



Workday Benefit Enrollment Guide

This resource provides information and guidance for enrolling in Ames benefits using Workday. It offers step-by-step instructions on navigating benefit options, reviewing plan details, and making selections.

Please reach out to your Area HR or AmesBenefits@amesco.com with any questions.

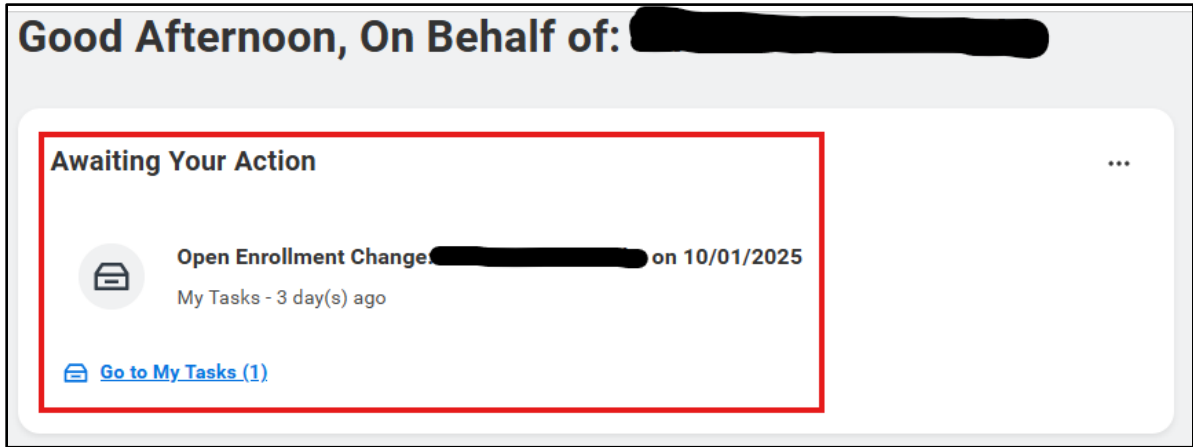
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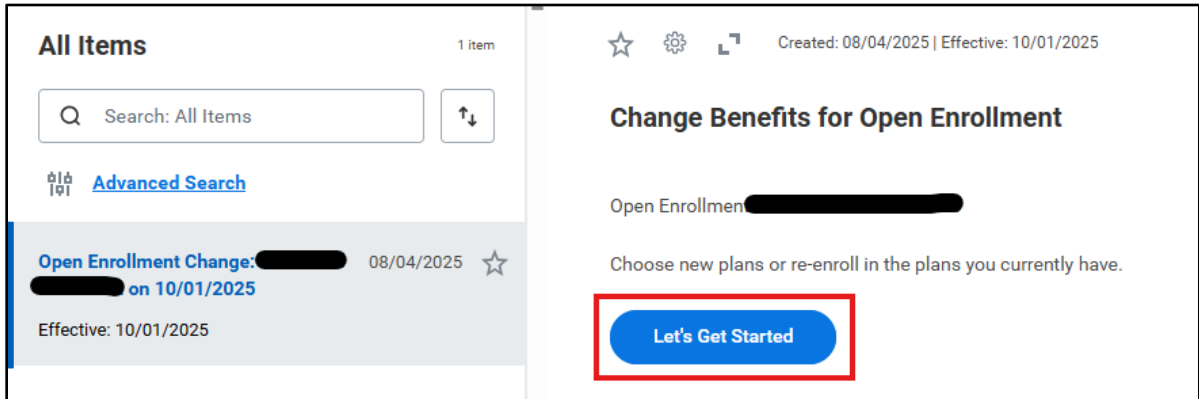


Enrollment Process

1. After logging into Workday, you will see a task to complete your benefit enrollment.



2. Click on the task and select the **Let's Get Started** button. From there, you will be brought to a page to review all benefit options available.





Health Care and Accounts

Important: Ames bundles Medical, Pharmacy, Dental, and Vision insurance premiums. To ensure your coverage level and dependents are consistent across each benefit, you will be required to select coverage in each of these plans in order to submit enrollment.

Medical

1. Under the **Medical** tab, select **Enroll**.

Open Enrollment

Projected Total Cost Per Paycheck
\$0.00

Enrollment Instructions

Welcome to your Ames Benefits Enrollment
Please read the following important instructions before completing your enrollment:

- Select each benefit box to Enroll, Manage, or View the options available.
- Ames bundles Medical, Pharmacy, Dental, and Vision premiums for employees. After you select your enrollment for Medical and add your dependents, if applicable, you'll need to click through the Pharmacy, Dental, and Vision boxes in order to confirm enrollment for these benefits. **This step is required in order to move forward with your enrollment.** Please ensure the level of coverage and dependents are the same for each of these benefits!
- For some benefits, such as company provided Basic Life/AD&D, you will not be able to change your enrollment but will be requested to add beneficiary information.
- For company provided benefits such as Short-term Disability, Long-term Disability, and Lyra Mental Health, you will only be able to view the election and no changes will be made.

When you have completed your elections, click the Review and Sign button to review your final elections and complete the Electronic Signature.

