

2024 NON-UNION CRAFT BENEFITS SUMMARY



WHO YOU CAN COVER

Dependents eligible for benefits:

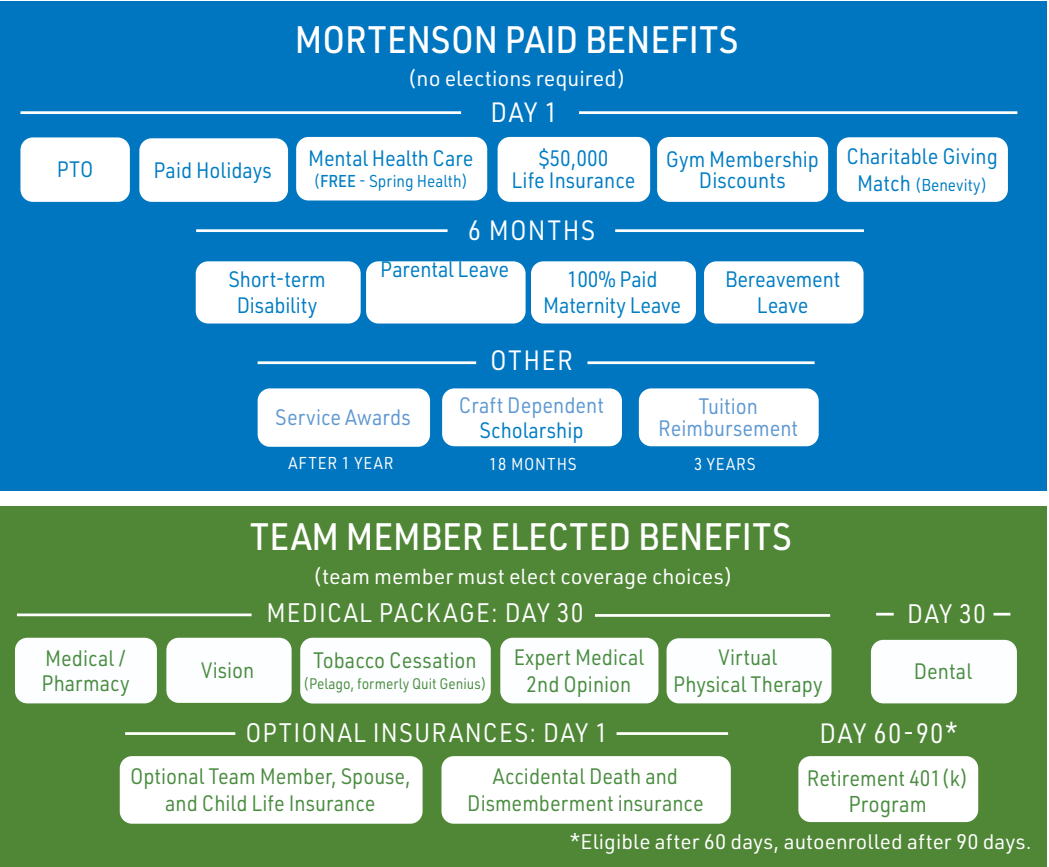
Spouse – is the person to whom you are legally married. Individuals in registered domestic partnerships, civil unions and common law marriages are not considered spouses under the plan.

Domestic Partner – shares your permanent residence for 1 year or longer, over 18 years old, financially interdependent with you, and not a blood relative any closer than would prohibit legal marriage. **Domestic Partnerships must be verified by the HR Service Center.**

Children – any son, daughter, stepchild, eligible foster child, or adopted child of the team member who is under age 26 for at least a portion of the calendar year. Children 26 or older with a verified mental or physical disability are eligible to be covered if they are unmarried and primarily supported by a team member. Disabled dependents 26 or older must be verified with the HR Service Center.

REMINDER: Upon termination from Mortenson your benefits will end on the date of termination / last day worked. If you are rehired within 90 days your benefits will be reinstated without a waiting period.

