Ames Construction

2026-2027 OPEN ENROLLMENT

AUGUST 17 – SEPTEMBER 4

AMES**BENEFITS**





BENEFITS RESOURCES SITE

Ames Benefits Resources site:
amesconstruction.com/subpillar/benefits

OR scan the QR code.

Resource examples:

- Benefits Guide
- Workday Enrollment Instructions
- Plan Summaries
- Carrier Websites
- ... and more!

OPEN ENROLLMENT TIMELINE

August 17: Open Enrollment Begins

Workday enrollment goes live – coworkers will have a task to complete on their home page.

September 4: Open Enrollment Ends

Workday enrollment closes at midnight.

October 1: New Benefits Start

Benefits are effective until September 30, 2027 (unless you have a Qualifying Life Event).

October 2 (Hourly) or October 15 (Salaried): 1st Payroll with New Deductions

Check your paystubs carefully to ensure benefit deductions match your enrollment confirmation.

January 1: New HSA Limits Are Effective

If applicable – complete an HSA Change Form (available on the Benefits Resources Site) to increase your contribution.

Important:

- Current benefit elections will not rollover.
- If enrollment is not completed, coverages for non-company paid benefits will default to waived.

QUALIFYING LIFE EVENTS

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

- Non-union employees who work at least 30 hours per week

- Eligible dependents include legal spouses and children until age 26*

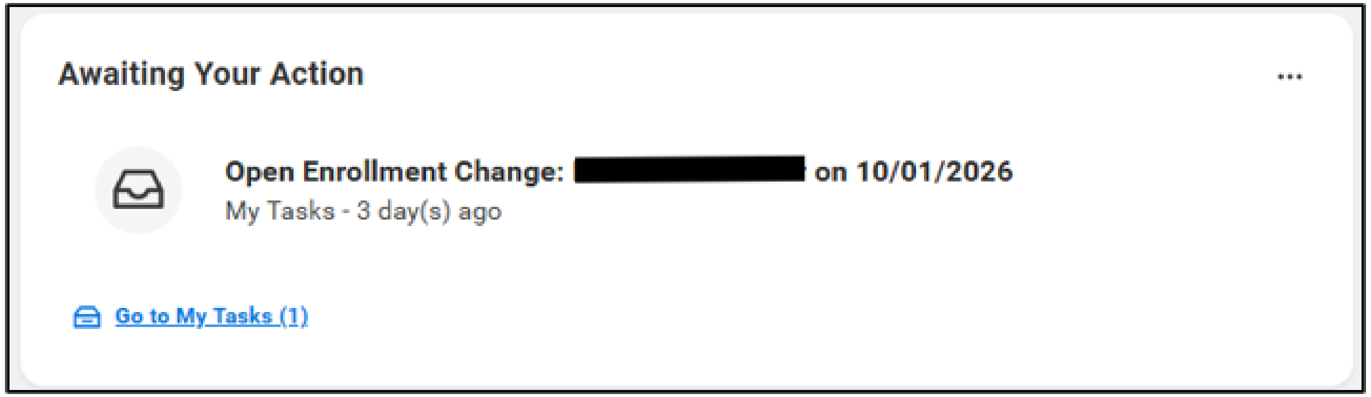
  **Age 25 for Accident, Critical Illness, and Hospital Indemnity plans*

  **Age 26 or older if incapable of self-sustaining employment by reason of mental or physical handicap*

- Ames conducts a dependent verification following enrollment
  - Only required for new enrollees or if you're planning to add new dependents during Open Enrollment

HOW TO ENROLL

Step 1	Review the Benefits Guide and additional resources available on the Benefits Resources site.
Step 2	Enroll electronically via Workday by Friday, September 4.
Step 3	Review your confirmation statement.



HEALTH BENEFITS

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UNDERSTANDING THE LANDSCAPE

Each year, we evaluate:

- Best practices in our industry and nationwide
- Our plan benefits and plan design
- Our contributions to the plans
- Employee contributions

We do this to balance our commitment to our coworkers and their families with our responsibility to Ames' long-term success.

