

## Entry Level Positions Available!

Mass. Electric Construction Co. Industrial (MEC) is one of the nation's premier electrical contractors. We are a leader in providing complex and large-scale electrical construction and maintenance services. Our markets include those in renewables, power, transmission & distribution, water/wastewater, life sciences, data center, communications & ITS, security, transit/light rail and traction power across North America. We focus on Safety - Nobody Gets Hurt - and exceeding client expectations by meeting or beating project schedules and budgets.

Position Title:

### **Entry Level Engineer/Estimator**

Description:

Our entry level position provides support for electrical construction operations. During the first few years at Mass. Electric you might expect to spend time in positions involving field engineering, cost engineering, estimating and engineering support. Duties may include, but are not limited to: tracking of installed quantities, forecasting future quantities, scheduling and planning field operations, takeoffs and estimating assignments, creation of as-built drawings using AutoCAD and material submittals.

Requirements:

- Undergraduate or graduate degree in Construction Management, Construction Engineering, Electrical Engineering, Engineering Technology or related engineering fields
- Willing to travel and relocate anywhere in the US multiple times throughout entire career
- Minimum overall GPA of 3.0
- Able to work in the United States without sponsorship by MEC, both now and in the future

Start: *Upon Graduation*

Visit our website at [www.masselec.com](http://www.masselec.com)

Apply online at [www.kiewit.com/careers](http://www.kiewit.com/careers)

Job ID: NB00000050

Mass. Electric Construction Co. is an Equal Opportunity Employer.

This Employer Participates in E-Verify

Este Empleador Participa en E-Verify

## Co-op & Internship Positions Available!

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Position Title:

### **Field Engineer/Estimator Co-op**

Description:

Our program is designed to expose students to all aspects of an electrical specialty contractor. Students will be teamed with a sponsor who will monitor, profess, and be available to answer questions. When circumstances allow, students will be rotated through different departments and functions including field engineering, estimating, and engineering to gain an understanding of different aspects of the electrical contracting business. Some tasks students can expect to perform include, but are not limited to: developing work plans, quality monitoring and tracking, field installation sketches, material take-offs/pricing and preparation of estimates for bid submission. Co-ops who are living away from school and home will be provided subsistence as well as an hourly wage.

Requirements:

- Pursuing an undergraduate or graduate degree in Construction Management, Construction Engineering, Electrical Engineering, Engineering Technology or related engineering fields
- Demonstrate interest in pursuing a career in Electrical Construction Management
- Willing to travel and relocate now and in the future
- A minimum overall GPA of 3.0
- Able to work in the United States without sponsorship by MEC, both now and in the future

Start: *Next available semester*

Visit our website at [www.masselec.com](http://www.masselec.com)

Apply online at [www.kiewit.com/careers](http://www.kiewit.com/careers)

Job ID: NB0000055

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# Kiewit

# 2013 Benefits Summary

Kiewit Corporation and its subsidiaries offer a comprehensive benefits package. You may select the benefits that best meet the needs of you and your family. Full-time salaried and nonmanual, hourly-paid employees are eligible for coverage on the first full day of work. This booklet describes the main features of the benefits plan. Please refer to the Summary Plan description for more details. You can find all your benefits information and forms at [www.mykiewit.com](http://www.mykiewit.com) (password: kiewithealthy).

## MEDICAL PLAN CHOICES

At Kiewit, we pride ourselves on offering some of the best benefits in the industry. Our comprehensive plan can help improve the health of you and your family and provide protection from health-related financial catastrophe.

You have a choice of two medical plans: the Traditional Plan and the Health Savings Plan. You may also decline coverage. Both plans offer the same comprehensive medical coverage, choice of in-network health care providers and free preventive care.

The main differences between the plans are how you pay for your coverage, premiums and deductibles, and the option to save for future medical expenses offered through the Health Savings Account.

Premiums for both plans are affected by your participation in wellness activities provided by Principal Wellness.

Upon enrollment, you and your spouse/domestic partner\*, if applicable, should participate in Kiewit's wellness program to continue to earn a discount on the premiums.

