

Guam Hourly Benefits-at-a-glance

Granite is committed to offering benefits that support your health, financial well-being, and family needs. For 2027, we are introducing updates intended to make your benefits easier to understand, provide helpful support when you need care, and give you resources to make confident decisions.

MEDICAL/Rx/Vision –TakeCare	https://takecareasia.com/	
In-Network Coverage	Advantage $1,200 Copay	Prime Plan
Deductible	$1,200 Individual $2,400 Family	$0 Individual $0 Family
Out-of-Pocket Maximum	$2,000 Individual $6,000 Family	$2,000 Individual $6,000 Family
Co-insurance	After Deductible You Pay 20%	You Pay 20%
Copays	After Deductible: Office/Specialist Visit: $10 / $25 Urgent Care: $25	You Pay 20%
Hospital – Inpatient/Outpatient	After deductible, you pay $100 copay per day for 5 days, then 20%	You Pay 20%
Pharmacy	After Deductible – You Pay Generic $5 Preferred Brand $15 Non-Preferred Brand 30%	You Pay Generic $5 Preferred Brand $15 Non-Preferred Brand 30%
Employee Weekly Cost	$0	EE - $46.15 EE+1 Dependent - $51.92 EE + 2 or More Dependents - $57.69

DENTAL – TakeCare Dental Smiles			
Deductible	$0		
Maximums	$1,000 per person each calendar year; Additional $500 at FHP Dental Center		
Diagnostic/Preventative (Exams, Cleanings)	You Pay $0		
Basic Services (Filings)	You Pay 20%		
Major Services (Crowns)	You Pay 20%		
Orthodontics (Braces) Adults and Children	Not Covered		
Employee Weekly Cost	EE: $6.90	EE+1: $13.80	EE+2 or More Dependents: $20.69

GRANITE CARES WELL-BEING PROGRAM FOR EVERYONE

Spring Health: Confidential therapy, coaching and life event service.
SmartDollar: Budgeting and financial tools to assist with debt management.
Espresa: Lifestyle Spending Account allowing you to select benefits that are most relevant to your individual needs and lifestyles.

EMPLOYER PAID LIFE	Learn.aflac.com/granite
Basic Employer Paid Life & AD&D	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.

EMPLOYEE PAID LIFE & DISABILITY	Learn.aflac.com/granite
Supplemental Employee, Spouse and Child Life	**Employee:** Additional life insurance coverage for yourself in $10,000 increments, up to $500,000 maximum. **Spouse:** 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). **Child:** Coverage for your child(ren) in increments of $2,500, up to $10,000 per child, up to age 26.
Employee and Spouse Voluntary AD&D	**Employee:** You can purchase additional Accidental Death & Dismemberment (AD&D) coverage, up to $500,000 for yourself. **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.
Voluntary Short-Term Disability	Day 8 through week 26, 60% of base pay, coordinated with state disability (if applicable), up to $3,000 per week maximum.

401(k) RETIREMENT PLAN	https://www.yourbenefitaccount.com/ascpac/
Granite Match	Granite will match 401(k) contributions dollar-for-dollar up to 6% of your eligible compensation.

OTHER GREAT VOLUNTARY EMPLOYEE PAID BENEFITS	
Critical Illness	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.
Hospital Indemnity	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	Accident insurance pays a cash benefit amount if you have an accidental injury.
ID Theft	Digital Identity and Financial Wellness Protection from Allstate.