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INTRODUCTION

You already know Granite is a great place to work, but did you know that Granite contributes more to your health plan costs than the construction industry average. Granite employees only pay 19% of their healthcare costs versus the construction benchmark of 34%. That means you save over \$3,000 annually!

Granite also offers a variety of plans and programs to help you and your family stay healthy, no matter where you are on your healthcare journey. In 2025, we are expanding our benefits to include Twin Health, Galleri, and Maven, making your journey even easier.

SOME IMPORTANT THINGS TO KNOW

Choose your benefits wisely. Once you choose your benefits you can't change them without a qualifying life event such as:

- Marriage/Divorce
- Birth, adoption or placement of a child
- Gain or loss of other health insurance (including Medicaid or Children's Health Insurance Program CHIP)
- Change in Address, which affects available benefit plans

You must notify benefits of the event within 31 days (60 days for CHIP) of the event and provide the necessary documentation.



If you are still unsure about what plans/programs are right for you after reviewing this guide, use ALEX, an interactive tool designed to help you make the best choices for your unique needs. ALEX will ask you a series of questions and recommend different options within the benefits program that will likely be best for you.

Learn More: www.start.myalex.com/granite-construction



alex[®]

Scan the QR code to log in to ALEX:

This document is provided for information purposes only. In all cases, the final benefit determination will be based on the insurance carrier's Summary Plan Description for plan year 2025.

ELIGIBILITY



You are eligible for Granite benefits if you are:

On the hourly, non-union payroll.

Your coverage will generally begin on the first day of the month following your hire date or move to full-time status.

You are not eligible for this plan if you are covered by a collective bargaining agreement, under a Davis Bacon health & welfare plan, a non-union craft health & welfare plan, or if you are classified or treated as a leased, temporary or staffing agency employee.

No double or duplicate coverage:

If you and your dependent(s) (spouse/domestic partner or child(ren)) are employed by Granite Construction Incorporated or a subsidiary company, you cannot be covered both as an employee and as a dependent.

You and your dependent must either enroll separately for employee-only coverage, or one of you can waive coverage as an employee and, provided you qualify as a dependent of an employee, enroll as the other's dependent.

Example 1: Granite employs mother and daughter (age 22). Mother and daughter can enroll separately, or the daughter can waive coverage as an employee and be enrolled as a dependent child of the mother.

Example 2: If both spouses/domestic partners are employed by Granite, either of you can cover your dependent children, but not both of you.

Your Eligible dependents include:

Your lawfully married spouse, as defined under the laws of the state, territory or country in which the marriage was performed.

Your eligible domestic partner, same-sex and opposite-sex couples who have registered with any state or local government, domestic partnership registry or have a valid civil union.

Your eligible children up to age 26. Eligible children include biological children, stepchildren, legally adopted children, children of your domestic partner and children under court-appointed guardianship.

Your unmarried disabled children of any age who are unable to support themselves due to a mental or physical disability that began while under age 26, who reside with you, and who receive over half of their support from you.

Children whom you are obligated to cover as required by a Qualified Medical Child Support Order (QMCSO).

Dependent Documentation:

You will need to provide dependent documentation, such as a marriage certificate, Affidavit of Domestic Partnership, birth certificate, or tax return.

Please visit www.graniteconstruction.com/hourly-benefits for a complete list of acceptable documentation.

DOMESTIC PARTNERS



Additional Information on Domestic Partners

Due to IRS regulations, if you elect domestic partner coverage and your partner is not your qualified tax dependent, the value of these benefits may be counted or imputed to you as income and will be subject to federal and state income and payroll taxes.

Imputed income is added to the earnings shown on your W2, and you pay taxes from each paycheck on that amount. In addition, according to federal law, you must pay the premium for your partner's coverage on an after-tax basis.

When enrolling in the Workday application, you must submit an Affidavit of Domestic Partnership Form or a Registered Domestic Partner document. This form is available on Granite Insiders in the Benefits section.

Domestic Partner Eligibility:

- Both partners are not currently married.
- Both partners are not related by blood in a way that would prohibit marriage.
- Both partners must be at least 18 years old.
- Both partners are living together in a common residence.
- Both partners are not currently registered as domestic partners with another person.