IMPORTANT CHANGES

Medical/Prescription, Dental, and Vision

New: You can separately select medical/prescription, dental, and vision

- These benefits will no longer be bundled together.*
- You can choose the coverage you want and need.
- Provides greater flexibility in customizing your benefits package.

Medical/Prescription will continue to remain bundled.

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IMPORTANT CHANGES

Coverage Tiers

New: You can select the coverage that best reflects your family

Medical/Prescription plan will now have four coverage options:

1. Employee only
2. Employee + spouse (no coverage for children) NEW!
3. Employee + children (no coverage for a spouse) NEW!
4. Family (both spouse and children are covered)

IMPORTANT CHANGES

Medical/Prescription Plan

Medical/Prescription plan design changes: Bold = Change from current design

	Effective October 1, 2026	
	Traditional	**Health Savings**
Deductible (Individual/Family)	**$1,000/$2,000**	**$3,500/$7,000**
Out-of-Pocket Maximum (Individual/Family)	**$3,000/$6,000**	**$5,000/$10,000**
HSA Seed from Ames	N/A	$1,500/$3,000
Office Visit (Primary/Specialist)	$25/**$40**	20% after deductible
Urgent Care/ER	$50/**$300 (waived if admitted)**	20% after deductible
Most Other Care	20% after deductible	20% after deductible
Pharmacy (30-Day) **Generic** **Formulary** **Non-Formulary** **Specialty**	 $10 **$35** **$60** 30%, no deductible	Meet deductible, then: **$10** **$35** **$60** **30%**
Pharmacy (90-day) **Generic** **Formulary** **Non-Formulary** **Specialty**	 **$30** **$105** **$180** 30%, no deductible	Meet deductible, then **$30** **$105** **$180** **30%**

IMPORTANT CHANGES

Medical/Prescription Plan Design Changes

Traditional Plan:

- Coinsurance is staying the same.
- Copays for primary care and urgent care are not changing.
- No ER copay if admitted to the hospital.

Health Savings Plan:

- Coinsurance is staying the same.
- Rx copays after deductible (same as Traditional Plan).
- HSA funding remains unchanged: $1,500 Employee Only / $3,000 Family annually

IMPORTANT CHANGES

Medical /Prescription Premium Adjustments

Ames remains committed to paying a high portion of health benefits. Ames pays 92% of the cost of coverage.

Plan	Monthly Cost Effective Oct. 1, 2026		
	Under $100k	**$100-199k**	**$200k+**
Health Savings Plan			
Employee Only	$27.00	$45.00	$67.50
Employee + Spouse	$72.90	$121.50	$182.25
Employee + Child(ren)	$54.00	$90.00	$135.00
Family	$83.70	$139.50	$209.25
Traditional Plan			
Employee Only	$63.00	$94.50	$144.00
Employee + Spouse	$170.10	$255.15	$388.80
Employee + Child(ren)	$126.00	$189.00	$288.00
Family	$195.30	$292.95	$446.40

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MEDICAL BENEFITS

Provider: Blue Cross Blue Shield of Minnesota

Network

- Employees in Minnesota use the **Aware** Network.
- Employees in Utah and 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, select the network, and enter your location.