NOTE: You may elect benefits by completing this task in Workday [or](#) by calling the Benefits Call Center at 877-328-3607, available M-F from 8am - 8pm CST.

Questions? Visit the [Benefits Resource page](#) or reach out to your Regional HR Manager or corpbenefits@amesco.com.

Health Care and Accounts

Medical Waived Enroll	Pharmacy Waived Enroll	Dental Waived Enroll
Vision Waived	Accident Insurance Waived	Hospital Indemnity Waived

2. Two options will show: BlueCross BlueShield High Deductible Health Plan (HDHP) and the BlueCross BlueShield Traditional Copay Plan. Resources outlining each plan offering can be found on the [Benefits Resource site](#). Select the plan that meets your needs and the second option will default to waive.

3. Click **Confirm and Continue**.

Medical

Projected Total Cost Per Paycheck
\$248.43

Plans Available

Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee + Family.

2 items

Benefit Plan	*Selection	You Pay (Weekly)	Company Contribution (Weekly)
BlueCross BlueShield HDHP HSA	<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$17.31	\$529.79
BlueCross BlueShield Traditional CoPay	<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$31.15	\$565.43

Health Care Instructions

General Instructions

Ames offers two types of medical plans for employees through Blue Cross Blue Shield: a High Deductible Health Plan (HDHP) and a Traditional Copay plan. Choose Select to enroll or Waive to opt out of medical insurance. You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.

Important Information

- Ames bundles Medical, Pharmacy, Dental, and Vision premiums for employees.
- When you select a Medical plan, you must also select Pharmacy, Dental, and Vision with the same level of coverage (employee only or employee + family) and same dependents enrolled.
- Employees who select the High Deductible Health Plan (HDHP) are eligible to enroll in a Health Savings Account (HSA).
- If you waive Medical coverage, you automatically waive Dental, Vision, Pharmacy, and Health Savings Account benefits.
- Add a new dependent or select existing dependents to enroll. Before selecting the Save button, ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected.

Confirm and Continue Cancel



4. Select preexisting dependents and/or add new dependents you would like to enroll in coverage.

Note: it is required to add an address and Social Security Number for your dependents before continuing. Once required information has been entered, Select **Save**.

Medical - BlueCross BlueShield HDHP HSA

Projected Total Cost Per Paycheck
\$248.43

Dependents
Add a new dependent or select an existing dependent from the list below.

Coverage * Employee + Family
Plan cost per paycheck: \$17.31

Add New Dependent

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Test Test	Child	07/29/2024
<input checked="" type="checkbox"/>	Wife Wife	Spouse	07/06/1990

Health Care Instructions
Provider Website: [BlueCross BlueShield](#)

General Instructions
Ames offers two types of medical plans for employees through Blue Cross Blue Shield: a High Deductible Health Plan (HDHP) and a Traditional Copay plan. Choose Select to enroll or Waive to opt out of medical insurance. You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.

Important Information

- Ames bundles Medical, Pharmacy, Dental, and Vision premiums for employees.
- When you select a Medical plan, you must also select Pharmacy, Dental, and Vision with the same level of coverage (employee only or employee + family) and same dependents enrolled.
- Employees who select the High Deductible Health Plan (HDHP) are eligible to enroll in a Health Savings Account (HSA).
- If you waive Medical coverage, you automatically waive Dental, Vision, Pharmacy, and Health Savings Account benefits.
- Add a new dependent or select existing dependents to enroll. Before selecting the Save button, ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected.

Save Cancel

Add My Dependent From Enrollment

Name

Country *

Prefix

First Name *

Middle Name

Last Name *

Suffix

Allow Duplicate Name
Check this box only when there is more than one dependent with the same name.

Personal Information

Relationship *

Date of Birth *

Age 34 years, 0 months, 25 days

Gender *

Citizenship Status

Full-time Student

Student Status Start Date

Student Status End Date

Disabled

National IDs
Click the Add button to enter one or more National Identifiers for this dependent.

Save Cancel



Pharmacy

1. Under the **Pharmacy** tab, select **Enroll**.
2. Choose **Select** to enroll or **Waive** to opt out of Pharmacy coverage*. You will be prompted to review dependents, if applicable, after selecting the **Confirm and Continue**.

*REMINDER: If you are enrolling in Medical coverage, you must also select Pharmacy, Dental, and Vision coverage.

Pharmacy

Projected Total Cost Per Paycheck
\$248.45

Plans Available
Select a plan or Waive to opt out of Pharmacy.

Benefit Plan	*Selection	You Pay (Weekly)	Company Contribution (Weekly)
CVS	<input checked="" type="radio"/> Select <input type="radio"/> Waive	Included	\$0.00

Health Care Instructions

General Instructions
Choose Select to enroll or Waive to opt out of Pharmacy coverage. If choosing to enroll in an Ames Medical plan, you must enroll in Pharmacy coverage. You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.