**If you and your spouse choose to participate in wellness, you must both complete a Biometric Screening and a Wellness Assessment as part of the 50 credit requirement. You will also receive five credits for each biometric value you have within the target range or if you experience a 10% improvement over your recorded 2012 values, if applicable. To earn all your credits, Kiewit has a variety of health improvement/maintenance programs and tools available. The only other program that is required is the Trestle Tree smoking cessation program.**

**All new hires, craft-to-staff or newly eligible spouses are required to complete a Wellness Assessment and Biometric Screening and earn the appropriate credits by Sept. 30, 2013, to earn the wellness premium incentive for 2014.**

To continue earning lower premiums, you and your spouse (if covered) must participate in wellness activities. If you and your spouse do not complete the required wellness activities, your premium will be adjusted to the higher, non-wellness premium in 2014.

**\* For purposes of this booklet, wherever the term spouse appears, it shall also include registered domestic partner or registered common law spouse.**

## KEY BENEFIT TERMS

**Biometric Screening** - Health screenings, such as cholesterol and blood pressure testing, performed by health care providers to assess your current physical health.

**Coinsurance** - The percentage you must pay after the yearly deductible has been met until out-of-pocket maximum is reached.

**Deductible** - The deductible is the amount you pay each year before the plan begins to pay for expenses.

**Health Coaching** - A coaching program administered by Principal Wellness to help you identify and change lifestyle habits that may be increasing your risk for chronic health problems.

**In-network** - When care is given by a participating provider, it is considered in-network. Staying in the network for care means you will be given the negotiated rate for the services provided.

**Out-of-network** - Any care received outside the UnitedHealthcare network is considered out-of-network. You will not receive a negotiated rate and your share of the cost will be higher in most cases than in-network costs.

**Spouse** - A legally married person of the employee, a registered domestic partner or registered common law spouse. Refer to the Health and Welfare Summary Plan Description for additional information. You can obtain a copy on the portal (<http://portal>) or by contacting the Home Office Benefits Department.

## MEDICAL PLAN COVERAGE COMPARISON

	Traditional Plan		Health Savings Plan	
	In-network	Out-of-network	In-network	Out-of-network
<b>Deductible</b>	\$500 individual	\$1,000 individual	\$1,500 individual	\$3,000 individual
	\$1,000 family	\$2,000 family	\$3,000 family	\$6,000 family
	An individual in a family will receive coinsurance benefits after the individual deductible is met. Coinsurance begins for all family members once the family deductible is met by any combination of covered individuals.		Coinsurance begins once the combined expenses for all covered family members reach the family deductible.	
<b>Coinsurance</b>	Plan pays 80 percent after deductible	Plan pays 60 percent after deductible	Plan pays 80 percent after deductible	Plan pays 60 percent after deductible
<b>Out-of-pocket max</b>	\$2,500 individual \$5,000 family	\$5,000 individual \$9,000 family	\$3,500 individual \$7,000 family	\$7,000 individual \$13,000 family
<b>Kiewit contribution to your HSA</b>	N/A		\$500 (\$9.61 per week) for Employee Only \$1,000 (\$19.23 per week) for Employee + Spouse Employee + Child(ren) Employee + Family	
<b>Covered Services (for a complete listing of covered services see the Summary Plan Description)</b>				
<b>Preventive care</b>	Plan pays 100 percent with no deductible		Plan pays 100 percent with no deductible	
<b>Office/specialist/urgent care visit</b>	Plan pays 80 percent after deductible	Plan pays 60 percent after deductible	Plan pays 80 percent after deductible	Plan pays 60 percent after deductible
<b>Hospital stay</b>				
<b>Emergency room visit</b> (for NurseLine referrals or emergency diagnosis only)				
<b>Maternity</b>				
<b>Mental and nervous disorders</b>	Outpatient: Plan pays 80 percent after deductible in same manner as any other sickness  Inpatient: Plan pays 80 percent after deductible in same manner as any other sickness	Plan pays 60 percent after deductible	Outpatient: Plan pays 80 percent after deductible in same manner as any other sickness  Inpatient: Plan pays 80 percent after deductible in same manner as any other sickness	Plan pays 60 percent after deductible
<b>Alcohol and drug abuse</b>	Outpatient: Plan pays 80 percent after deductible in same manner as any other sickness  Inpatient: Plan pays 80 percent after deductible in same manner as any other sickness. Two episodes allowed per lifetime. Residential treatment allowed with approval from United Behavioral Health.	Plan pays 60 percent after deductible in same manner as any other sickness	Outpatient: Plan pays 80 percent after deductible in same manner as any other sickness  Inpatient: Plan pays 80 percent after deductible in same manner as any other sickness. Two episodes allowed per lifetime. Residential treatment allowed with approval from United Behavioral Health.	Plan pays 60 percent after deductible in same manner as any other sickness
<b>Hearing aids</b>	Plan covers fitting and purchase up to \$1,000 per ear, per year after deductible	Plan covers fitting and purchase up to \$1,000 per ear, per year after deductible	Plan covers fitting and purchase up to \$1,000 per ear, per year after deductible	Plan covers fitting and purchase up to \$1,000 per ear, per year after deductible