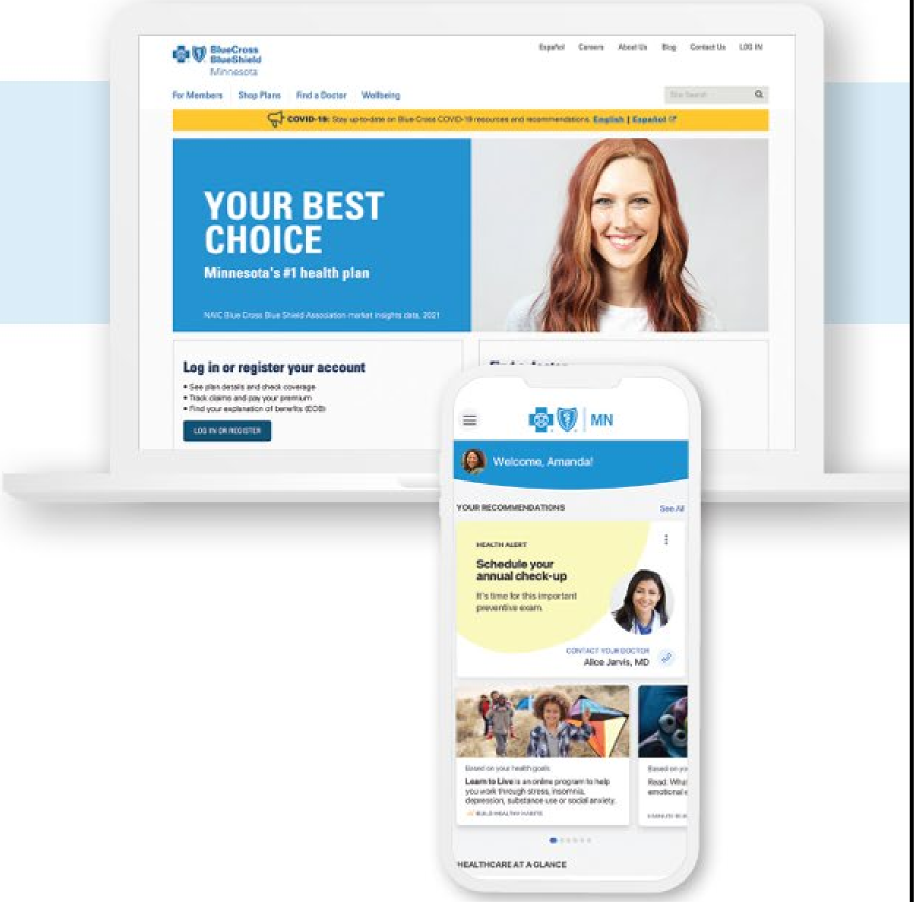
MN

For the health of all.

MEDICAL BENEFITS

Provider: Blue Cross Blue Shield of Minnesota

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

BLUE CARE ADVISOR

BlueCross MN

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MN

For the health of all.

DOCTOR ON DEMAND

Provider: Blue Cross Blue Shield of Minnesota

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
- Allergies and rashes
- Headaches and migraines

doctorondemand.com/bluecrossmn

dr. on demand by Included Health

HEALTH SAVINGS ACCOUNT

Provider: Empower

A Health Savings Account (HSA) is a personal, tax-advantaged account that helps you pay for eligible healthcare expenses today while also allowing you to save and invest for the future.

Unused funds roll over from year to year and remain yours even if you leave Ames or retire.

To contribute to an HSA, you must:

- Enroll in the Ames Health Savings Plan (HDHP)
- Not be enrolled in Medicare
- Not be covered by another non-HSA-qualified medical plan
- Not be claimed as a dependent on someone else's tax return

EMPOWER

HSA TRIPLE TAX ADVANTAGE

The HSA allows employees to receive tax benefits at three different stages: when money goes in, while it grows, and when it comes out for eligible healthcare expenses.

- ✅ Contributions through payroll are made pre-tax.
- ✅ Earnings and investment growth are tax-free.
- ✅ Withdrawals for eligible healthcare expenses are tax-free.

EMPOWER

HSA INVESTING

Provider: Empower

- **Managed investment path —** "do-it-for-me" approach that automatically picks and rebalances investments to match an investor's age and risk profile.
- **Self-directed investment path —** a blend of guided and DIY investing. Allows intermediate investors to choose from a menu of monitored options.
- **Brokerage investment path —** a hands-on, DIY option for skilled investors researching and trading stocks and ETFs.