GRANITE[®]

Health Insurance

MEDICAL, PHARMACY, DENTAL,
VISION & TAX-FREE ACCOUNTS



HSA-COMPATIBLE MEDICAL & PHARMACY PLANS



2025 HSA-Compatible Medical & Pharmacy Plans

How your plans work:

Deductible:

You pay the full cost of your medical expenses until you reach your annual deductible. If you cover dependents on the plan, you must reach the family deductible before the plan starts to pay.

Coinsurance:

After you meet your deductible, you pay 20% of your medical costs in-network and 40% out-of-network, called coinsurance. Your plan pays the rest.

Out-of-pocket maximum:

Once you reach your out-of-pocket maximum, your plan pays 100% of all in-network covered medical services.

Preventive care:

In-network preventive care services are covered 100% without meeting your deductible if you see an in-network doctor

Network:

BlueCard PPO in all States

Biggest Differences in the Plans	PPO \$3,000	PPO \$1,650
Deductible	\$3,000 Individual \$6,000 Family	\$1,650 Individual \$3,300 Family
Out-of-Pocket Maximum	\$4,000 Individual \$6,000 Family	\$5,600 Individual \$11,200 Family
Paycheck Deductions	No	Yes
Granite Contributions to your HSA	Yes	No



Learn More: www.anthem.com/idplogin

Learn More: www2.optumrx.com

WHAT THE MEDICAL PLANS ACTUALLY COST



When choosing your medical plan, there are many factors you should consider. When looking at the total cost of your plan, you need to include your payroll deductions in addition to the deductible and/or the out of pocket maximum.

Employee Only Coverage:	PPO \$3,000	PPO \$1,650
Annual Premiums – Payroll Deductions	None	\$2,354
Deductible	\$3,000	\$1,650
Total Annual Spend if Meet Deductible:	\$3,000	\$4,004
Out of Pocket Maximum (after deductible)	\$1,000	\$3,950
Total Annual Spend if Meet OOPM:	\$4,000	\$7,954

Full Family Coverage:	PPO \$3,000	PPO \$1,650
Annual Premiums – Payroll Deductions	None	\$5,847
Deductible	\$6,000	\$3,300
Total Annual Spend if Meet Deductible:	\$6,000	\$9,147
Out of Pocket Maximum (after deductible)	None	\$7,900
Total Annual Spend if Meet OOPM:	\$6,000	\$17,047

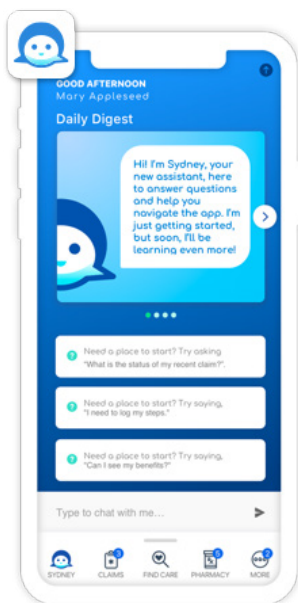


ADDITIONAL BENEFITS OF THE ANTHEM PLANS

SYDNEY HEALTH APP

By downloading the Sydney Health App, you can access a provider using your smartphone or your desktop computer. Sydney makes it easier for you to focus on your health and get the most of your health

- Chat with a doctor 24/7 without an appointment to get answers quickly
- Get your virtual ID Card
- Check your claims and benefit coverages
- Find a doctor in your plan who's right for you, You'll get results that fit your unique needs, preferences and health plan.
- Use the Symptom Checker to get more information about your specific condition



Download the Sydney Health app for another way to connect with your benefits. Or text SydHealth to 268436 to download Sydney Health today. If you are a current Anthem member, you can log in with your anthem.com account information.

Sydney Health is provided for free by Granite and is completely confidential and secure.

LIVEHEALTH ONLINE

With our LiveHealth Online service, the doctor will come to you* – whether you're at home or in your office, as long as you have a computer, an internet connection, and a webcam.

You can talk to a doctor any time, day or night, without an appointment. Your LiveHealth Online doctor can order a prescription for you if the doctor is licensed in your state.

Remember that the service is an additional, convenient service – but shouldn't replace your regular, primary care physician. After your LiveHealth Online consultation, you'll get a complete report that you can then share with your regular doctor.