Important Information

- Ames bundles Medical, Pharmacy, Dental, and Vision premiums for employees.
- When you select a Medical plan, you must also select Pharmacy, Dental, and Vision with the same level of coverage (employee only or employee + family) and same dependents enrolled.
- If you waive Medical coverage, you automatically waive Dental, Vision, Pharmacy, and Health Savings Account benefits.
- Add a new dependent or select an existing dependent from the list below. Before selecting the Save button, ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected.

Confirm and Continue **Cancel**

3. Ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected. Select **Save**.

Pharmacy - CVS

Projected Total Cost Per Paycheck
\$248.45

Dependents
Add a new dependent or select an existing dependent from the list below.

Coverage **Employee + Family**

Plan cost per paycheck

Add New Dependent

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Test Test	Child	07/29/2024
<input checked="" type="checkbox"/>	Wife Wife	Spouse	07/06/1990

Health Care Instructions

Provider Website **CVS**

General Instructions
Choose Select to enroll or Waive to opt out of Pharmacy coverage. If choosing to enroll in an Ames Medical plan, you must enroll in Pharmacy coverage. You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.

Important Information

- Ames bundles Medical, Pharmacy, Dental, and Vision premiums for employees.
- When you select a Medical plan, you must also select Pharmacy, Dental, and Vision with the same level of coverage (employee only or employee + family) and same dependents enrolled.
- If you waive Medical coverage, you automatically waive Dental, Vision, Pharmacy, and Health Savings Account benefits.
- Add a new dependent or select an existing dependent from the list below. Before selecting the Save button, ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected.

Save **Cancel**



Dental

1. Under the **Dental** tab, select **Enroll**.
2. Choose **Select** to enroll or **Waive** to opt out of Dental coverage*. You will be prompted to review dependents, if applicable, after selecting the **Confirm and Continue**.

*REMINDER: If you are enrolling in Medical coverage, you must also select Pharmacy, Dental, Vision coverage.

Dental

Projected Total Cost Per Paycheck
\$248.45

Plans Available
Select a plan or Waive to opt out of Dental.

1 item

Benefit Plan	*Selection	You Pay (Weekly)	Company Contribution (Weekly)
Delta Dental of Minnesota DPO	<input checked="" type="radio"/> Select <input type="radio"/> Waive	Included	\$0.00

Health Care Instructions

General Instructions
Choose Select to enroll or Waive to opt out of Dental coverage. If choosing to enroll in an Ames Medical plan, you must enroll in Dental coverage. You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.

Important Information

- Ames bundles Medical, Pharmacy, Dental, and Vision premiums for employees.
- When you select a Medical plan, you must also select Pharmacy, Dental, and Vision with the same level of coverage (employee only or employee + family) and same dependents enrolled.
- If you waive Medical coverage, you automatically waive Dental, Vision, Pharmacy, and Health Savings Account benefits.
- Add a new dependent or select an existing dependent from the list below. Before selecting the Save button, ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected.

Confirm and Continue **Cancel**

3. Ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected. Select **Save**.

Dental - Delta Dental of Minnesota DPO

Projected Total Cost Per Paycheck
\$248.45

Dependents
Add a new dependent or select an existing dependent from the list below.

Coverage Employee + Family

Plan cost per paycheck

Add New Dependent

2 items

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Test Test	Child	07/29/2024
<input checked="" type="checkbox"/>	Wife Wife	Spouse	07/06/1990

Health Care Instructions

Provider Website [Delta Dental of Minnesota](#)

General Instructions
Choose Select to enroll or Waive to opt out of Dental coverage. If choosing to enroll in an Ames Medical plan, you must enroll in Dental coverage. You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.

Important Information

- Ames bundles Medical, Pharmacy, Dental, and Vision premiums for employees.
- When you select a Medical plan, you must also select Pharmacy, Dental, and Vision with the same level of coverage (employee only or employee + family) and same dependents enrolled.
- If you waive Medical coverage, you automatically waive Dental, Vision, Pharmacy, and Health Savings Account benefits.
- Add a new dependent or select an existing dependent from the list below. Before selecting the Save button, ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected.

Save **Cancel**



Vision

1. Under the **Vision** tab, select **Enroll**.
2. Choose **Select** to enroll or **Waive** to opt out of Vision coverage*. You will be prompted to review dependents, if applicable, after selecting the **Confirm and Continue**.

*REMINDER: If you are enrolling in Medical coverage, you must also select Pharmacy, Dental, and Vision coverage.

Vision

Projected Total Cost Per Paycheck
\$248.45

Plans Available
Select a plan or Waive to opt out of Vision.

Benefit Plan	*Selection	You Pay (Weekly)	Company Contribution (Weekly)
Vision Service Plan (VSP) VIS	<input checked="" type="radio"/> Select <input type="radio"/> Waive	Included	\$0.00

Health Care Instructions

General Instructions
Choose Select to enroll or Waive to opt out of Vision coverage. If choosing to enroll in an Ames Medical plan, you must enroll in Vision coverage. You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.