## MEDICAL PLAN COVERAGE COMPARISON: PRESCRIPTION DRUGS

	Traditional Plan				Health Savings Plan		
	In-network				Out-of-network	In-network	Out-of-network
Channel	Tier	Coinsurance %	Minimum	Maximum	No coverage out-of-network.	Prescription costs apply toward medical deductible. Plan pays 80 percent after deductible.	No coverage out-of-network.
Retail	Tier 1	15%	\$10	\$30			
	Tier 2	25%	\$20	\$50			
	Tier 3	30%	\$30	\$100			
Mail	Tier 1	30%	\$25	\$75			
	Tier 2	30%	\$50	\$125			
	Tier 3	30%	\$75	\$250			

## MEDICAL PLAN PREMIUMS

Salary less than \$50,000					
	Coverage Level	Employee Premium			
		With wellness participation		Without wellness participation	
		Weekly	Annual	Weekly	Annual
Traditional Plan	Employee Only	\$6.30	\$327.60	\$27.30	\$1,419.60
	Employee + Spouse	\$12.60	\$655.20	\$54.59	\$2,838.68
	Employee + Child(ren)	\$11.34	\$589.68	\$49.13	\$2,554.76
	Employee + Family	\$17.64	\$917.28	\$76.43	\$3,974.36
Health Savings Plan	Employee Only	\$2.94	\$152.88	\$22.54	\$1,172.08
	Employee + Spouse	\$5.85	\$304.20	\$44.81	\$2,330.12
	Employee + Child(ren)	\$5.26	\$273.52	\$40.36	\$2,098.72
	Employee + Family	\$8.17	\$424.84	\$62.63	\$3,256.76

Salary \$50,000 and over					
	Coverage Level	Employee Premium			
		With wellness participation		Without wellness participation	
		Weekly	Annual	Weekly	Annual
Traditional Plan	Employee Only	\$9.45	\$491.40	\$30.45	\$1,583.40
	Employee + Spouse	\$18.90	\$982.80	\$60.89	\$3,166.28
	Employee + Child(ren)	\$17.01	\$884.52	\$54.80	\$2,849.60
	Employee + Family	\$26.46	\$1,375.92	\$85.25	\$4,433.00
Health Savings Plan	Employee Only	\$5.88	\$305.76	\$25.48	\$1,324.96
	Employee + Spouse	\$11.69	\$607.88	\$50.66	\$2,634.32
	Employee + Child(ren)	\$10.53	\$547.56	\$45.62	\$2,372.24
	Employee + Family	\$16.34	\$849.68	\$70.80	\$3,681.60

## OUR CULTURE OF HEALTH

Kiewit's benefits are among the best in the industry and we will continue offering comprehensive benefits that protect employees and their families from catastrophic health care costs. Kiewit is committed to helping you improve your health. We devote our time and resources to support your efforts to lead a healthier life and offer incentives for you to do so.

## INCENTIVES TO MAINTAIN GOOD HEALTH

You (and your spouse, if applicable) are eligible for medical benefits and the wellness program on your first full day of work. You are automatically given the wellness premiums. If you (and your spouse, if covered) do not participate in the wellness program, your premiums will be increased to the non-wellness rates in 2014. Below are the steps you must take to keep your premiums at the lower wellness rates.