You can see a psychologist or therapist at home using LiveHealth Online Psychology. You can talk face-to-face with a licensed therapist or psychologist through high-definition video on your smartphone, tablet or computer with a webcam. It's easy to use, private, and super convenient.

LiveHealth[®]
O N L I N E

ADDITIONAL BENEFITS OF THE ANTHEM PLANS



HINGE HEALTH

A customized muscular physical therapy program to get you the tools you need to get moving again in the comfort of your own home

Customized therapy and a personal care team

Conquer pain and limited movement and keep your joints healthy and pain free

New features now available include smaller joints: ankles, elbows, wrists, hands and feet and pelvic floor care.

Apply: hingehealth.com/graniteconstruction, and complete a screening questionnaire. Hinge Health will follow up within 24-48 hours.

What's next? You'll receive a welcome message from your care team. If you need items with your treatment plan, you will receive them within 1-2 weeks before beginning the program. Before you begin, login to the app and set up your username and password, which will unlock access to your tailored Hinge Health guided therapy and give you access to your virtual visits. Throughout your Hinge Health experience, you will remain with the same care team. This program is tailored to helping employees accomplish their health goals related to musculoskeletal (back, muscle, and joint) health.

Questions? Email hello@hingehealth.com or call (855)902-2777.



TWIN HEALTH

The Twin Health Program improves and reverses type 2 diabetes, prediabetes, obesity, and other chronic metabolic diseases by addressing the root cause: a dysfunctional metabolism.

This is possible through their advanced Digital Twin technology. The Whole Body Digital Twin™ is a digital representation of each member's unique metabolism, built from thousands of data points gathered daily from wearable sensors and their lifestyle preferences.

It learns the unique needs of each individual and delivers precise, personalized guidance to improve and reverse type 2 diabetes, safely reduce or eliminate medications, and lose weight.

Apply: connect.twinhealth.com/granite

What's next? If eligible for the Twin Health program, you will schedule an appointment to meet with a Twin Health Member Enrollment Analyst and begin your Twin journey!

Learn More: connect.twinhealth.com/granite



ADDITIONAL BENEFITS OF THE ANTHEM PLANS

GALLERI

With one simple blood draw, the Galleri® test detects a shared cancer signal across 50+ different types of cancer¹. It's a groundbreaking, multi-cancer early detection test—and they are one of the first companies to offer it as an employee benefit for you and your eligible dependents.

Keep in mind: Galleri is a screening test and does not diagnose cancer. Diagnostic testing is needed to confirm cancer. False positive and false negative results do occur. The Galleri test does not detect all cancers as not all cancers can be detected in the blood.



Learn more: galleri.com/Granite

MAVEN

Your Comprehensive Women's Health and Family Support Partner offering unparalleled support throughout your family's journey. From the excitement of planning for a baby to the joys of parenthood through menopause, Maven provides round-the-clock virtual care...

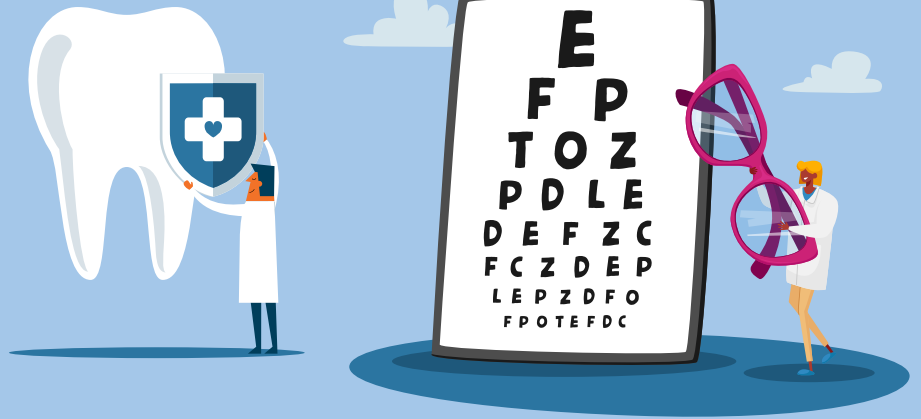
Apply: visit mavenclinic.com/join/takecare or download the Maven Clinic app

What's next? Employees can select the program that aligns with their personal journey. After registering, members can meet with their Care Advocate to receive information on their full Care Team and how to navigate to resources, articles and webinars that align with their needs.

