




Ames Construction

Open Enrollment 2025-2026

Mckenzie Cremer, Benefits
Manager



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Topics



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- Resources & Enrollment Information
- Health Benefits
- Life & Disability Benefits
- Voluntary Benefits
- Leave Benefits





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Resources & Enrollment Information

Benefit Resource Site



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Ames Benefit Resource site link:
amesconstruction.com/subpillar/benefits
or scan the QR code.



Resource examples:

- Benefit Guide
- Plan Summaries
- Carrier Websites
- ... and more!

Important Dates



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Open Enrollment: August 18 – September 5

- Current benefit elections will NOT rollover so it is critical you enroll.
- If enrollment is not completed, coverages for non-company paid benefits will default to waived.
- Benefits elected remain in effect from October 1, 2025 – September 30, 2026, unless you have a Qualifying Life Event (QLE).

Qualifying Life Events



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Examples:

- Marriage
- Divorce/legal separation
- Birth/adoption
- Death of a dependent
- Change in spouse's employment
- Qualified medical support order
- Entitlement to Medicare or Medicaid

Notify HR within 30 days of your life event.

Eligibility




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- Non-union employees who work at least 30 hours per week.
- New hires are eligible beginning the first of the month after hire.
- Eligible dependents include legal spouses and children until age 26.*
**Age 25 for Accident, Critical Illness, and Hospital Indemnity plans*
- Ames conducts a dependent verification following enrollment.
 - Only required for new hires or if you're planning to add new dependents to your plan during Open Enrollment.
 - If you are a current employee who has already completed the dependent verification for your eligible dependents, no action is needed.

How to Enroll


Step 1	Review the Benefits Guide and additional resources available on the Benefit Resource site.
Step 2	Enroll electronically via Workday by Friday, September 5 th .
Step 3	Review your confirmation statement.

Awaiting Your Action



Open Enrollment Change: [REDACTED] on 10/01/2025

My Tasks - 2 day(s) ago



[Go to My Tasks \(1\)](#)



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Health Benefits

Health Plan Premiums



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- Medical, pharmacy, dental, and vision insurance premiums will remain bundled.
- Employees have a choice of two plan designs: High Deductible Health Plan (HSA eligible) or Traditional Copay Plan.

Monthly Premium	High Deductible Health Plan		Traditional Copay Plan	
	Employee Only Coverage	Family Coverage	Employee Only Coverage	Family Coverage
Base Pay <\$100k	\$30.00	\$80.00	\$70.00	\$170.00
Base Pay \$100-200k	\$50.00	\$125.00	\$105.00	\$250.00
Base Pay > \$200k	\$75.00	\$200.00	\$160.00	\$400.00

Medical Plan Design - HDHP



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High Deductible Health Plan (HSA Eligible)	
Plan Design	In-Network
Ames Contribution* <i>(Individual/Family)</i>	\$1,500 / \$3,000
Annual Deductible <i>(Individual/Family)</i>	\$3,300 / \$6,600
Plan Coinsurance	80% Ames / 20% Employee
Out-of-pocket Maximum <i>(includes deductible & coinsurance)</i>	\$4,000 / \$8,000
Plan Features	In-Network
Preventive Care	Covered at 100%
Doctor on Demand <i>(including Mental Health)</i>	\$0
Office Visit, Urgent Care, Emergency Room	20% coinsurance after deductible

*Ames contributions are pro-rated monthly.



Medical Plan Design – Copay Plan



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Traditional Copay Plan

Plan Design	In-Network
Annual Deductible (<i>Individual/Family</i>)	\$750 / \$1,500
Plan Coinsurance	80% Ames / 20% Employee
Out-of-pocket Maximum (<i>includes copays, deductible, & coinsurance</i>)	\$2,000 / \$4,000
Plan Features	In-Network
Preventive Care	Covered at 100%
Doctor on Demand (<i>including Mental Health</i>)	\$0
Office Visit	\$25 Copay
Urgent Care	\$50 Copay
Emergency Room	\$150 Copay

Health Savings Account (HSA)

- A Health Savings Account (HSA) is a tax-advantaged savings account you can contribute to if you’re enrolled in the HDHP.
- You contribute on a pretax basis, you earn interest tax-free, and your eligible withdrawals are tax-free.