BENEFITS OVERVIEW



2024 WEEKLY PREMIUMS

Coverage Level	Medical/ Pharmacy/Vision Weekly Rate	Dental Weekly Rate
Team Member	\$26.74	\$2.77
Team Member + Spouse	\$68.53	\$4.85
Team Member + Child(ren)	\$61.41	\$5.08
Family (Team Member + Spouse + Child(ren))	\$99.40	\$8.08
Single + Domestic Partner ¹	\$68.53	\$5.08
Single w/Child(ren) + Domestic Partner ¹	\$99.40	\$8.08

¹ Team members who cover their domestic partner and/or domestic partner's child(ren) are responsible to pay income taxes on the value of the domestic partner benefit. Please consult a tax advisor if you have any questions about the tax treatment of your domestic partner benefits. All domestic partners must be certified with the HR Service Center.



Co-pays for Medical and Prescription Drugs



Telemedicine is \$0

On-demand 24/7/365 access to quality, convenient, non-urgent care. Visit a doctor, counselor, psychiatrist, pediatrician, or dermatologist.

- Access to a doctor anywhere: at home, at work, or on the go.
- Treats headaches, sore throats, colds, flu, fever, allergies, acne, rashes
- Available 24/7/365 by video or phone
- Private, secure and confidential visits
- \$0 per visit

Virtual visits: myUHC.com

When will I receive my insurance cards?

UHC and Delta Dental will mail insurance cards directly to team members using the address we have on file. The cards will arrive within 3 weeks from your date of eligibility. If you need a replacement medical card call UHC at **833.209.6462** or Delta Dental of Minnesota at **800.448.3815**.

HEALTH CARE

MEDICAL

Plan Features	PPO Plan In-Network
Annual deductible	\$1,500 per individual \$3,000 per family
Annual out-of-pocket maximum	\$4,000 per individual \$8,000 per family
Co-pays	
Virtual and preventive visit	\$0
Doctor's office visit	\$20
Urgent care center visit	\$50
Specialist visit	\$40
Convenience care center visit	\$50
Emergency room visit	\$300 + deductible and coinsurance
All other covered medical charges	85% Company paid / 15% Team member paid
Pharmacy benefit retail (30-day supply)	Preventive: \$0 Tier 1: \$5 Tier 2: \$50 Tier 3: \$100
Pharmacy benefit mail order (90-day supply)	Tier 1: \$15 Tier 2: \$150 Tier 3: \$300

VISION

Plan Features	In-Network Coverage
Vision Exam (one every 12 months)	\$10 copay
Frame Allowance (once every 24 months)	\$20 copay then covered at 100% up to \$150 allowance
Lenses (once every 12 months)	100% after \$20 copay
Contact Lenses Fitting and Evaluation	15% savings
Therapeutic/ Necessary	100% after \$20 copay
Cosmetic/ Elective	\$150 allowance

Vision cards are not mailed. Your benefits will be confirmed by your vision provider.

Preventive Care and Medications Covered at 100%

Preventive care services at your wellness exam could be covered at 100%. Screenings covered at 100% are based on your age, gender, personal health history and current health.

Your preventive medications may be covered at 100%. Some conditions include:

- High blood pressure
- High cholesterol
- Diabetes
- Asthma
- Osteoporosis
- Heart attack
- Prenatal Nutrient Deficiency

Visit myUHC.com or mycraftbenefits.com for the list of preventive care services and covered preventive medications.

QUALIFYING LIFE EVENTS

Team members who have a qualifying event must complete a Change of Coverage form and attach the appropriate supporting documentation within 31 days for:

- Marital status change - marriage, divorce or legal separation
- Birth or adoption of a child (90 days to report)
- Change in your or your spouse's employment or work status (includes spouse termination of employment, leave of absence, full-time to part-time)
- Change in dependent status (dependent no longer meets eligibility requirements)

GYM DISCOUNT PROGRAM

Available to all team members and spouses/ domestic partners.