Learn More: mavenclinic.com/join/takecare



DENTAL AND VISION PLANS



DENTAL

Delta Dental of California

Deductible

\$50/individual \$150/family.

Overview:

The Delta Dental PPO Plan allows you to choose any dentist, but only in-network dentists have fees that are approved in advance by Delta Dental. \$2,000 maximum per person per year.

100% of diagnostic & preventive services are covered at the approved rate.

80% of basic services are covered. This includes services such as oral surgery, fillings, tissue removal, and root canals

Adult and dependent children orthodontia, crowns, jackets, other cast restorations, and prosthodontics benefits (bridges, partial or full dentures) are covered at 50% and subject to the maximum allowance.

Separate \$2,000 lifetime maximum for orthodontia.



Learn More:

www1.deltadentalins.com/members.html

VISION

Vision Service Plan (VSP)

Overview:

Benefits for services such as eye examinations, lenses, frames and contact lenses.

You can receive care from VSP or non-VSP providers, though you will pay less when you use VSP providers.

With VSP providers, you pay a \$10 copayment for exams annually. With an exam, most lenses are covered at 100% or you may choose to use a \$135 allowance towards the cost of contact lenses. You also receive a \$150 allowance for frames every other calendar year.

When using out-of-network vision services, the plan will pay \$50 for examinations, \$50-\$125 for different types of eyeglass lenses, \$70 for eyeglass frames or \$135 for contact lenses.



Learn More:

www.vsp.com

MEDICAL, DENTAL AND VISION RATES



	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
STANDARD RATES (MONTHLY)				
Anthem Hourly PPO \$3,000	\$0.00	\$0.00	\$0.00	\$0.00
Anthem Hourly PPO \$1,650	\$206.53	\$442.76	\$369.87	\$512.94

	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
WELLNESS RATES (MONTHLY) Employees who met the Healthy Incentive Goal (See Vitality – Page 16)				
Anthem Hourly PPO \$3,000	\$0.00	\$0.00	\$0.00	\$0.00
Anthem Hourly PPO \$1,650	\$185.88	\$398.48	\$332.88	\$461.65

	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
DENTAL/VISION RATES (MONTHLY)				
Delta Dental	\$19.00	\$37.00	\$38.00	\$60.00
VSP Vision	\$8.31	\$13.04	\$13.29	\$21.43

HEALTH SAVINGS ACCOUNT



Enroll in the PPO \$3,000 or the PPO \$1,650 Plan and save money tax-free for eligible healthcare expenses.

Overview:

Health Savings Accounts provide tax-free savings and many other tax advantages.

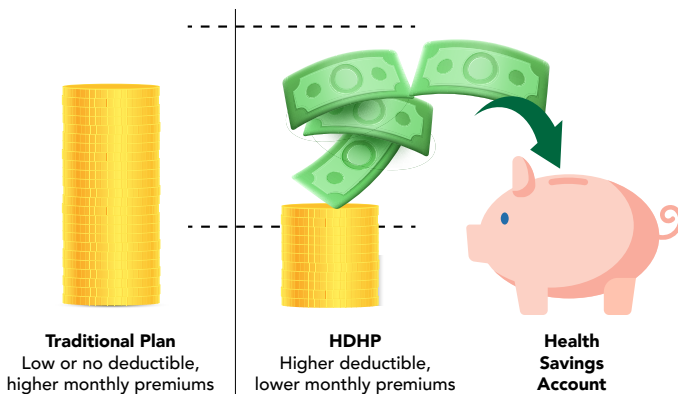
- All of the money deposited into your HSA, up to the maximum annual contribution limit determined by the IRS each year, is 100% tax-deductible for federal income tax, FICA (Social Security and Medicare) tax, and state income tax (for most states).
- Invest your HSA dollars; the increase in funds is not subject to taxes.
- HSA withdrawals are tax-free if the funds are used for qualified medical expenses

Let Granite Fund Part of Your HSA

If you enroll in the PPO \$3,000 and your annual base salary is \$100,000 or less, the company will make a tax-free contribution (up to \$3,000) to your HSA yearly.

