

Welcome to 2026 Benefits Open Enrollment

[Kiewit International Staff - UHC Global]

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.
- **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.



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.

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

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2026 medical coverage

The health care insurance provider is UHC Global.

UnitedHealthcare Global Solutions			
	International (Outside U.S.)	U.S. Network Benefits	U.S. Non-Network Benefits
Deductible	\$0 individual \$0 family	\$500 individual \$1,000 family	\$1,000 individual \$2,000 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.	
Coinsurance	Plan pays 100% (no deductible)	Plan pays 80% (after deductible)	Plan pays 60% (after deductible)
Out-of-pocket max	\$0 individual \$0 family	\$2,000 individual \$4,000 family	\$4,000 individual \$8,000 family
	Family out-of-pocket maximum applies if more than one person is covered.		
Covered Services			
Preventive care	Plan pays 100%		
Office/specialist/urgent care visit	Plan pays 100% (no deductible)	Plan pays 80% (after deductible)	Plan pays 60% (after deductible)
Hospital stay			
Maternity			
Mental & nervous disorders	Outpatient: Plan pays 100% (same as any other sickness)	Outpatient: Plan pays 80% after deductible (same as any other sickness)	Outpatient: Plan pays 60% after deductible (same as any other sickness)
	Inpatient: Plan pays 100% (same as any other sickness)	Inpatient: Plan pays 80% after deductible (same as any other sickness)	Inpatient: Plan pays 60% after deductible (same as any other sickness)
Alcohol and drug abuse	Outpatient: Plan pays 100% (same as any other sickness)	Outpatient: Plan pays 80% (same as any other sickness)	Outpatient: Plan pays 60% (same as any other sickness)
	Inpatient: Plan pays 100% (same as any other sickness)	Inpatient: Plan pays 80% (same as any other sickness)	Inpatient: Plan pays 60% (same as any other sickness)
	Pre-authorization and approval may be necessary	Pre-authorization and approval may be necessary	Pre-authorization and approval may be necessary
Hearing aids	Plan covers 100% of fitting and purchase up to \$5,000 every 3 years	Plan covers 80%, after deductible, of fitting and purchase up to \$5,000 every 3 years	Plan covers 60%, after deductible, of fitting and purchase up to \$5,000 every 3 years
Vision	Exams – plan covers 100% up to \$80	Exams – plan covers 100%	See Certificate of Coverage on allowances for non-network provider benefits
	Materials with \$0 copay up to \$110 for frames; contact lenses may be paid in full up to \$150 allowance	Materials with \$0 copay up to \$130 for frames; contact lenses paid in full	

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2026 prescription drug coverage

Prescription drugs obtained from a provider outside of the U.S. are covered at 100%. For coverage in the U.S., see the table below.

UnitedHealthcare Global Solutions			
Tier Level	Retail Up to 31-day supply		*Mail Order Up to 90-day supply
	U.S. Network	Non-Network	U.S. Network
Tier 1	15% Minimum \$10 / Maximum \$30	40%	15% Minimum \$25 / Maximum \$75
Tier 2	25% Minimum \$20 / Maximum \$50	40%	25% Minimum \$50 / Maximum \$125
Tier 3	30% Minimum \$30 / Maximum \$100	40%	30% Minimum \$75 / Maximum \$250

Your out-of-pocket prescription drug costs (copays) count toward your out-of-pocket maximum. The prescription drug formulary list may change every six months. Visit myjobbenefits.com for the most current version.

2026 dental coverage

The dental care insurance provider is UHC Global.

Dental Services (International/U.S. Network/U.S. Non-Network)	
Deductible (applies to basic, major only)	\$25 individual \$75 family
Preventive	Plan pays 100% (limited to two times per consecutive 12 months)
Basic services	Plan pays 80% of covered services
Major services	Plan pays 50% of covered services
Orthodontia care	Plan pays 50% of covered services up to \$1,500 lifetime for covered individuals (children & adults)
Annual benefit maximum	\$1,500 (basic and major services only)

2026 premiums (medical, dental and vision)

UnitedHealthcare Global Solutions	
Coverage level	Weekly Premiums
Employee Only	\$35.72
Employee + Spouse	\$94.15
Employee + Child(ren)	\$82.87
Employee + Family	\$134.83

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Support for your mental health

As part of your UHC Global medical plan, Kiewit provides an Employee Assistance Program (EAP) that provides resources to support everyday challenges like stress, anxiety, grief and depression, relationship issues, debt or even legal concerns.

There are three ways to access the EAP:

1. Call and talk to a specialist: 1-877-510-9664 (U.S. access) or 44-1865-397-074 (International access).
2. Go online: liveswell.optum.com (access code: uhcglobal) and click "Contact your EAP" from the homepage.
3. Download the My Wellbeing app. Once registered, click "Contact your EAP".

In addition to the (EAP), employees and their families can also access [Under the Hat](#), 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.

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.

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 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.