How it works:

<p>CONTRIBUTE</p> <p><i>Ames:</i> Contributes a portion to the employee’s account each month.</p> <p><i>Employees:</i> Through pretax payroll deductions, up to the annual contribution limit set by the IRS.</p>	<p>USE</p> <p>Funds in your HSA to help pay for eligible health care expenses.</p>	<p>SAVE and INVEST</p> <p>The funds to pay for future health care costs; even in retirement.</p>
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Health Savings Account (HSA)



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Features of an HSA:

- Contributions are made via through pretax payroll deductions which decreases your taxes. Ames also makes contributions on your behalf.
- Another way to save for retirement – Empower offers 14 fund options in their standard lineup.
- A HDHP means higher deductible with lower premiums - pay as you go and save in an HSA.
- Consumer driven plan – requires more informed choices
- If you don't need medical services regularly or don't have monthly prescriptions, the HDHP may be a fit for you.
- Only the HDHP is eligible to have an HSA.

Coverage Tier	2025 IRS HSA Limits	Annual Ames Contribution	Annual Employee Max Contribution
Employee Only	\$4,300	\$1,500	\$2,800*
Family	\$8,550	\$3,000	\$5,550*
*Employees 55+ can contribute an additional \$1,000.			



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Optum to Empower Timeline



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- 10/1: Go live with Empower
- 10/1 – 10/29: Electronic consent period to transfer HSA funds from Optum to Empower



- 11/10 – 11/14: Blackout period with Optum
- 11/17: Funds move from Optum to Empower
- 11/21: Funds will show in Empower account



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HDHP vs Copay Plan



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Example: Stuart, his wife, and three children are enrolling in the Ames health plan. Stuart has a chronic illness that will require him to reach the out of pocket max, and he is currently at a 25% tax rate. He falls within the \$100-200k salary range. Below is a comparison of total potential cost to Stuart when comparing the two Ames plans:

<u>Current HDHP</u>	
Out of Pocket Max	\$8,000
Medical Premiums	\$1,500
Tax Savings on Premium	(\$375)
Ames HSA Contribution	(\$3,000)
Tax Savings on HSA Contribution*	<u>(\$1,388)</u>
Total Cost	\$4,738
*Tax savings on HSA contribution assumes employee contributes the 2025	

<u>Current Copay Plan</u>	
Out of Pocket Max	\$4,000
Premiums	\$3,000
Tax Savings on Premium	<u>(\$750)</u>
Total Cost	\$6,250

Medical Carrier



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Blue Cross Blue Shield of Minnesota is the medical carrier.

Network

- Employees in Minnesota use the Aware Network.
- Employees in Utah / Nevada use the National BlueCard/ Regence/ PAR Network.
- All other employees use the BlueCard PPO Network.

To find a doctor in-network, visit bluecrossmnonline.com and select the network and enter your location.

Customer Service: 866-873-5943



Blue Care Advisor App



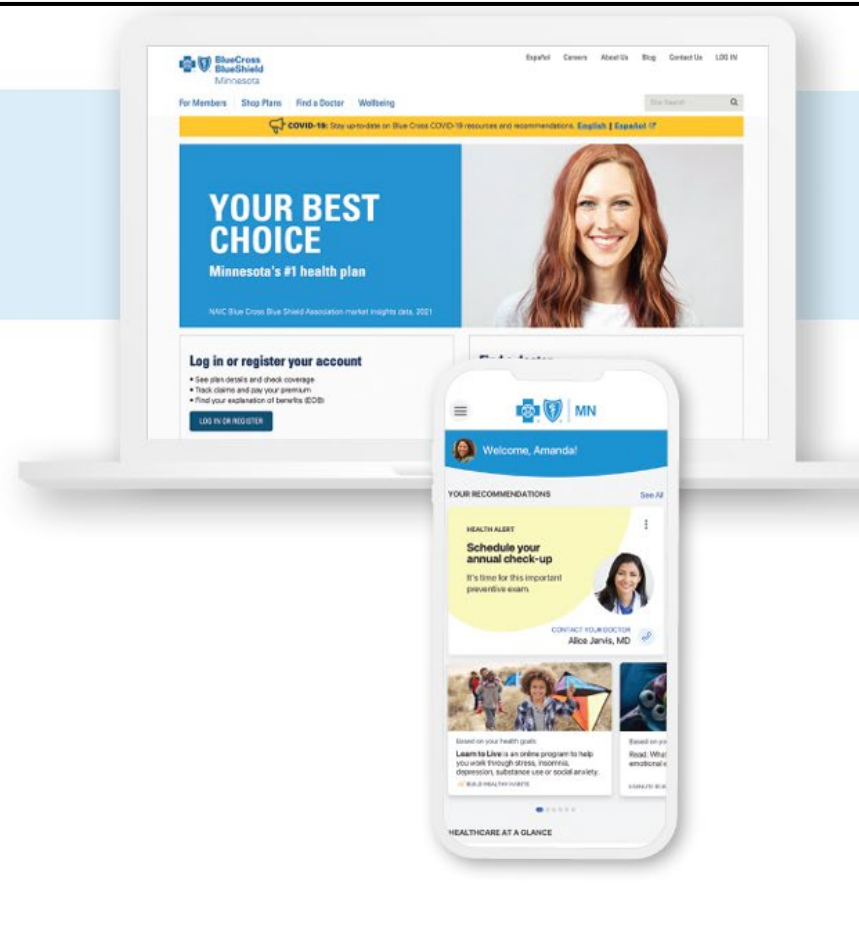
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Blue Care Advisor connects you to everything you need to easily manage your healthcare, meet your goals and live healthier.