(PPO \$1,650 participants are not eligible for Granite HSA Contributions.)

Put your premium savings into an HSA to pay for medical expenses



HSA Limits:

Total COMBINED employee and Granite contributions cannot exceed 2025 IRS limits of \$4,300 for Employee Only coverage or \$8,550 for Employee + 1 or more dependents. If you attain age 55 by December 31, 2025, you can contribute an additional \$1,000 “catch-up” contribution to your HSA. Employee contributions can be adjusted at any time during the year.

HSA Eligibility

If you contribute to an HSA, neither you nor your spouse may contribute to a Healthcare Flexible Spending Account (FSA) (You may contribute to a limited-purpose FSA for dental and vision expenses only).

You may not be claimed as a dependent on another individual’s tax return. You may not be covered by another low-deductible medical plan, such as a medical plan sponsored by your spouse’s employer, Medicare, or Tricare.



IMPORTANT

If you’re enrolling in an HSA plan for the first time, you must activate your account within 60 days of eligibility or forfeit any employer contributions and have your contributions returned to you on your next available paycheck.

PRO-TIP

Take the payroll deductions you would have spent on the PPO, \$1,650, and deposit them into your HSA. This money is yours to keep and pay for medical, pharmacy, dental, and vision expenses instead of paying for a plan you may or may not use.

OTHER TAX-FREE ACCOUNTS

FLEXIBLE SPENDING ACCOUNT (FSA)

Optum Financial

Optum Financial™

Learn More: my.optum.com/graniteconstruction.html

Healthcare FSA

You may use Healthcare FSA money to pay for qualified health care expenses not covered by you or your spouse's health care plan.

Limited Purpose FSA (LPFSA)

Works with a Health Savings Account (HSA). You can pay for eligible dental and vision (non-medical) expenses with pre-tax dollars. Use the HSA to pay for eligible medical expenses.

Dependent Care FSA

Use Dependent Care FSA funds to pay for qualified childcare and/or elder care expenses up to the IRS maximum of \$5,000

FEATURE	HEALTH SAVINGS ACCOUNT (HSA)	HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)	LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)
Eligibility	You are enrolled in the PPO \$3,000 or PPO \$1,600 with HSA	Neither you or your spouse are contributing to or receiving contributions from an HSA	Either you or your spouse are contributing to or receiving contributions from an HSA
Eligible expenses	Unreimbursed medical, dental and vision care expenses (IRS Publication 502), COBRA premiums and Long-Term Care premium	Unreimbursed medical, dental and vision care expenses (IRS Publication 502)	Unreimbursed dental and vision care expenses (IRS Publication 502) Please note: The Limited Purpose FSA cannot be used for medical expenses
2025 contribution limits	<ul style="list-style-type: none"> \$4,300 for Employee Only \$8,550 for Employee + Child or Spouse OR Employee + Family coverage 	\$3,300	\$3,300
Changes to employee contributions during the year	Yes, for any reason	Only if you experience a qualified change in status	Only if you experience a qualified change in status
Reimbursements	Existing account balance is available for use anytime	Full annual election amount is available for use on January 1 or benefits effective date	Full annual election amount is available for use on January 1 or benefits effective date
Ability to invest contributions	Yes, once you have an eligible balance of \$1,000	No	No
December 31 balance	Unused balance automatically rolls over year to year, is tax-deferred, and continues to earn interest	You have until March 31 of the following year to submit eligible claims for reimbursement Unused balance is forfeited	You have until March 31 of the following year to submit eligible claims for reimbursement Unused balance is forfeited
Portability	Yes, you take it with you if you leave, retire or change plans	No	No

GRANITE[®]
Well-being



GRANITE CARES - WELLNESS FOR EVERYONE



Overview:

Granite Construction cares about your health, and we want to provide you with the tools and resources to get and stay healthy.

Vitality is a comprehensive, interactive, and personalized wellness program that helps you make healthy choices so you can feel better and live a healthier lifestyle. Vitality can introduce you to a new world of wellness. Some features and rewards include a gym reimbursement, Vitality Mall where you can redeem points for gift cards or fitness devices, Apple Watch Program, and more!