Important Information

- Ames bundles Medical, Pharmacy, Dental, and Vision premiums for employees.
- When you select a Medical plan, you must also select Pharmacy, Dental, and Vision with the same level of coverage (employee only or employee + family) and same dependents enrolled.
- If you waive Medical coverage, you automatically waive Dental, Vision, Pharmacy, and Health Savings Account benefits.
- Add a new dependent or select an existing dependent from the list below. Before selecting the Save button, ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected.

Confirm and Continue **Cancel**

3. Ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected. Select **Save**.

Vision - Vision Service Plan (VSP) VIS

Projected Total Cost Per Paycheck
\$248.45

Dependents
Add a new dependent or select an existing dependent from the list below.

Coverage *** Employee + Family**

Plan cost per paycheck

Add New Dependent

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Test Test	Child	07/29/2024
<input checked="" type="checkbox"/>	Wife Wife	Spouse	07/06/1990
<input type="checkbox"/>	tester mctest	Child	07/15/2024

Health Care Instructions

Provider Website [Vision Service Plan \(VSP\)](#)

General Instructions
Choose Select to enroll or Waive to opt out of Vision coverage. If choosing to enroll in an Ames Medical plan, you must enroll in Vision coverage. You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.

Important Information

- Ames bundles Medical, Pharmacy, Dental, and Vision premiums for employees.
- When you select a Medical plan, you must also select Pharmacy, Dental, and Vision with the same level of coverage (employee only or employee + family) and same dependents enrolled.
- If you waive Medical coverage, you automatically waive Dental, Vision, Pharmacy, and Health Savings Account benefits.
- Add a new dependent or select an existing dependent from the list below. Before selecting the Save button, ensure all dependents you wish to enroll in Medical, Dental, Pharmacy, and Vision coverage are selected.

Save **Cancel**



Accident Insurance

This is a voluntary benefit.

1. Under the **Accident Insurance** tab, select **Enroll**.
2. Choose **Select** to enroll or **Waive** to opt out of coverage.
3. Employees have the option of choosing either a High or Low plan. Resources outlining each plan offering can be found on the [Benefits Resource site](#).
4. Once you click **Confirm and Continue** it will bring you to a dependent page to select dependents, as applicable, and click **Save**.

Accident Insurance

Projected Total Cost Per Paycheck
\$248.45

Plans Available
Select a plan or Waive to opt out of Accident Insurance. The displayed cost of waived plans assumes coverage for Employee + Family.

2 items

Benefit Plan	*Selection	You Pay (Weekly)	Company Contribution (Weekly)
MetLife High	<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$5.88	\$0.00
MetLife Low	<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$4.02	\$0.00

Health Care Instructions

General Instructions
Choose Select to enroll or Waive to opt out of Accident Insurance.

Important Information

- Accident Insurance provides benefits to help cover the costs associated with unexpected bills due to covered accidents, regardless of any other insurance you have. Employees who enroll receive a cash benefit for covered injuries that you may spend as you like.
- Through MetLife, you have a choice of purchasing coverage through a High Plan or Low Plan. Please view the Benefits Guide located on the [Ames Benefits Resource page](#) for more information on these coverage levels.
- You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.
- Add a new dependent or select an existing dependent from the list below.

Confirm and Continue **Cancel**

Hospital Indemnity

This is a voluntary benefit.

1. Under the **Hospital Indemnity** tab, select **Enroll**.
2. Choose **Select** to enroll or **Waive** to opt out of coverage.
3. Employees have the option of choosing either a High or Low plan. Resources outlining each plan offering can be found on the [Benefits Resource site](#).
4. Once you click **Confirm and Continue** it will bring you to a dependent page to select dependents, as applicable, and click **Save**.

Hospital Indemnity

Projected Total Cost Per Paycheck
\$248.45

Plans Available
Select a plan or Waive to opt out of Hospital Indemnity. The displayed cost of waived plans assumes coverage for Employee + Family.

2 items

Benefit Plan	*Selection	You Pay (Weekly)	Company Contribution (Weekly)
MetLife High	<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$11.11	\$0.00
MetLife Low	<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$6.07	\$0.00

Health Care Instructions

General Instructions
Choose Select to enroll or Waive to opt out of Hospital Indemnity Insurance.

Important Information

- Hospital Indemnity Insurance provides financial assistance to help cover hospital expenses.
- With MetLife, you'll have a choice of two comprehensive plans which provide lump-sum cash payments for covered services regardless of any other payments you may receive from your medical plan. Please view the Benefits Guide located on the [Ames Benefits Resource page](#) for more information on these coverage levels.
- You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.
- Add a new dependent or select an existing dependent from the list below.

Confirm and Continue **Cancel**



Critical Illness

This is a voluntary benefit.

1. Under the **Critical Illness** tab, select **Enroll**.
2. Choose **Select** to enroll or **Waive** to opt out of coverage.
3. Employees have the selection of choosing either a \$10k, \$20k, or \$30k plan*. Resources outlining each plan offering can be found on the [Benefits Resource site](#).
4. Once you click **Confirm and Continue** it will bring you to a dependent page to select dependents, as applicable, and click **Save**.

*Child(ren) can only be covered for 50% of the employee’s benefit.