**GET THE MOBILE APP OR
VISIT [BLUECROSSMN.COM/BCA](https://bluecrossmn.com/bca)**



BlueCross MN



Doctor on Demand



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Doctor on Demand is available through BCBS of MN.

Medical care available on demand or by appointment 24/7.

There is **no cost** to utilize this benefit.

Meet with a doctor in minutes:

- Cold and flu
- Sinus infections
- Nausea and vomiting
- Asthma
- Allergies and rashes
- Headaches and migraines
- Stress and anxiety

Download the app or visit doctorondemand.com/bluecrossmn

Prescription Drug Benefits



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CVS Caremark is Ames' pharmacy carrier

<u>Plan Provisions</u>	<u>High Deductible Health Plan</u>	<u>Traditional Copay Plan</u>
Generic	20%	\$10 copay
Brand Preferred	20%	\$20 copay
Brand Non-Preferred	20%	\$35 copay
Specialty	20%	30% coinsurance*

*PrudentRx is available for Specialty drugs when enrolled in the Traditional Copay Plan

- Prescription plan to get select specialty medications at no cost.
- Eligible employees will receive more information.
- If you choose to opt out of the program, you will be responsible for 30% coinsurance for specialty medications.



Customer Care: 877-264-2955

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Dental Benefits



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Plan Design	
Plan Year Deductible (does not apply for diagnostic and preventive services or orthodontics)	\$50 per person \$150 per family
Plan Year Plan Maximum	\$2,000 per person
Diagnostic & Preventive Services including oral evaluations and dental cleanings, x-rays, fluoride treatments and sealants for children & space maintainers	100%
Basic Services including composite and amalgam restorations, endodontics, periodontics and oral surgery	80%*
Major Services including crowns, bridges, full and partial dentures and repairs to these prosthetics	50%*
Orthodontia (dependent children aged 8 - 18)	50%; \$5,000 lifetime maximum

*after deductible

Networks: Delta Dental PPO & Delta Dental Premier



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Vision Benefits



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Coverage	In-Network Member Cost
Eye Examination (every 12 months)	Covered in full after \$10 copay
Contact Lens Fit and Follow-up (every 12 months)	Standard and premium fit: Covered in full after copay. Member receives 15%* off contact lens exam services; copay will never exceed \$60. <i>*15% off not available at Costco® Optical, Walmart® Optical, or Sam's Club® Optical</i>
Elective Contact Lenses Necessary Contact Lenses <i>(not available at Costco® Optical, Walmart® Optical, or Sam's Club® optical)</i>	\$300 allowance \$300 allowance
Single Vision Standard Lenses (every 12 months) Bifocal Standard Lenses (every 12 months)	Covered in full after \$25 copay Covered in full after \$25 copay
Frames (every 12 months)	\$300 allowance (\$320 featured frames); 20% savings on the amount over allowance

Insurance Cards



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- **Only those new to the plan or who changed plans will receive new medical, pharmacy, and dental cards.**
- VSP does not issue cards.
- Those without changes can use their existing cards.