Achieve Silver Status

Complete the Health Assessment and earn silver status to earn HSA dollars or reduced paycheck deductions in 2026 for all employees participating in our Vitality (wellness) program in 2025.



YOUR EMPLOYEE ASSISTANCE PROGRAM:

Confidential therapy, coaching and life event service. Eight therapy sessions at no cost for employees and their household members age 6+

Overview:

This program offers a broad network of diverse providers to give you or your loved one's quick access to care. Each covered member has access to eight free counseling or coaching sessions. A dedicated care navigator assists throughout the entire care process. Motivational coaching to set and achieve goals around parenting, health and wellness and personal development.

Earn financial rewards | by participating in Granite's Healthy Incentives program!

1 Assess your health
Vitality Health Review
(500 - 750 points)

2 Know your numbers
Vitality Check
(500 - 2,300 points)

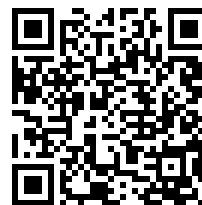
3 See your doctor
Annual Physical with PCP
(1,000 points)

4 Learn about healthy eating
Online Nutrition Course
(300 points)

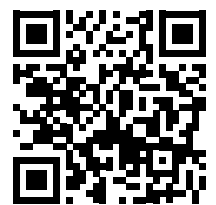
5 Improve your financial health
Enroll in SmartDollar (250 points)
or Complete TRowe Price Confidence Check In (250 points)

SCAN TO GET STARTED!

GRANITE Vitality



Register: www.powerofvitality.com/vitality/login



Learn more: care.springhealth.com/sign_in

GRANITE CARES - WELLNESS FOR EVERYONE



care.

 **smartdollar**

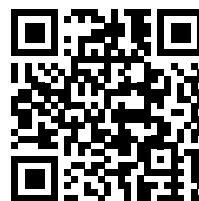
Overview:

Finding the right care for your family can be challenging, especially when balancing work and life demands. We simplify this with unlimited access to the world's leading network for finding and managing care for kids, adults, pets, homes, and more.

Overview

It's time to take control of your money once and for all. SmartDollar will help you tell your money where to go so you can stop wondering where it went.

Since Granite has been offering SmartDollar, employees have reduced their debt by \$2M and have saved \$2M, check-out SmartDollar to see how it can help you too.



Learn More: www.smartdollar.com/enroll/trp_106000



Learn more: www.care.com

GRANITE[®]

Life, AD&D, and Disability



EMPLOYER PAID LIFE AND EMPLOYEE PAID DISABILITY



BASIC LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Overview

Provides income protection and survivor benefits for your family.

Benefit for both Basic Life and AD&D covered rate equals 1 times your annual base salary (rounded up to the nearest \$1,000); maximum of \$50,000.

The benefit is reduced to 65% at age 65 and to 50% at age 70.

VOLUNTARY EMPLOYEE PAID SHORT-TERM DISABILITY (STD)

Overview

STD plan is designed to provide income protection if you are unable to work because of a non-work related illness or injury beyond 7 calendar days.

Day 8 through week 26, 60% of base pay, coordinated with state disability (if applicable), up to \$3,000 per week maximum.

Benefits begin after a seven calendar day waiting period.

Aflac®



Learn More: learn.aflac.com/granite

SUPPLEMENTAL LIFE AND AD&D PLANS



Overview:

You can purchase Supplemental Employee Life Insurance, Spousal Life Insurance and Child Life Insurance on an after-tax basis through payroll deductions – at group rates. (Rates are based on age and amount of coverage) Benefit is reduced to 65% at age 65 and to 50% at age 70.

VOLUNTARY LIFE

Supplemental Employee Life Insurance: Additional life insurance coverage for yourself in \$10,000 increments, up to \$500,000 maximum.

Benefit is reduced to 65% at age 65 and to 50% at age 70.

New employees can elect up to \$200,000 of coverage without providing evidence of insurability (EOI).

Spousal Supplemental Life Insurance:

Coverage for your spouse in \$5,000 increments, up to a maximum of \$250,000 (coverage cannot exceed the employee's total life insurance amount).

New employees can elect up to \$25,000 of Spousal coverage without providing an EOI.

