GRANITE®

Guam Benefits Guide

2026 HOURLY EMPLOYEE BENEFIT PLANS

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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 18% 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.

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.

CHECK OUT ALEX

OUR BENEFITS COUNSELOR

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 2026.

ELIGIBILITY

You are eligible for Granite benefits if you are:

On the hourly Guam payroll and live in Guam.

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 emloyee 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 the Please visit https://www.graniteconstruction.com/guam-hourly 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.

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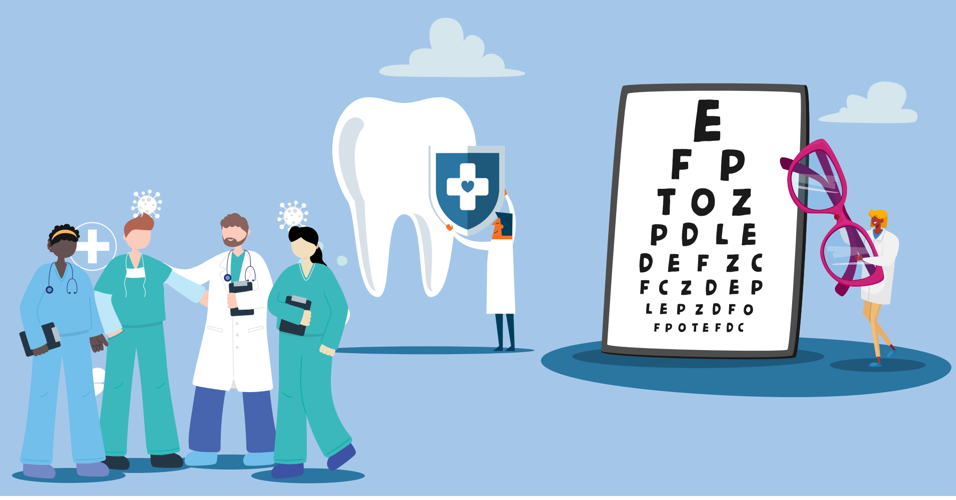
Health Insurance

MEDICAL, DENTAL, VISION

MEDICAL, DENTAL AND VISION



TAKECARE ADVANTAGE HEALTH PLAN BUNDLE

Medical/Dental/Vision

Deductible

$0.00/individual; $0.00/family

Out-of-Pocket Maximum
$2,000/individual; $6,000/family

Overview

Granite pays 100% of the premium for all qualified family members.

Members pay co-insurance or 20% of Covered Charges for services until the annual out-of-pocket maximum is met.

Preventive care services are 100% covered by in-network providers.

TakeCare Dental Included:
100% of diagnostic & preventive services are covered at the approved rate.

80% of basic services (60% out-of-network) are covered. This includes oral surgery, fillings, tissue removal, and root canals.

The plan pays up to $1,000 per member per year.

TakeCare Vision Included:
100% of frames and lenses covered. The plan pays up to $150 per member per year.

Employee Monthly Payroll Deductions

Emp;loyee Only $0
Employee + 1 (Spouse/Child) $225
Employee + 2 or more (Children/Family) $280

Well-being

GRANITE CARES - WELLNESS FOR EVERYONE

Espresa

spring health

Overview:
Espresa Lifestyle Spending Accounts offer personalization and choice, allowing you to select benefits that are most relevant to your individual needs and lifestyles.

Key Features:
Granite will fund $300/year into your Espresa Lifestyle Spending Account (LSA): Funding will be done quarterly

Personalized:
You can spend the funds on your own personalized wellbeing program.
Marketplace – Take advantage of negotiated savings on items available in the marketplace.

Submit Receipts – Choose your own wellbeing that falls within the established guidelines of the program, and Granite will reimburse you up to the amount in your account.

Challenges:
Keep a lookout for company-wide challenges and earn up to another $100 in your LSA.

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.