- Starting at just \$29 per month, there are several membership tiers to choose from – and you can change tiers monthly.
- Explore a variety of group classes and workouts that match your needs, goals and interests
- Enjoy multi-location access to gyms and studios anywhere in the country

To get started, visit onepassselect.com to review your available options.

MENTAL HEALTH



Life is easier with the right support



Whatever you're experiencing, there's no need to carry it alone. You now have Spring Health, a mental health benefit available through Mortenson, at no cost to you.

You and your family can access:

- **Free Therapy:** Up to 8 therapy sessions per year are available to each family member at no cost to you
- **Personalized care plans:** Our short online assessment will guide the creation of your personalized mental wellness care plan
- **Dedicated support:** Your Care Navigator can help you find the right therapist, schedule appointments, and provide guidance throughout your care
- **Diverse providers:** Find a therapist you can relate to across specialty, gender, ethnicity, language, and more
- **Work-life services:** Talk to experts and find resources for legal assistance, financial services, child and elder care, travel and more
- **Medication management:** Meet with prescribers who can manage many of your medications during care when needed

ACTIVATE YOUR ACCOUNT

mortenson.springhealth.com

Work-life code: mortenson

CONTACT SPRING HEALTH

careteam@springhealth.com

1-855-629-0554

Monday - Friday, 8:00am-11:00 pm ET

Your care with Spring Health is private, confidential, and available at no cost to Mortenson team members and their household.

Additional Health Resources available with the Medical Package

Have a diagnosis but want a second opinion? Team members and their dependents enrolled in the medical package now have access to a **FREE** program to connect you with an elite, board-certified doctor for an expert second opinion for a diagnosis and treatment plan. To get started, go to **2nd.MD/mortenson** or call 1-866-269-3534 or download the app.



Team members and their dependents (16+) enrolled in the medical package now have access to a **FREE** digital cessation program to help you quit smoking, vaping or chewing for good. To sign up, visit **my.pelagohealth.com/mortenson**.



Kaia Health offers team members and their dependents enrolled on the medical plan no additional cost access to digital physical therapy programs. These program, done from your smartphone, help with chronic pain—including back, hip, knee and other joint pain. Visit **kaiahealth.com** for more information.



DENTAL COVERAGE

Plan Features	In-Network Coverage
Calendar year deductible	\$25 per individual, \$75 per family
Maximum calendar year benefit	\$1,500 per each covered person
Diagnostic and Preventive Service	100%
Basic Procedures (fillings)	80%
Endodontics (nerve or pulp treatment)	
Periodontics (gum and bone treatment)	
Oral Surgery (tooth, tissue or bone removal)	
Prosthetic Repairs and Adjustments	50%
Major Restorative Services (crowns) and Prosthetics (dentures, partials, and bridges)	
Orthodontics (covered dependents up to age 18)	50% (lifetime maximum \$1,500 per covered dependent child)

Questions? Contact Delta Dental at deltadentalmn.org or 800.448.3815.

ABOUT THE DENTAL PLAN

Offered through Delta Dental, the dental coverage is a separate benefit from the Medical plan. You will need to select this option when you enroll in benefits to receive coverage.

401(K) WITHDRAWALS

Can I access my 401(k) savings?

You must qualify for a withdrawal to have access to your 401(k) savings. Contact Fidelity at 1.800.835.5095 to determine if you qualify for one of the eligible withdrawal options below:

- 1) Hardship withdrawals require the team member to show proof of need for certain situations.
- 2) The team member has reached age 59½.
- 3) Military withdrawals are available to active duty, deployed military members.
- 4) Rollover withdrawals allow team members access to funds from other retirement accounts that have been rolled into the Mortenson 401(k) Plan.

401(K) PLAN

After 60 days of employment you will be eligible for the 401(k) plan and will receive an automatic enrollment packet in the mail. You can register at netbenefits.com or by calling 800.835.5095.