Child Supplemental Life Insurance:

Coverage for your child(ren) in increments of \$2,500, up to \$10,000 per child, up to age 21.

Your cost is a flat rate, regardless of the number of children you have.

EMPLOYER-PAID BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Employee Voluntary AD&D Insurance:

You can purchase additional Accidental Death & Dismemberment (AD&D) coverage, up to \$500,000 for yourself

Employee and Spouse Voluntary AD&D Insurance:

You can purchase additional coverage for you and your spouse. Your spouse's coverage is up to 50% of the value of your coverage, for a maximum of \$500,000 for you and a maximum of \$250,000 for your spouse. Benefit is reduced to 65% at age 65 and to 50% at age 70.

Voluntary AD&D does not require Evidence of Insurability (EOI).



Learn More: learn.aflac.com/granite

GRANITE[®]

Retirement Savings Benefits



SAVING FOR RETIREMENT



401(K PLAN)

Overview:

Granite will match 401(k) contributions dollar-for-dollar up to 6% of your eligible compensation.

Granite's retirement plan allows you to contribute from 1% to 50% of your eligible pay. The total of your combined before-tax and Roth 401(k) after-tax contributions cannot exceed 50% of your pay or the IRS annual contribution limits.

You are immediately eligible to participate in the plan. If you do not make an active enrollment election, 3% of your eligible pay will automatically be contributed to the plan each pay period, starting approximately 30 days following your date of hire (or as soon as administratively feasible thereafter).

Granite will match the percentage of your pay that you contribute dollar for dollar up to 6%. For example:

- If you contribute 1%, Granite will automatically contribute an additional 1%.
- If you contribute 3%, Granite will automatically contribute an additional 3%.
- If you contribute 6% or more, Granite will automatically contribute an additional 6%.

You may change your election at any time throughout the year.

EMPLOYEE STOCK PURCHASE PROGRAM (ESPP)

Overview:

The ESPP allows eligible employees to purchase shares of Granite Construction at a 5% discount through regularly scheduled payroll deductions.

Employees may contribute 1 – 15% of their base pay (not including over-time or bonuses) up to a maximum annual contribution limit of \$25,000 or 500 shares in any one calendar year.

Employees hired at least 15 days prior to the last enrollment period who work more than 20 hrs per week, and 5 months per year are eligible to participate in the ESPP.

Eligible employees may enroll during the two Open Enrollment periods during the year, generally one in the Spring and one in the Fall



Learn More: www.na.equateplus.com



T.RowePrice

Learn More: www.troweprice.com

GRANITE[®]

Voluntary Benefits



OTHER VOLUNTARY BENEFIT PLANS



CRITICAL ILLNESS

Overview:

Group Critical Illness insurance pays a cash benefit amount if you are initially diagnosed as having one of the listed critical illnesses, such as cancer, heart attack, stroke, etc. Benefits are paid in addition to other coverage you already have in place, and can be used to help pay for deductibles, treatment, your rent or mortgage, and more.

HOSPITAL INDEMNITY

Notice

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy. Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

Overview:

Group Indemnity Medical (hospitalization) insurance helps close gaps in your coverage. If you are hospitalized, cash benefits are payable to you and can be used to help pay for deductibles, treatment, your rent or mortgage, and more.

ACCIDENT

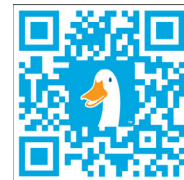
Overview

Group Voluntary Accident insurance pays a cash benefit amount if you have an accidental injury. Benefits are paid in addition to other coverage you already have in place, and can be used to help pay for deductibles, treatment, your rent or mortgage, and more.

LEGAL COVERAGE

Overview

The Hyatt Legal/MetLaw Group Legal program provides legal assistance through a network of professional attorneys. Services include will preparation, adoption, selling or purchasing a home, and handling personal debt or tax planning, among many others, for just \$16.50 per month.



Learn More: learn.aflac.com/granite

Learn More: mybenefits.metlife.com

(Company Name: Granite Construction Incorporated)

Get your affairs in order by using one of the many Hyatt Legal attorneys to create a free Living Trust.

