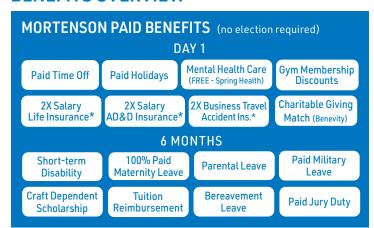
2025 NON-UNION CRAFT **BENEFITS SUMMARY**



BENEFITS OVERVIEW



^{*3}x salary with greater than 10 years of service.

2025 MEDICAL PREMIUMS

Coverage level	Medical, Pharmacy, Vision Weekly Rate	Dental Weekly Rate
Team Member	\$26.74	\$2.54
Team Member + Spouse	\$68.53	\$4.85
Team Member + Child(ren)	\$61.41	\$5.08
Family (Team Member + Spouse + Child(ren))	\$99.40	\$7.85
Single + Domestic Partner ¹	\$68.53	\$5.08
Single w/Child(ren) + Domestic Partner¹	\$99.40	\$7.85

¹domestic partner must be verified by the HR Service Center.

ELIGIBILITY

Spouse, domestic partner¹ and children under the age of 26.

PAID TIME OFF (PTO)

PTO accrual begins at date of hire and can be used upon accrual with supervisor approval.

Service Range (years)	PTO Days	PTO Hours per Pay Period	
0-1 year	10 days	1.54	
1-2 years	10	1.85	
2-3 years	12 days		
3-4 years	47.1	2.15	
4-5 years	14 days		
5-6 years	1/ 1	2.46	
6-7 years	16 days		
7-8 years	10.1	2.77	
8-9 years	18 days		
9-10 years		3.08	
10-16 years			
16-19 years	20 days		
19-25 years			
25+ years			

TEAM MEMBER ELECTED BENEFITS (must be elected) **MEDICAL PACKAGE: DAY 30 DAY 30** Medical / Women's Health Vision Dental Pharmacy Support Expert Medical Virtual Tohacco DAY 60-90* Cessation 2nd Opinion **Physical Therapy** Retirement **OPTIONAL INSURANCES: DAY 1** 401(k) Program *Eligible after 60 Accidental Death and Optional Life Insurance days, auto enrolled after 90 days. Team Member, Spouse, and Child Dismemberment Insurance

MEDICAL PLAN FEATURES	PPO Plan In-Network	
Annual deductible	\$1,500 individual \$3,000 family	
Annual out-of-pocket maximum	\$4,000 individual \$8,000 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	

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

2025 HOLIDAYS

Paid holidays for eligible full-time hourly team members. Team members must work the day before and after the holiday to be eligible unless your absence is approved by your supervisor. New Year's Day MLK Day Memorial Day Independence Day Labor Day Thanksgiving Day December Holidays

Wednesday, January 1 Monday, January 20 Monday, May 26 Friday, July 4 Monday, September 1 Thursday, November 27 Thanksgiving Friday, Friday, November 28 Thursday, December 25 Friday, December 26

IMPORTANT!

You have 30 days from date of hire to select your benefits.



Download the BeeKeeper app

mycraftbenefits.com



Benefits information

Team Member Workbench



MORTENSON PAID BENEFITS DAY 1 Mental Health Resources No cost, confidential mental health resources with Spring Health • Available to all team members, spouses and dependents (age 6+) regardless of whether you're enrolled in the medical plan or not • Eight free therapy visits per year. Visit mortenson.springhealth.com PTO and Holidays • PTO begins day 1 with new hires annually receiving 10 days of PTO (1.54 hours earned per pay period, see accrual chart on page 1) • Increased PTO for longer tenured team members with a max of 20 days per year • 9 holidays per year on average (see 2025 dates on page 1) Insurances • 2x salary basic life, basic AD&D and Business Travel Accident coverage paid 100% by Mortenson Additional insurances for yourself, your spouse, your children can be purchased at your cost Gym Membership Discount • \$29 monthly fee to access nearly 12,000 gyms across the nation. Visit onepassselect.com to review your available options. 6 MONTHS Short-term Disability (STD) and • STD for up to 26 weeks if you are away from work due to medical disability (i.e., illness, injury Maternity Leave or pregnancy) at no cost to team members. This includes a seven-day waiting period followed by: - 70% of earnings weeks 2-8 (Maternity leave paid at 100%) - 50% of earnings weeks 9-26 - rehired team members past service is included Parental Leave • All new parents are eligible for two weeks of full paid leave to be taken within the first six months of a child's birth or adoption. • Birth moms can combine this with STD for 10 weeks of paid leave. **Adoption Assistance** • Up to \$5,000 (\$6,000 for child with special needs) for expenses associated with the adoption of a child Bereavement Leave • Up to 5 days (40 hours) of bereavement leave is available in the event of the death of an immediate family member and 8 hours for extended family members. Paid Military Leave • Pay for up to 80 hours per year for the difference between base salary and military leave Paid Jury Duty • Up to 40 hours per week for the hours missed while on jury duty (offset by jury duty pay) **Tuition Reimbursement** • Full-time Craft team members may be eligible for tuition reimbursement Craft Dependent Scholarships • Children and grandchildren of craft team members can apply for a scholarship **TEAM MEMBER ELECTED BENEFITS DAY 30** Medical, Prescription Drugs, PPO Plan administered by United Healthcare; coverage includes: • Preventive care and telehealth visits covered at 100% **Tobacco Cessation and Vision** Prescription drug coverage, with 100% coverage for many preventive care medications Coverage • Vision care coverage administered by VSP, including up to \$150 allowance for eyewear • Second opinion service through 2nd.MD, virtual tobacco cessation through Pelago, vsp.com and virtual physical therapy with Kaia Health **Dental Coverage** Administered by Delta Dental of Minnesota (nationwide network) • Annual deductible (\$25/individual; \$75/family) deltadentalmn.org • Calendar year maximum (\$1,500/covered person) • 100% coverage for diagnostic & preventive services, 80% for basic, 50% for major • Orthodontics 50% coverage for eligible dependents up to age 18, up to \$1,500/person lifetime limit DAY 60-90 401(k) Retirement Plan • \$1 for \$1 match on first 4% of contributions • Pre-tax and Roth contribution options netbenefits.com 100% vested on all team member and employer match contributions

This document has been developed as a brief summary of Mortenson's current benefit plans. Additional plan details are included in benefit booklets, plan documents and company policies. If there is any discrepancy between the terms and conditions of the various programs outlined in this summary and the plan documents, the plan documents will prevail. Benefit plans described in this summary are subject to change during your employment at the discretion of the company. © 2024 M. A. Mortenson Company