Critical Illness

Projected Total Cost Per Paycheck
\$248.45

Plans Available
Select a plan or Waive to opt out of Critical Illness. The displayed cost of waived plans assumes coverage for Employee + Family.

Benefit Plan	*Selection	You Pay (Weekly)	Company Contribution (Weekly)
MetLife 10k	<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$2.19	\$0.00
MetLife 20k	<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$4.38	\$0.00
MetLife 30k	<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$6.58	\$0.00

Health Care Instructions

General Instructions
Choose Select to enroll or Waive to opt out of Critical Illness Insurance.

Important Information

- Critical Illness Insurance provides cash to help pay for both medical expenses not covered by your medical plan as well as day-to-day expenses that may start to add up – like rent, mortgage, car payments, etc., while you are ill. If you are diagnosed with a covered illness, you get a lump-sum case benefit, even if you receive other insurance benefits.
- Your plan through MetLife pays a lump-sum Initial Benefit upon the first verified diagnosis of a covered condition. Your plan also pays a lump-sum Recurrence Benefit for a subsequent verified diagnosis of certain covered conditions. A Recurrence benefit is only available if an Initial Benefit has been paid for the same covered condition.
- Please view the Benefits Guide located on the [Ames Benefits Resource](#) page for more information on these coverage levels.
- You will be prompted to add dependents, if applicable, after selecting the Confirm and Continue button.
- Add a new dependent or select an existing dependent from the list below.

Confirm and Continue **Cancel**

Health Savings Account

Employees are eligible to enroll in a Health Savings Account (HSA) if they have chosen a High Deductible Health Plan (HDHP) for medical coverage.

The IRS sets annual contribution limits for individual and family coverage – please view the [Benefits Resource site](#) for more information on these limits.

Ames contributes \$1,500 annually for individual coverage and \$3,000 annually for family coverage on a pro-rated, monthly basis. The maximum amount of money that you can contribute to your HSA through payroll is the IRS limit minus the Ames contribution. *

*Employees 55+ can contribute an additional \$1,000 in catch up contributions.

Please view the Benefits Guide located on the Ames [Benefits Resource site](#) for more information on the HSA and annual contribution limits.



1. Under the **Health Savings Account** tab, select **Enroll**.
2. Choose **Select** to enroll or **Waive** to opt out of coverage, then select **Confirm and Continue**.

Health Savings Account

Projected Total Cost Per Paycheck
\$248.45

Plans Available
Select a plan or Waive to opt out of Health Savings Account.

Benefit Plan	*Selection	You Contribute (Weekly)	Company Contribution (Weekly)
Optum Bank	<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$103.92	\$58.83

Health Savings Account Instructions

General Instructions
Choose Select to enroll or Waive to opt out of a Health Savings Account (HSA).

Important Information

- Only employees who select the High Deductible Health Plan (HDHP) for medical coverage are eligible to enroll in a Health Savings Account (HSA).
- Ames contributes \$1,500 annually for individual coverage and \$3,000 annually for family coverage on a pro-rated basis. The maximum amount of money you can contribute to your HSA through payroll is based on this Ames contribution.
- Please view the Benefits Guide located on the [Ames Benefits Resource](#) page for more information on the HSA and annual contribution limits.

Beneficiary Designation

- Please input a minimum of one primary beneficiary. If adding more than one, percentages must add up to 100%. Secondary beneficiaries may also be selected.

Confirm and Continue **Cancel**

3. Select a dollar amount that you would like withdrawn from each paycheck to contribute to your HSA **or** enter the annual amount you would like to contribute. The system will flag if your contribution is above the maximum annual IRS limits. Remember that the total you can contribute equals the IRS limit minus the Ames contribution.

Health Savings Account - Optum Bank

Projected Total Cost Per Paycheck
\$301.39

Contribute

Per Paycheck Annual
Error: Enter a contribution amount up to \$5,300.00.

Total Paychecks 51
Maximum Annual Amount: \$8,300.00

Summary

Annual Company Contribution \$3,000.00
Total Annual HSA Contribution \$11,000.00

Beneficiaries
Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

Beneficiary	Percentage
██████████	50
test test	50

Save **Cancel**



4. Press the plus with a circle around it to add beneficiaries for your HSA.

Health Savings Account - Optum Bank

Projected Total Cost Per Paycheck
\$248.45

Contribute

Per Paycheck Annual

Total Paychecks 51

Maximum Annual Amount: \$8,300.00

Summary

Annual Company Contribution \$3,000.00
Total Annual HSA Contribution \$8,300.00

Beneficiaries

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

Beneficiary	Percentage
<input type="text" value=""/>	<input type="text" value="50"/>
<input type="text" value="test test"/>	<input type="text" value="50"/>

Save Cancel

5. Choose an existing beneficiary from the dropdown or enter a new beneficiary.

Existing Beneficiary Persons >

Existing Trusts >

Add New Beneficiary or Trust

Search

Add New Beneficiary or Trust [X]

A beneficiary is the person or entity you name to receive this benefit. A trust is an arrangement that allows a third party, or trustee, to hold assets on behalf of a beneficiary or beneficiaries.

Would you like to add a new beneficiary or trust?