There are no employee-paid investment fees

Investing requires a minimum account balance of $1,001

EMPOWER

HSA CONTRIBUTIONS

Provider: Empower

When you enroll in the Health Savings medical plan, Ames contributes to your HSA

Coverage level	Ames annual contribution *(distributed monthly)*	2026 total allowable contribution	Amount you can contribute in 2026	2027 total allowable contribution	Amount you can contribute in 2027
Employee Only	$1,500	$4,400	$2,900	$4,500	$3,000
Employee + Spouse	$3,000	$8,750	$5,750	$9,000	$6,000
Employee + Child(ren)	$3,000	$8,750	$5,750	$9,000	$6,000
Employee + Family	$3,000	$8,750	$5,750	$9,000	$6,000
If you are 55 or older, you **can increase your contribution by $1,000.**					

Note: Open Enrollment will reflect the 2026 HSA allowable contributions. You may submit a change form in December to increase your paycheck contributions for 2027.

EMPOWER

HEALTH SAVINGS VS. COPAY PLAN

Side-by-Side Comparison

Example: Family Coverage

You have a critical illness and meet the Plan's out-of-pocket maximum. Under both options, after you meet the out-of-pocket maximum, the Plan pays 100% of your medical expenses for the rest of the year. How much will it cost you, including premiums *and* out-of-pocket costs?

	Health Savings Plan	Traditional Plan
Annual Premium (under $100k)	$1,004.40	$2,343.60
Reduction in your paycheck to make $1,339.20 HSA contribution	$1,339.20	$0
+ Out-of-Pocket Maximum (In-Network)	$10,000	$6,000
	HSA money to help pay those expenses	
— Ames HSA Contribution	- $3,000	- $0
— Your HSA contribution	-$1,339.20	- $0
Your Total Cost	**$8,004.40**	**$8,343.50**

PRESCRIPTION DRUG BENEFITS

Provider: CVS Caremark

Prescription	Health Savings Plan		Traditional Co-Pay Plan	
	30 Day	*90 Day*	*30 Day*	*90 Day*
Generic	Deductible, then $10 Copay	Deductible, then $30 Copay	$10 Copay	$30 Copay
Preferred Brand	Deductible, then $35 Copay	Deductible, then $105 Copay	$35 Copay	$105 Copay
Non-Preferred Brand	Deductible, then $60 Copay	Deductible, then $180 Copay	$60 Copay	$180 Copay
Specialty	Deductible, then 30% Co-insurance	Deductible, then 30% Co-insurance	30% Co-insurance*	30% Co-insurance*

*PrudentRx is available

PRESCRIPTION DRUG BENEFITS

Maintenance Choice Program:

- Maintenance medications must be filled in **90-day supplies** through CVS Maintenance Choice.
- Prescriptions can be picked up at **CVS, participating pharmacies, or delivered by mail**.

PrudentRx Program:

- Available for **specialty medications** under the Traditional Copay Plan.
- Provides eligible specialty medications at **no cost.**
- Employees who opt out will pay **30% coinsurance** for specialty medications.

DENTAL & VISION PLAN PREMIUMS

Dental	Vision
Employee only: $3 per month	**Employee only:** $1 per month
Family: $10 per month	**Family:** $3 per month

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DENTAL BENEFITS

Provider: Delta Dental

Plan Design	
Plan Year Deductible	$50 per person $150 per family
Plan Year Plan Maximum	$2,000 per person
Diagnostic & Preventive Services	100%
Basic Services	80%*
Major Services	50%*
Orthodontia (dependent children aged 8 - 18)	50%; $5,000 lifetime maximum

*After deductible

Networks: Delta Dental PPO & Delta Dental Premier

VISION BENEFITS

Provider: VSP

Plan Design	
Eye Examination *(every 12 months)*	Covered in full after $10 copay* **Ames BCBS medical plan also covers this cost*
Elective Contact Lenses **Necessary Contact Lenses** **Frames** *(every 12 months)*	$300 allowance $300 allowance $300 allowance *($320 featured frames); 20% savings on the amount over 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

vsp vision care

INSURANCE CARDS

Medical, Pharmacy, and Dental

All employees will receive new BCBS, CVS, and Delta Dental Cards

VSP does not issue 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 or by calling Customer Care at 877-264-2955.

Delta Dental (Dental Insurance)

- Group number and member ID can be found at DeltaDentalMN.org or by calling Customer Care at 651-406-5901.

