

Benefit Choices at a Glance

2026 Hourly Davis Bacon Employee Benefit Plans

Benefit	Features
Aetna PPO Medical Plan  Deductible: \$3,000/individual; \$4,500/family  Out of Pocket Maximum: \$4,000/individual; \$6,000/family	- Your employer pays 100% of elected coverage. - Dependents may be covered at no additional cost to the employee - Eligibility – employee (and dependents if any) are covered the first of the month following working 130 hours - Your employer pays a set amount for every hour worked into an Hour Bank in your name. - Plan uses an Hour Bank Arrangement to “bank” additional funds for future months for any hours over 130 worked per month - After meeting the deductible, the plan pays 80% in-network and 60% out-of-network for services. - Preventive care services are covered at 100% with in-network providers - Certain preventive prescriptions are covered at 100%
Aetna Dental PPO  Underwritten by Aetna  Deductible: \$50/individual \$150/family	- The Aetna Dental PPO Plan allows you to choose any dentist, but only in-network dentists have fees that are approved in advance by Aetna Dental. \$1,500 maximum/person/year. 100% of diagnostic & preventive services are covered at the approved rate. 80% of basic services are covered if in network. This includes services such as oral surgery, fillings, tissue removal and root canals. - Adult and dependent children orthodontia, crowns, jackets, other cast restorations, prosthodontics benefits (bridges, partial or full dentures) are covered at 50% and subject to maximum allowance. - Separate \$1,800 lifetime maximum for orthodontia.
Vision  Coverage through Aetna Medical Plan	- Covered expenses include charges made by a legally qualified ophthalmologist or optometrist for the following services: - Routine eye exam: The plan covers expenses for a complete routine eye exam that includes refraction and glaucoma testing. A routine eye exam does not include a contact lens exam. The plan covers charges for one routine eye exam in any 12 consecutive month period. - Eyewear – Covered 100% (in-network) - Up to \$200 every 24 months - Use Aetna Medical ID Card
Online Doctor Visits Administered by CVS Virtual Care®	Talk to a doctor 24/7 - With CVS Health Virtual Care™, you can talk by video to a licensed provider who can diagnose and treat cold and flu symptoms, allergies, sinus infections and more. Visit CVS.com/virtual-care to get started. - CVS Health Virtual Care™ is included as part of your Aetna® health plan. - Available in English and Spanish.
Basic Life & Accidental Death & Dismemberment (AD&D)  Underwritten by Aflac	- Provides income protection and survivor benefits for you and your family. - Benefit for both Basic Life and AD&D insurance coverage in the amount of \$25,000. - Benefit is reduced to 65% at age 65 and to 50% at age 70. Company-paid benefit
Employee Assistance Program (EAP) - Spring Health  Company-paid benefit  Provided by Spring Health	- Reach online or by phone anytime, 24/7/365. - Granite Construction offers Spring Health to provide you and your family with access to therapy visits, coaching, support from a Care Navigator, work-life services, and an on-demand library of self-guided exercises to improve mental well-being - all to help you manage things like stress, anxiety, sadness, or whatever you’re experiencing in life right

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	now. Spring Health provides confidential, personalized mental healthcare and wellness support designed to help you and your family feel your best.
Group Voluntary Benefits Voluntary Critical Illness Voluntary Accident Voluntary Hospital Indemnity Administered by Aflac (CAIC)	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. ▪ Group Voluntary Critical Illness insurance pays you a lump-sum benefit if you are diagnosed with a covered critical illness, such as cancer, stroke or heart attack. The benefit amount varies by illness and is paid in addition to other coverage you already have in place. ▪ 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. ▪ Group Hospital Indemnity insurance helps close gaps in your coverage in case of hospitalization. If you are hospitalized, cash benefits are payable to you, so you can use the money to help you pay for deductibles, copays, premiums, and daily living expenses.
Voluntary Identity Protection Administered by Allstate Identity Protection	▪ 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
Voluntary Pet Insurance Administered by Nationwide Annual Deductible: \$250 Annual Maximum: \$7,500	▪ 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.
Financial Wellness Company paid benefit Administered by SmartDollar	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. You don't need a six-figure income to take control of your money; all you need is a plan to stop the cycle of living paycheck to paycheck.
Lifestyle Spending Account (LSA) Company paid benefit Administered by Espresa	▪ Granite will fund \$300/year into your Espresa LSA. ▪ Use the funds in your LSA to buy items from the Espresa marketplace or buy something on your own and Granite will reimburse you up to the amount you have in your account. ▪ Want a gym membership or play in a soccer league? Submit your receipts for reimbursement and let Granite help you with your personalized well-being.

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Voluntary Auto & Home Insurance Administered by Farmers	Farmers Auto & Home's 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 Renter's. Premiums paid directly to Farmers through flexible payment options.
401(k) Plan Administered by T. Rowe Price	- Elect pre-tax deferral and/or after-tax Roth deferral immediately upon hire from 1% to 50% of eligible compensation. - Once you have completed 30 days of service, Granite will automatically enroll you with a 3% deferral, unless you make your own election or "Opt-out." - Granite will match the percentage of your pay that you contribute dollar for dollar up to 6% upon your enrollment. 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%. 100% vested in the value of employee, match and rollover contributions. - End-of-year "True-up" is performed to ensure employees receive full matching contribution.
Waysaver – A New Way to Save Administered by T. Rowe Price	The Waysaver account is earning a 4.32% APY, which is a variable rate. Link your checking account and automatically transfer money into this high-yield account.
Employee Stock Purchase Program (ESPP) Administered by Computershare Voluntary Investment Program	- 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 in any one calendar year. - Employees hired at least 15 days prior to the last enrollment period who work more than 20 hours per week, and 5 months per year are eligible to participate in the ESPP. - Eligible employees may enroll during Open Enrollment, May and November each year.

Other Company-Provided Benefits

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Training & Development Opportunities	- The Organization Development Department supports learning throughout the organization. - Organization Development offers opportunities for all employees to develop both personally and/or professionally. - If there is a skill or trait that you either wish to gain or improve upon, please contact Organization Development and/or Granite University for a schedule of classes.
Direct Deposit	- Direct deposit of your paycheck to your bank account. - Fill out a direct deposit form on your first day of employment. - Service will take effect within one payroll period.
Credit Union	- Provided by the Gibbons and Reed Employees' Federal Credit Union. - Lower interest rates for members. No membership, loan, or document fees.
Auto Discount Program	- A special savings opportunity from Ford Motor Company. - Customer recognition program offers you the ability to purchase or lease eligible vehicles at Ford Motor Company's X-Plan price.