Add New Beneficiary

Add New Trust

Cancel Continue



Ames Construction

6. You will be asked to provide some required contact information for your beneficiary, including an address under contact information.

Add New Beneficiary or Trust

Relationship *

Use as Beneficiary

Date of Birth

Age (empty)

Gender

Allow Duplicate Name

Legal Name **Contact Information** National IDs Additional Government IDs

Country *

Prefix

First Name *

Middle Name

Last Name *

Suffix

7. Select the percentage that each beneficiary will receive, as applicable. Ensure total percentages add up to 100% and click **Save**.

Contribute

Per Paycheck Annual

Total Paychecks 51

Maximum Annual Amount: \$8,300.00

Summary

Annual Company Contribution \$3,000.00

Total Annual HSA Contribution \$8,300.00

Beneficiaries

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

Primary Beneficiaries 2 items

Beneficiary	Percentage
<input type="text" value="United States of America"/>	50
<input type="text" value="test test"/>	50

Secondary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

Save Cancel



Insurance

Ames offers Short- and Long- Term Disability to eligible employees at no cost. No action is needed for these benefits.

Ames offers Basic Life Insurance to eligible employees at no cost. The only action required is to designate beneficiar(ies) for this benefit.

Basic Life Insurance

1. Under the **Basic Life/AD&D** tab, select **Manage**.

The screenshot shows the 'Insurance' management page with three panels. The first panel, 'Basic Life/AD&D MetLife (Employee)', shows 'Cost per paycheck' as 'Included' and 'Coverage' as '\$50,000'. The 'Manage' button at the bottom of this panel is highlighted with a red rectangle. The other two panels, 'Short Term Disability' and 'Long Term Disability', show similar information with '50% of Salary' for coverage and their respective 'Manage' buttons.

2. The system will default to Select. **Click Confirm and Continue.**
3. Choose an existing beneficiary from the dropdown or enter a new beneficiary. You may add multiple primary and/or contingent beneficiaries for this benefit. Ensure percentages add up to 100% before clicking **Save**.

Voluntary Employee Life/AD&D

This is a voluntary benefit.

1. Under the **Voluntary Employee Life/AD&D** tab, select **Manage**.
2. Choose **Select** to enroll or **Waive** to opt out of coverage, then select **Confirm and Continue**. You will be prompted to add a beneficiary, if applicable, after selecting the **Confirm and Continue** button.

The screenshot shows the 'Voluntary Employee Life/AD&D' enrollment page. At the top, it displays 'Projected Total Cost Per Paycheck \$248.45'. Below this, there's a section 'Plans Available' with a table:

Benefit Plan	*Selection	You Pay (Weekly)	Company Contribution (Weekly)
MetLife (Employee)	<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$3.23	

At the bottom of the page, the 'Confirm and Continue' button is highlighted with a red rectangle, and a 'Cancel' button is also visible.



- 3. **New hires** may elect up to the lesser of 5x base annual salary or \$500,000 in increments of \$10,000. The Guaranteed Issue amount for newly eligible employees is \$100,000. Any amount over \$100,000 will require Evidence of Insurability (EOI).

Existing participants can increase Voluntary Employee Life/AD&D coverage by \$20,000, not to exceed the Guaranteed Issue Amount, without Evidence of Insurability (EOI).

Employee premium deductions will be based on the Guaranteed Issued Amount (newly eligible) or \$20k increase (currently enrolled) until additional coverage approval is received. Employees will be contacted regarding EOI after enrollment is completed.

Please view the Benefits Guide located on the [Ames Benefits Resource page](#) for more information.

After electing your coverage level, choose an existing beneficiary from the dropdown or enter a new beneficiary. You may add multiple primary and/or contingent beneficiaries for this benefit. Ensure percentages add up to 100% before clicking **Save**.

Voluntary Employee Life/AD&D - MetLife (Employee)

Projected Total Cost Per Paycheck
\$248.45

Coverage

Your guaranteed coverage amount for Voluntary Employee Life/AD&D - MetLife (Employee) is \$0. Submit your Evidence of Insurability to MetLife to be considered for the coverage amount of \$100,000. Your election will be waived if you are denied coverage.

Calculated Coverage \$100,000.00

Coverage

Plan cost per paycheck \$3.23

Beneficiaries

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

***Primary Beneficiaries** 1 item

Beneficiary	Percentage
<input type="text" value="test test"/>	100

Secondary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

Insurance Instructions

Provider Website [MetLife](#)

General Instructions

Choose Select to enroll or Waive to opt out of Voluntary Life/AD&D Insurance.

Important Information

- Ames provides \$50,000 in Basic Life & AD&D coverage to all eligible employees at no cost. You may choose to purchase additional Voluntary Life & AD&D coverage for yourself and your dependents.
- When you select Voluntary Employee Life/AD&D coverage, you can also select Voluntary Spouse Life/AD&D and/or Voluntary Child Life/AD&D coverage.
- Coverage for spouses and children is dependent on employee enrollment. Therefore, if you waive Voluntary Employee Life/AD&D coverage, spouse and child coverage will also be waived.