SUPPLEMENTAL MEDICAL INSURANCE

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ACCIDENT INSURANCE

Provider: Prudential

Accident Insurance can help offset medical costs related to a covered accident, such as:

- Dislocations and fractures
- Burns
- Cuts requiring stitches
- Concussions

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

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CRITICAL ILLNESS

Provider: Prudential

Critical Illness insurance pays a lump sum benefit if you or a covered dependent are diagnosed with a covered illness.

You can choose from three levels of coverage, which is the full coverage amount:

- $10,000
- $20,000
- $30,000

You receive the full coverage amount	
Invasive Cancer Coronary Artery Bypass Graft Diabetes (Type 1) Loss of Sight, Hearing, or Speech Heart Attack	Kidney Failure Major Organ Transplant Alzheimer’s Disease Multiple Sclerosis Stroke

Prudential

HOSPITAL INDEMNITY

Provider: Prudential

- Hospital Indemnity insurance can help with out-of-pocket expenses if you are hospitalized because you are sick, hurt, or having a baby.
- The plan provides payments in addition to any other insurance payments you may receive.

Benefit Type	Low	High
Hospital Admission • Non-ICU • ICU	 $500 $1,500	 $1,000 $3,000
Hospital Daily Benefits (starting day one) • Non-ICU • ICU	 $100 $300	 $200 $600
Inpatient Accident Rehabilitation	$100	$100
Newborn Confinement	$100	$200

Prudential

SUPPLEMENTAL INSURANCE

Provider: Prudential

All three supplemental medical insurance options pay benefits directly to you in cash, which you can use for expenses such as medical expenses, daycare, travel, or groceries.

Wellness Credit:

- $50 per covered member for an annual preventive exam.
- Available with Critical Illness, Accident, and Hospital Indemnity coverage.

Legal, Financial, Grief Resources:

- Access to Guidance Resources to help navigate significant life changes

Prudential

LIFE & AD&D INSURANCE

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LIFE AND AD&D INSURANCE

Provider: Prudential

Basic Coverage

- Ames provides $50,000 in Basic Life and AD&D insurance.
- Coverage:
  - $50,000 death benefit
  - $50,000 serious accident or injury

Voluntary Coverage

- Purchase additional insurance for yourself, your spouse, and/or children.
- To cover family, must also purchase voluntary coverage for yourself.

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LIFE AND AD&D INSURANCE

Provider: Prudential

Supplemental Life and AD&D Insurance for Yourself	**$10,000 - $500,000 (increments of $10,000)** • Up to $100,000 Guaranteed Issue at Initial Enrollment • Open Enrollment: Increase up to $20,000 (max $100,000) without medical questions • Proof of Good Health required for higher amounts
Supplemental Dependent Life and AD&D Insurance for Your Spouse	**$5,000 - $100,000 (increments of $5,000)** • Coverage limited to 50% of employee supplemental life coverage • Up to $25,000 Guaranteed Issue when first eligible • Proof of Good Health required for later enrollment or increases
Supplemental Dependent Life and AD&D Insurance for Your Child(ren)	**$1,000 - $10,000 (increments of $1,000)** • No health questions are required. • Life insurance for children can begin after birth and ends when the child reaches age 26. • One premium covers all eligible children, regardless of how many are enrolled.

Note: You will not be required to designate a beneficiary for spouse or child life insurance. Employees are automatically assigned to be the beneficiary for these benefits.

Prudential

ADDITIONAL BENEFITS

NOT IMPACTED BY OPEN ENROLLMENT

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SHORT & LONG-TERM DISABILITY

Provider: Prudential

Ames provides both short-term and long-term disability insurance coverage for all non-work-related illnesses or injuries at no cost to you.

Coverage	Benefit
Short-term Disability	• 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 (11 weeks paid) • No pre-existing condition limitation • New hires are eligible after 90 days of employment
Long-term Disability	• Covers 50% of your base monthly earnings up to a $10,000 monthly maximum • Begins when short-term disability period ends

Prudential

MENTAL HEALTH BENEFITS

Provider: Lyra

Ames partners with Lyra to provide mental and emotional health support services to all Ames coworkers, whether or not you participate in the Ames medical plan.