Learn more:
care.springheallth.com/sign_in

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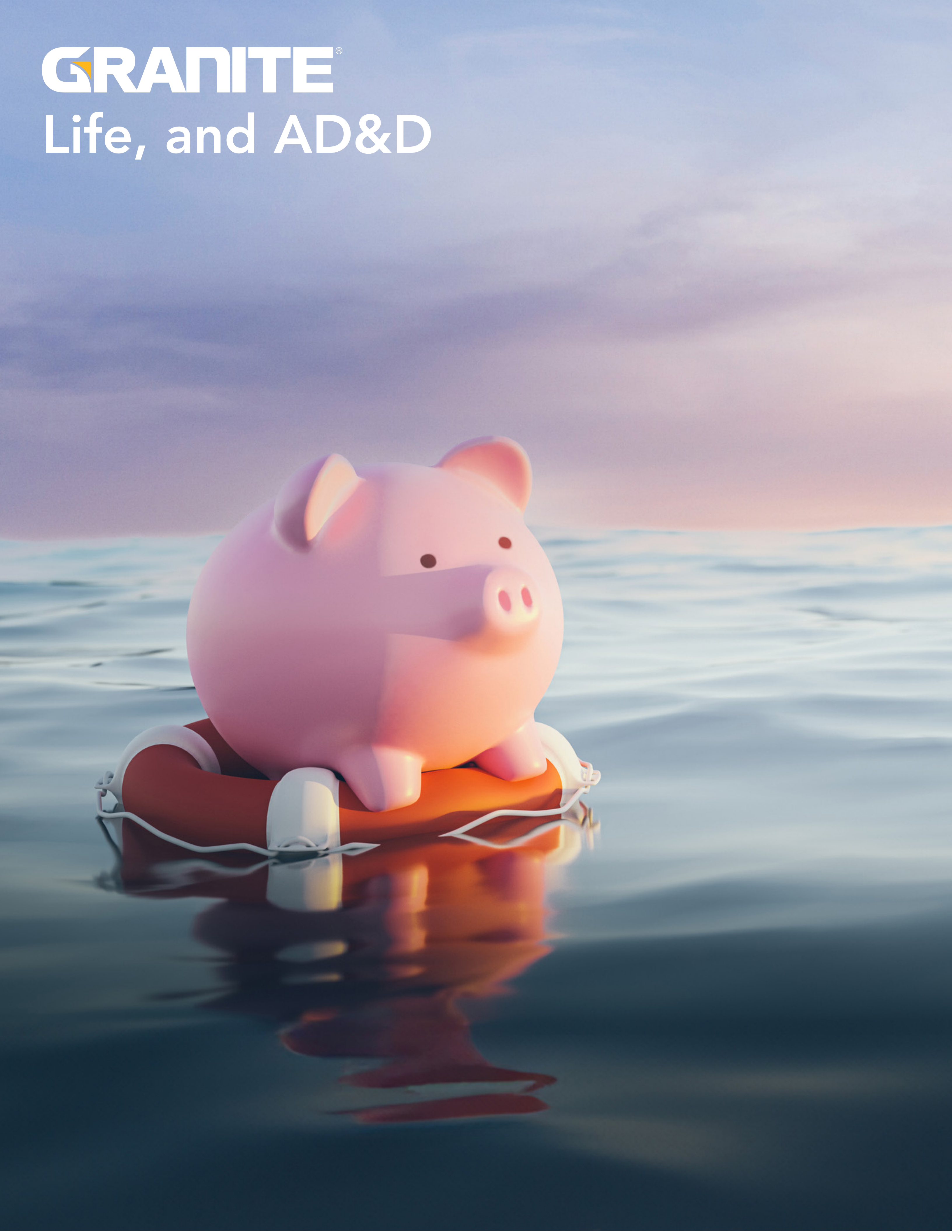
Life, and AD&D



LIFE AND AD&D PLANS

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

Company-paid benefits administered by AFLAC

Overview

Provides income protection and survivor benefits for your family.

Benefit for both Basic Life and AD&D coverage equals 1 times your annual base salary (rounded up to the nearest $10,000); minimum of $50,000.

If your coverage amount is greater than $50,000, you pay taxes on the premium that Granite pays for your coverage.

Benefits are reduced to 65% at age 65 and to 50% at age 70.

Aflac

Learn More: learn.aflac.com/granite

Retirement Savings Benefits

SAVING FOR RETIREMENT

401(K) PLAN
ASC Trust

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 and receive your company match. 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.

