eligibility rules, covered services, summaries, FAQs, forms, annual notices and more. 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.

Questions? Call the toll-free helpline: 855-329-7907 or email: benefits@kiewit.com

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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