BCBS of Minnesota (Medical Insurance)

Group number and member ID can be found on the BCBS MN portal or through the Blue Card Advisor App.

CVS Caremark (Pharmacy Insurance)

Group number and member ID can be found at [caremark.com](https://www.caremark.com) or by calling Customer Care at 877-264-2955.

Delta Dental (Dental Insurance)

Group number and member ID can be found at [DeltaDentalMN.org](https://www.DeltaDentalMN.org) or by calling Customer Care at 651-406-5901.



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Life & Disability Benefits

Short & Long-term Disability



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Coverage	Benefit
Short-term Disability	<ul style="list-style-type: none">• Covers 70% of your base weekly salary up to a weekly maximum of \$2,100• Starts after a 7 day waiting period• 12 week benefit duration• No pre-existing condition limitation
Long-term Disability	<ul style="list-style-type: none">• Covers 50% of your base monthly earnings up to a \$10,000 monthly maximum• Begins when short-term disability period ends.



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Life & AD&D Insurance



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Full-time, non-union employees are automatically covered under Basic Life & AD&D Insurance

- Benefits paid by Ames
- Basic Life coverage of \$50k
- Basic AD&D benefit equals 100% of life benefit
- Ensure you have elected a beneficiary



Life & AD&D Insurance



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Voluntary Life

Employee	New & current participants (Open Enrollment Only): <ul style="list-style-type: none">• Increments of \$10,000 up to the lesser of 5x base annual salary or \$500,000• EOI required for coverage above \$100,000
Spouse*	New & current participants (Open Enrollment Only): <ul style="list-style-type: none">• Increments of \$5,000 up to a maximum of \$100,000, not to exceed 50% of employee's voluntary life election• EOI required for coverage above \$25,000
Children*	New & current participants: <ul style="list-style-type: none">• Dependent children up to age 26: increments of \$1,000 up to a maximum of \$10,000

*Employees must be enrolled in voluntary life to obtain coverage for spouses and/or children.



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Voluntary Benefits

Accident Insurance



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- Helps cover costs from unexpected bills due to covered accidents
- Lump sum payment paid directly to employee
- Two options for plans and covered injuries pay differently

Category	High	Low
Initial Hospital Admission	\$1,000	\$500
X-Rays, CT, MRI, ER, Urgent Care	\$200	\$150
Physician Office Visit	\$100	\$75
Fractures	Up to \$4,000	Up to \$4,000
Organized Sports Coverage	Yes	Yes
Wellness Credit	\$50	\$50



Critical Illness



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- Helps provide financial protection in the event of a major health emergency
- Lump sum payment paid directly to employee

Category	Benefit
Employee Guaranteed Issue Max	\$30,000
Benefit Coverage Amount – EE / Spouse	\$10k / \$20k / \$30k
Benefit Coverage Amount – Child	\$5k / \$10k / \$15k
Heart Attack, Stroke, Major Organ Failure, Paralysis, Invasive Cancer	100%
Pre-Existing Conditions	Waived
Wellness Credit	\$50



Hospital Indemnity



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- Pays benefits for hospital admission & confinement
- Lump sum payment paid directly to employee

Category	High	Low
Maternity Coverage	Yes	Yes
Initial Hospital Admission	\$1,000	\$500
ICU Admission	\$3,000	\$1,500
Hospital Confinement	\$200	\$100
ICU/ Critical Care Confinement	\$600	\$300
Rehabilitation Facility	\$100	\$100
Wellness Credit	\$50	\$50



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Leave Benefits

Family Medical Leave (FMLA)



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Provides 12 weeks of unpaid, job-protected leave for all employees after 1 year of service and 1,250 work hours

Leave Examples:

- The birth of a child or placement;
- To bond with a child;
- To care for the employee's spouse, child, or parent who has a qualifying serious health condition;
- For the employee's own qualifying serious health condition;
- Foreign deployment of a military covered family member

Parental Leave



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Eligibility: Regular, full-time employees

Type of Leave	Eligibility	Leave Duration
Maternity Leave	Has given birth to a child	Six (6) weeks of paid leave per birth
Paternity Leave	Partner has given birth to a child	One (1) week paid leave per birth
Adoption Leave (Primary)	Has primary parental responsibility for care added through adoption	Six (6) weeks of paid leave per birth
Adoption Leave (Secondary)	Has parental responsibility for care added through adoption (NOT primary caregiver)	One (1) week paid leave per birth

This benefit is paid by Ames.