Through Lyra, you and each of your immediate family members can receive:

- **Up to 10 free** mental health coaching or therapy sessions each year
- **Personalized care plans** developed by mental health professionals that you can work through on your own
- **On-demand resources** to help with stress management, sleep, and overall well-being

This is a free benefit for all Ames employees and their dependents

PHYSICAL THERAPY BENEFITS

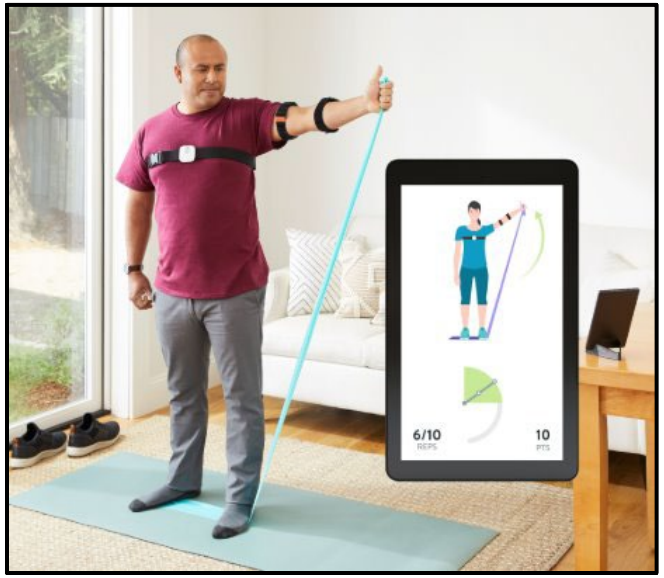
Provider: Hinge Health

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

- Personalized coaching and care for back, muscle, and joint pain

- Support for pain relief, injury recovery, surgery preparation, and prevention

- **Offered at no cost to all Ames employees.** Spouses and dependents 18+ enrolled in Ames medical benefits are also eligible.



Hinge Health™

DISCOUNT PROGRAM

Provider: BenefitHub

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!
- **Available to all Ames employees at no cost**

Visit: amesperks.benefithub.com
Enter referral code: 7NMUCL

Automobiles | Food & Dining | Top Brands | Insurance | Local Deals | Well-Being | Travel | Tickets

BenefitHub™

LEAVES OF ABSENCE

NOT IMPACTED BY OPEN ENROLLMENT

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FAMILY AND MEDICAL LEAVE ACT

FMLA

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

STATE PAID LEAVES

Minnesota
- Medical/Family Leave
- Up to 20 weeks of paid leave per year
- Employee contacts Prudential

Colorado
- Medical/Family Leave
- Up to 16 weeks of paid leave per year
- Employee contacts Prudential

California
- Medical/Family Leave
- Up to 52 weeks of paid leave (1 year)
- Employee contacts CA Employment Development Department

PARENTAL LEAVE

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 of 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 of paid leave per birth

This benefit is paid by Ames.

MILITARY LEAVE

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

PAID TIME OFF

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

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

Sick:

Accrual *(every 30 hours worked)*	**Annual Accrual Rate**	**Maximum Accrual Cap**
1 hour	56 hours	80 hours

Holidays:

New Year's Day	4th of July	Thanksgiving	Christmas Eve
Memorial Day	Labor Day	Day after Thanksgiving	Christmas

BENEFIT RESOURCES

Reach out to your Area HR with any questions

Location	HR Contact	Phone
Central	Norah Tucker	763-226-0010
Eastern	Terra Snyder	704-980-2637
Federal	Krystel Reierson	612-968-6957
Mountain	Litzy Moran Cortina	303-363-1000
Pacific	Sam Lucas	951-356-1275
Southwest	Melissa Abraham	602-431-2111
Western	Andy Anderson	801-977-8012
Corporate	Mckenzie Cremer	651-377-1785

Ames Benefits Resources site link:
https://amesconstruction.com/subpillar/benefits or scan the QR code

QUESTIONS?

Thank you for your attention.

Ames Construction