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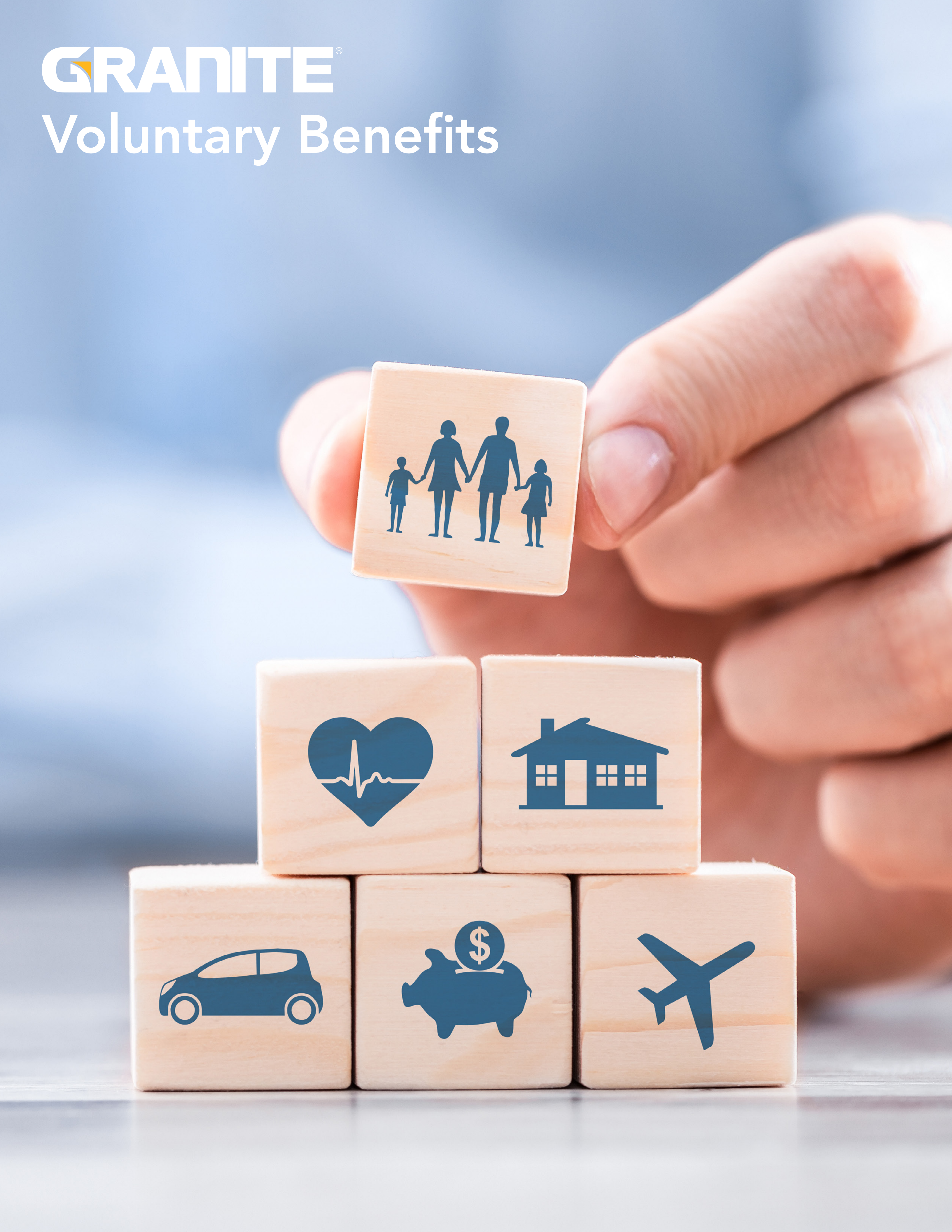
Voluntary Benefits



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.

Learn More: learn.aflac.com/granite
Enroll: graniteconstruction/paylogix.com

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.

Veterinary Pet Insurance
a Nationwide Insurance® company

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.

FARMERS INSURANCE

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

Paid Time Off & Leave of Absence

PAID TIME OFF

PAID WELLNESS DAYS (PWL)

Granite pays sick days 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

It's hard to deal with the loss of a loved one, that's why Granite pays bereavement leave. The number of days is determined by the relationship.

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.

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QUESTIONS?

Contact HRHelp@gcinc.com

Call: (831) 761-7888 Option 2