Military Leave



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Eligibility: Employees reporting for active duty or training

Duration: Approved leave granted for up to 5 years

Pay & Benefits: For up to one year, Ames will:

- Pay difference between the military pay if less than Ames pay
- Continue medical, dental and vision benefits



Paid Time Off



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Eligibility: Regular, full-time, non-union employees

Vacation:

Years of Service	Monthly Accrual	Weekly Accrual	Annual Accrual Rate	Maximum Accrual Cap
Less than 5	6.67 Hours	1.54 Hours	80 Hours	120 Hours
5 to 9	10 Hours	2.31 Hours	120 Hours	180 Hours
10 or More	13.33 Hours	3.08 Hours	160 Hours	240 Hours

Paid Time Off



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Eligibility: Regular, full-time, non-union employees

Sick:

Accrual (<i>every 30 hours worked</i>)	Annual Accrual Rate	Maximum Accrual Cap
1 hour	56 hours	80 hours

Holidays:

New Year's Day	Independence Day	Thanksgiving	Christmas Eve
Memorial Day	Labor Day	Day after Thanksgiving	Christmas



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Additional Benefits

Mental Health Benefits



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Lyra provides mental health benefits for Ames employees and their dependents.

- **10** Health Coaching / Therapy Sessions
 - Coaching: only available virtually
 - Therapy: virtual or in-person appointments (*within 3 days*)
- Self-Guided Care Activities
- On-Demand Resources

Phone: 877-849-1353

Website: www.amesconstruction/lyrahealth.com

This benefit is paid by Ames.

Lyra

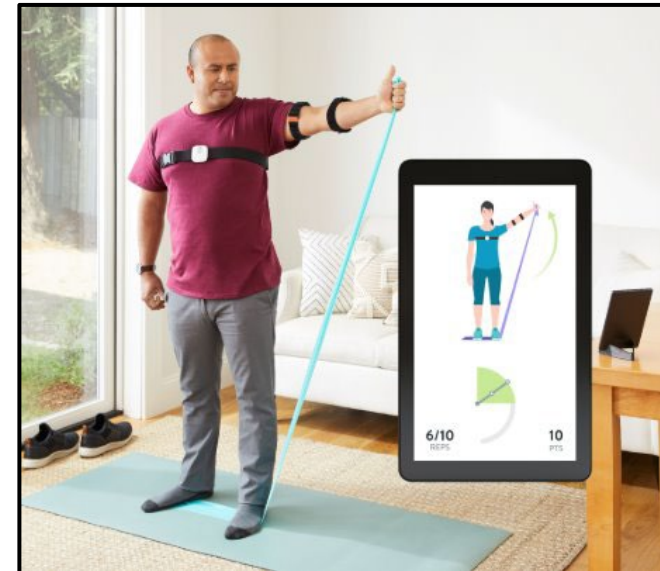
Hinge Health



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Hinge Health provides digital physical therapy for muscle and joint pain.

- Offers personalized care plans and coaching related to musculoskeletal (back, muscle, joint) health.
- Provides tools to overcome nagging pain, recover from recent injuries, prepare for surgery, or find new strategies to stay healthy and pain free.
- **Offered at no cost to all Ames employees.** Spouses and dependents 18+ enrolled in Ames medical benefits are also eligible.



BenefitHub



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BenefitHub is a comprehensive discount and reward platform that can help you save money.

Thousands of vendors – with savings on auto/home policies, pet insurance, national and local deals, hotels and travel, event tickets, and more!



Visit:

amesperks.benefithub.com

Enter referral code: 7NMUCL

Available to all Ames employees at no cost.



Automobiles



Food & Dining



Top Brands



Insurance



Local Deals



Well-Being



Travel



Tickets



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Resources

Benefit Resources



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Ames Benefit Resource site link:

<https://amesconstruction.com/subpillar/benefits> or scan the QR code.



Location	HR Contact	Phone
Central	Katie Odegaard	952-435-7106
Eastern	Terra Snyder	704-980-2637
Mountain	Katie Odegaard	952-435-7106
Pacific	Sam Lucas	951-356-1275
Southwest	Melissa Abraham	602-431-2111
Western	Andy Anderson	801-977-8012
Corporate	Mckenzie Cremer	952-435-7106



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Questions