REMINDER! After 90 days of employment, if you did not register, you will be automatically enrolled at 4% pre-tax in your designated Target Date Fund. This means that 4% will be deducted from your paycheck after 90 days, if you do not take action.

HIGHLIGHTS

Generous Company Matching Contribution:

- \$1 for \$1 match up to 4% of your base pay

Vesting:

- Your Team Member contributions plus earnings are always 100% yours (This means you keep them if you decide to leave Mortenson)
- You must work at Mortenson for over three years (more than 1,000 hours per calendar year) to keep the Company matching contributions and earnings (This means the Company matching contributions may not be yours to keep if you decide to leave Mortenson before you reach three years of service)

Maximum Savings Contribution:

- You can save up to 75% of your base pay and overtime up to a maximum of \$23,000
- If you are 50 or older in 2024, you may contribute an extra \$7,500 in catch-up contributions

Choose between pre-tax and/or Roth contributions

Pre-tax: Pay taxes at distribution in retirement. Contributions are made before tax resulting in lower current taxes

Roth: Pay taxes now to receive a tax-free distribution in retirement

If your total contribution exceeds 4%, you will receive the full 4% match.

STD TRANSITION

There will be an STD transition period for team members who have not met 6 months of service requirement.

IMPORTANT!

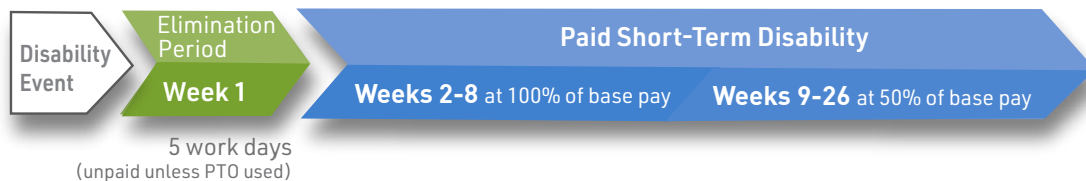
Don't forget to choose your Life Insurance beneficiaries in Team Member Workbench.

INSURANCES

Short-Term Disability Coverage

After a 6-month waiting period, you will be eligible for short-term disability (rehired team members past service is included)

- 1 week unpaid elimination period
- 70% of earnings for weeks 2 to 8
 - Maternity leave paid at 100% weeks 2 to 8
- 50% of earnings for weeks 9 to 26
- No cost to team members and does not require an election



Eligible team members can apply for disability by contacting HRSC (askHR@mortenson.com). HRSC will assist team members to file a disability claim with New York Life insurance company who will review medical documentation collected and determine the disability duration. Approved STD payments will be made on your Mortenson paycheck.

Life Insurance

Non-Union Team members will receive \$50,000 in life insurance

- No waiting period
- No cost to team members and does not require an election

Additional Life Insurance options are available for purchase

- Optional Team Member Life Insurance up to \$500,000 (\$200,000 Guaranteed Issue)
- Optional Spouse Life Insurance up to \$100,000 (\$30,000 Guaranteed Issue)
- Optional Child Life Insurance up to \$10,000
- Optional Accidental Death & Dismemberment Insurance up to \$500,000

BEREAVEMENT

All non-union craft, non-temporary team members who have been employed by Mortenson for six months will be granted up to 5 days (40 hours) paid bereavement leave of in the event of the death of an immediate family member. A paid bereavement leave of absence for up to one day (8 hours) will be granted for extended family members. Visit the Time Away section of the My Craft Benefits website for more information.

TIME OFF

Paid Time Off (PTO)

Team members accrue PTO from their date of hire. You can use your PTO as soon as your PTO is accrued with supervisor approval.