Coverage - Insurance Instructions

- Employees may elect up to the lesser of 5x base annual salary or \$500,000 in increments of \$10,000.
- The Guaranteed Issue amount for newly eligible employees is \$100,000. Any amount over \$100,000 will require Evidence of Insurability (EOI), coordinated by MetLife.



Voluntary Spouse Life/AD&D

This is a voluntary benefit.

1. Under the **Voluntary Spouse Life/AD&D** tab, select **Manage**.
2. Choose **Select** to enroll or **Waive** to opt out of coverage, then select **Confirm and Continue**.

Note: you may only select Voluntary Spouse coverage if you have enrolled in Voluntary Employee coverage.

Voluntary Spouse Life/AD&D

Projected Total Cost Per Paycheck
\$248.45

Plans Available
Select a plan or Waive to opt out of Voluntary Spouse Life/AD&D.

1 Item

Benefit Plan	*Selection	You Pay (Weekly)	Company Contribution (Weekly)
MetLife (Spouse)	<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$1.73	

Insurance Instructions

General Instructions
Choose Select to enroll or Waive to opt out of Voluntary Spouse Life/AD&D Insurance.

Important Information

- Voluntary Spouse Life/AD&D is dependent on employee enrollment and is limited to 50% of the total Voluntary Employee Life/AD&D coverage.

Coverage – Insurance Instructions

- You may elect Spouse coverage in increments of \$5,000 up to a maximum of \$100,000, not to exceed 50% of the Employee Voluntary Life/AD&D election.
- The Guaranteed Issue amount for newly eligible spouses is \$25,000. Any amount over \$25,000 will require Evidence of Insurability (EOI), coordinated by MetLife. Premium deductions will be based on the Guaranteed Issue Amount until additional coverage approval is received from MetLife.
- Please view the Benefits Guide located on the [Ames Benefits Resource page](#) for more information.

Confirm and Continue **Cancel**

New hires may elect up to \$100,000 in increments of \$5,000, not to exceed 50% of employee’s voluntary life election. The Guaranteed Issue amount for newly eligible spouses is \$25,000. Any amount over \$25,000 will require Evidence of Insurability (EOI).

Existing participants: any increase to Voluntary Spouse Life/AD&D coverage will require Evidence of Insurability (EOI).

Premium deductions will be based on the Guaranteed Issue Amount (newly eligible) or current coverage (currently enrolled spouses) until additional coverage approval is received. Employees will be contacted regarding EOI after enrollment is completed. Please view the Benefits Guide located on the [Ames Benefits Resource page](#) for more information.

Note: beneficiaries for spouse voluntary life default to the employee.

After entering the selected coverage amount, click **Save**.

Projected Total Cost Per Paycheck
\$247.78

Coverage
Your guaranteed coverage amount for Voluntary Spouse Life/AD&D - MetLife (Spouse) is \$0. Submit your Evidence of Insurability to MetLife to be con

Calculated Coverage \$50,000.00

Coverage

Plan cost per paycheck \$1.73

Dependents
Add a new dependent or select an existing dependent from the list below.

Add New Dependent

1 Item

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Wife Wife	Spouse	07/06/1990



Voluntary Children Life/AD&D

This is a voluntary benefit.

1. Under the **Voluntary Child Life/AD&D** tab, select **Manage**.
2. Choose **Select** to enroll or **Waive** to opt out of coverage, then select **Confirm and Continue**.

Note: you may only select Voluntary Child coverage if you have enrolled in Voluntary Employee coverage.

Voluntary Child Life/AD&D

Projected Total Cost Per Paycheck
\$248.45

Plans Available
Select a plan or Waive to opt out of Voluntary Child Life/AD&D.

1 item

Benefit Plan	*Selection	You Pay (Weekly)	Company Contribution (Weekly)
Metlife (Child(ren))	<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$0.67	

Insurance Instructions

General Instructions
Choose Select to enroll or Waive to opt out of Voluntary Child Life/AD&D Insurance.

Important Information

- Voluntary Child Life/AD&D is dependent on employee enrollment in Voluntary Employee Life/AD&D coverage.

Coverage - Insurance Instructions

- Children between ages 15 days - 6 months are eligible for \$1,000 in coverage.
- You may elect Child coverage in increments of \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000 for children ages 6 months - age 26.
- Please view the Benefits Guide located on the [Ames Benefits Resource page](#) for more information.

Confirm and Continue **Cancel**

Child(ren) ages 0 – 26 are eligible for coverage in increments of \$1,000, up to a maximum of \$10,000. No Evidence of Insurability (EOI) is required. Please view the Benefits Guide located on the [Ames Benefits Resource page](#) for more information.

Note: beneficiaries for child(ren) voluntary life default to the employee.

After entering the selected coverage amount, click **Save**.

Voluntary Child Life/AD&D - Metlife (Child(ren))

Projected Total Cost Per Paycheck
\$248.45

Coverage

Calculated Coverage \$10,000.00

Coverage

Plan cost per paycheck \$0.67

Dependents
Add a new dependent or select an existing dependent from the list below.