OTHER VOLUNTARY BENEFIT PLANS



VOLUNTARY PET INSURANCE

Annual Deductible: \$250

Annual Deductible Maximum: \$7,500

Overview:

Granite employees are eligible to receive preferred pricing for Pet Insurance. Use any vet, and get 90% cash back. Coverage features pet injury, illness, wellness, preventive, prescription diets, dental cleanings, spay/neuter, nutritional supplements, behavioral, emergency boarding, loss due to theft, mortality benefit, and more. Receive deeper discounts for multiple pets. Some exclusions apply, such as preexisting conditions.



Learn More: benefits.petinsurance.com/granite-construction-incorporated

or call 877-738-7874

VOLUNTARY AUTO & HOME INSURANCE

Farmer's Auto & Home

Call 1-800-438-6381

Overview:

Farmers group insurance program can be elected at any time of the year. Access value-added features and benefits, including special group insurance discounts on Auto, Home, Personal Excess Liability, Boat, Condo, Motor Home, Recreational Vehicle, and/or Renters. Premiums are paid directly to Farmers through flexible payment options.



VOLUNTARY IDENTITY THEFT PROTECTION

Allstate Identity Protection

Call 1.800.789.2720

Enroll: myaip.com/graniteconstruction

Overview:

Digital Identity and Financial Wellness Protection from Allstate®

- Identity and tri-bureau credit monitoring
- Credit report each year and a score each month
- Allstate Digital Footprint™
- Social media reputation monitoring
- Threshold monitoring
- Financial wellness toolbox
- Digital wallet storage and monitoring
- Full-Service Remediation
- \$1,000,000 Identity Theft Insurance Policy



GRANITE[®]

Paid Time Off & Leave of Absence





PAID TIME OFF

PAID WELLNESS DAYS (PWL)

Granite pays sick time where required by law.

PAID VOLUNTEER TIME OFF

Up to 16 hours per year to volunteer in the communities in which you live and work.

PAID PARENTAL LEAVE

All full- or part-time Granite employees will receive up to 4 weeks of paid parental leave following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care. The purpose of paid parental leave is to enable the employee to care for and bond with a newborn or a newly adopted or newly placed child. This policy will run concurrently with Family and Medical Leave Act (FMLA) leave, as applicable and concurrent with any applicable state-paid leaves.

BEREAVEMENT LEAVE

Experiencing loss is always difficult. To support our employees during such times, Granite offers paid bereavement leave. This leave can be used to grieve, attend funerals, and handle personal matters related to your loss.

LEAVE OF ABSENCE



Leaves of Absence include Family and Medical Leave for illness, to care for a newborn or an ill family member. Granite also offers Personal Leave and Military Leave.

Income protection plans include Workers' Compensation, Company Short Term Disability (STD), and all state-mandated plans. In addition, there are other Leaves of Absence that may be requested as a result of disabilities or work-related injuries that overlap with state and federal laws, for example, the Americans with Disabilities Act (ADA), or the California Fair Employment and Housing Act (FEHA) for California-based employees.

HOW TO REQUEST A LEAVE OF ABSENCE

START YOUR LEAVE

Choose on of these two paths:

Contact our customer care center
toll free at 833.589.0248 between 8
am and 8 pm ET Monday - Friday

Log into our portal
<https://mygrouplifedisability.aflac.com/personal>
or scan the QR code below. Then select the
Report a Leave button in My Cases. If you have
questions, call us.

AFTER YOU FILE YOUR LEAVE:

Your case number is assigned

Once intake is complete, you
will receive a case number.
You will see this number on
messages that Aflac sends to you.

Your leave is reviewed

An Aflac case manager may
contact you if any additional
information is needed.

Your welcome packet is mailed

Aflac will mail a welcome
packet that includes: a letter
summarizing benefits, next
steps, and any needed forms

Visit <https://mygrouplifedisability.aflac.com/personal> on any device or scan the QR code to check the status of your claim, upload documents, sign forms, and access claim info. You can also sign up for text messaging with your case manager so you never miss an important message.

Questions? Call our customer Care Center toll free: 833.589.0248 between the hours of 8 a.m. - 8 p.m. ET Monday - Friday.





QUESTIONS?

Contact HRHelp@gcinc.com

Call: (831) 761-7888 Option 2