PTO Days and Increases

- Initial PTO increase occurs after 1 year of service
- 2-day PTO increases continue every other year through 9 years of service

Rehire Service will be included for PTO accruals

- Rehired team members will get credit for their past service

Service Range (years)	PTO Days	PTO Hours per Pay Period
0-1 year	10 days	1.54
1-2 years	12 days	1.85
2-3 years		
3-4 years	14 days	2.15
4-5 years		
5-6 years	16 days	2.46
6-7 years		
7-8 years	18 days	2.77
8-9 years		
9-10 years	20 days	3.08
10-16 years		
16-19 years		
19-25 years		
25+ years		

Maternity Leave

New birth mothers will receive 10 weeks maternity leave

- 100% paid short-term disability for weeks 2 through 8
- 100% paid parental leave for 2 weeks

Non-union Craft are eligible after 6-month waiting period (rehired team members past service is included)



Parental Leave

New parents are 100% paid for 2 weeks (10 days)

- New parents are classified as mothers, fathers, same-sex parents, adoptive & foster parents
- Time must be taken off within the first 6 months of birth/adoption/placement in 1-day (8-hour increments)

Non-union Craft are eligible after 6-month waiting period (rehired team members past service is included)

Eligible team members can apply for parental leave by emailing HRSC (askHR@mortenson.com). When Parental Leave has been verified and approved, 80 hours of parental leave time becomes available in your timecard. It is important to discuss your planned parental leave timing well in advance with your manager so your team can plan accordingly.

CONTACT INFORMATION

Medical, Pharmacy

Mortenson CareConnect
833.209.6462
myUHC.com
mycraftbenefits.com

Dental

Delta Dental 800.448.3815
deltadentalmn.org

Vision

VSP 800.877.7195
vsp.com

401(k) Retirement

Fidelity 800.835.5095
netbenefits.com

Employee Assistance Program

Spring Health
1-855-629-0554
mortenson.springhealth.com

Disability

Cigna Leave Solutions
888.842.4462
mycigna.com

All Other Questions

Mortenson Care Connect
833.209.6462
HR Service Center
800.780.0642

Email:
askHR@mortenson.com

ADDITIONAL INFORMATION

Reach out to the HR Service Center at **800.780.0642** for printed copies of any of the following documents at no charge:

- Medicare Part D Creditable Coverage Notice
- Summary Annual Report
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Summary of Benefits Coverage
- Summary Plan Description

TIME OFF (CONTINUED)

Family Medical Leave (FMLA)

Team members who have worked at Mortenson at least 12 months and accrued over 1,250 hours worked in the past 12 months are eligible for 12 weeks of unpaid, job-protected Family Medical Leave (FMLA) per year. FMLA is designed to help Team Members balance their work and family responsibilities by allowing them to take reasonable unpaid leave for certain family and medical reasons.

2024 HOLIDAY SCHEDULE

Team members must work the day before and after the holiday to be eligible unless your absence is approved by your supervisor.

These are the paid holidays for eligible full-time hourly team members:

New Year's Day	Monday, January 1
MLK Day	Monday, January 15
Memorial Day	Monday, May 27
Independence Day	Thursday, July 4
July Holiday	Friday, July 5
Labor Day	Monday, September 2
Thanksgiving Day	Thursday, November 28
Thanksgiving Friday	Friday, November 29
December Holidays	Monday, December 25

CRAFT TUITION REIMBURSEMENT

Full-time Craft team members in good standing with greater than 3 years of service and manager approval are eligible for tuition reimbursement for amounts summarized below:

Degree	Annual Reimbursement	Lifetime Maximum
Associate	\$1,000	\$5,000
	\$3,000	\$15,000
Graduate	\$5,000	\$25,000

CRAFT DEPENDENT SCHOLARSHIP PROGRAM

Dependents of craft team members who have been employed with Mortenson for more than 18 months (consecutive and cumulative) have the opportunity to apply for a scholarship to any accredited vocational/technical, two-year, or four-year post-secondary program.

Available annual scholarships:

- One Scholarship at \$14,000
- Three Scholarships at \$10,000
- 10 Scholarships at \$5,000

To apply, visit <https://learnmore.scholarsapply.org/mortenson/>