Add New Dependent

1 item

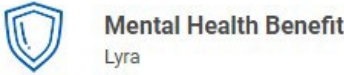
Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Test Test	Child	07/29/2024



Additional Benefits

Ames offers Mental Health benefits for employees and dependents through Lyra at no cost. No action is needed for this benefit.

Additional Benefits



[View](#)

Review and Sign

1. When ready, click the **Review and Sign** button.
2. You will be brought to a View Summary page – please review this in detail to ensure the benefits listed are the ones you intend to enroll in.

View Summary

Projected Total Cost Per Paycheck
\$248.45

Please take a moment to review your benefit elections. Indicate your agreement with these elections via the electronic signature checkbox at the bottom of the page.

Selected Benefits: 17 items

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Medical	10/01/2024	10/01/2024	Employee + Family	Test Test Wife Wife		\$17.31
BlueCross BlueShield HDHP HSA						
Pharmacy	10/01/2024	10/01/2024	Employee + Family	Test Test Wife Wife		Included
CVS						
Dental	10/01/2024	10/01/2024	Employee + Family	Test Test Wife Wife		Included
Delta Dental of Minnesota DPO						
Vision	10/01/2024	10/01/2024	Employee + Family	Test Test Wife Wife		Included
Vision Service Plan (VSP) VIS						
Accident Insurance	10/01/2024	10/01/2024	Employee + Family	Test Test Wife Wife		\$5.88
MetLife High						
Hospital Indemnity	10/01/2024	10/01/2024	Employee + Family	Test Test Wife Wife		\$11.11
MetLife High						
Critical Illness	10/01/2024	10/01/2024	Employee + Family	Test Test Wife Wife		\$5.58
MetLife 30k						
Health Savings Account	10/01/2024	10/01/2024	\$5,300.00 Annual			\$103.92

Submit
Cancel

3. Once reviewed, check the box to provide your Electronic Signature. Select **I Accept** and **Submit**.

Electronic Signature

LEGAL NOTICE: Please Read
When you check the "I ACCEPT" checkbox, you are certifying that:

- You confirm the accuracy of the information being submitted.
- You elect to participate in the Ames Benefits Plan and authorize Ames Construction to reduce your compensation by the amount required to pay your share of premiums for the coverage you have elected.

I Accept



Ames Construction

4. You will have the option to **View your Benefits Statement** and print a copy of your enrollment for your records.

Submitted

You've submitted your elections.

Thank you! Your benefit elections have been submitted.

Select the Benefits Statement below to print a summary for your records.

Important Dates:

Benefits go into effect	10/01/2024
Final day to update benefits	08/16/2024

[View 2024 Benefits Statement](#)

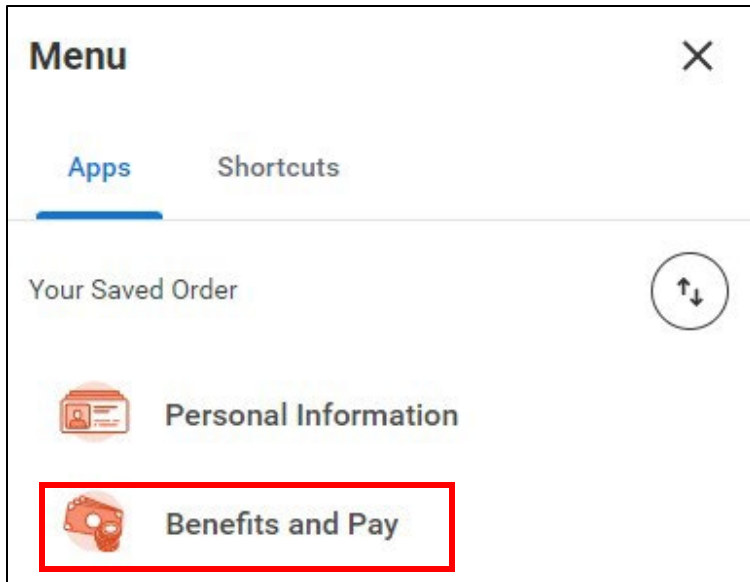
Viewing Benefits after Enrollment

1. Click on **Menu** on the top left of your screen.

The screenshot shows the top navigation bar of the Ames Construction portal. On the left, a red box highlights the 'MENU' icon (three horizontal lines). To its right is the Ames Construction logo. On the right side of the navigation bar is a search bar with a magnifying glass icon and the text 'Search'. Below the navigation bar is a large banner image of a construction site with concrete arches. The main content area below the banner is titled 'Hi There' and contains two white cards: 'Awaiting Your Action' with a three-dot menu icon and the text 'You're all caught up on your tasks.', and 'Timely Suggestions' with the text 'Here's where you'll get updates on your active items.'



2. Select **Benefits and Pay**



3. The **Benefit Elections** tab will show current enrollments, while selecting **Benefits by Date** will allow you to see future dated enrollments.

Note: Benefits selected during Open Enrollment will not show until the Open Enrollment period has ended.

You may view and/or edit **Dependents** and **Beneficiaries** by selecting those tabs.