1. Log on to [mykiewit.com](http://mykiewit.com) to access the Principal Wellness website. The first time you log in, your ID will be your Social Security Number. Once logged in, it will request that you create a new ID and password. On that website you will download the Physician Kit. This is the kit you will take to your doctor for a routine physical (if you don't participate in a company-sponsored bioscreening).
2. Log on to [myuhc.com](http://myuhc.com) to find a doctor in your area, if you don't already have one. At the login page you will use "Kiewit" as the user name and password. Once logged in, you will be able to search for a provider in your area to have your routine physical done. When you make your appointment, be very specific and let the provider know you are coming in for a routine physical.
3. When you receive your medical ID card, approximately 2-3 weeks after you are hired, call the provider you have chosen and make an appointment for your physical. Give the Physician Kit to your doctor to complete with your routine physical results. Mail the results to Principal Wellness. The mailing address is on the Exam Data Worksheet, included in the Physician Kit. It is your responsibility to make sure the Physician Kit is submitted to Principal.
4. After your physical, go to [mykiewit.com](http://mykiewit.com) and log on to take your Wellness Assessment. Check the Principal Wellness website to confirm your physical results have been received.

Once Principal Wellness has a record of your screening and your Wellness Assessment, you will receive a call from Principal to go over your results. If all of your scores from your Biometric Screening are within the normal ranges, you will have successfully completed 40 out of the 50 credits required for the wellness premiums. You will receive more information throughout the year for other programs and contests Kiewit will take part in to earn your additional credits.

If your biometric values are outside of the normal range and you do not earn your credits, you will have the opportunity to participate in coaching or a number of other activities during the year to earn your 50 credits. The coaching and other programs are designed to help you make lifestyle changes to bring these bio values back in line within the medically proven healthy ranges. If you actively participate through the programs or the alternative methods to earn your credits, your medical premiums will remain at the lower wellness rates. Log into your Principal portal for additional information.

**See the Principal portal at [mykiewit.com](http://mykiewit.com) for more information on the yearly credit requirements.**

Wellness Year	Activity	Timeline	Premium Impact
2013 Wellness Program	<b>1. Complete Wellness Assessment (required)</b>	By September 30, 2013	Complete the activities and earn lower premiums. If activities are not completed, premiums will change in 2014.
	<b>2. Complete bioscreening (required)</b>	By September 30, 2013	
	3. Complete coaching or other programs (smoking cessation required)	By September 30, 2013	

## VISION COVERAGE

If you are enrolled in a Kiewit medical plan, you will be automatically covered under the routine vision plan at no additional cost to you. Coverage includes a yearly, full wellness eye exam, which is more comprehensive than a regular eye exam, and materials (glasses or contacts). The plan has maximum allowances. Please see the Vision Service Plan (VSP) brochure for further details.

Vision Services (in-network)		
	Traditional Plan	Health Savings Plan
Annual Exam	\$10 copay for exam \$25 copay for materials	\$10 copay for exam \$25 copay for materials

## DENTAL COVERAGE

Dental Services	
Preventive	Plan pays 100 percent for routine up to 2 visits per calendar year with no deductible
Deductible (applies to basic, major and orthodontic services)	\$50 individual \$100 family
Basic services	Plan pays 90 percent of covered services
Major services	Plan pays 50 percent of covered services
Orthodontia care	Plan pays 50 percent of covered services up to \$3,000 lifetime for covered individual (employee or dependent)
Annual benefit maximum	\$1,500 (basic and major services only)

Dental Premiums			
	Coverage Level	Weekly	Annual
Dental Plan	Employee Only	\$2.63	\$136.76
	Employee + Spouse	\$5.27	\$274.04
	Employee + Child(ren)	\$4.74	\$246.48
	Employee + Family	\$7.37	\$383.24

## FLEXIBLE SPENDING AND HEALTH SAVINGS ACCOUNTS

Depending on which plan you choose, you'll have access to different accounts to help you pay for health and dependent day care expenses. The table on page 6 shows the differences between the various spending accounts.

The plans begin on January 1 of each year. The funding period will continue to be a calendar year (January-December). Estimate expenses conservatively, as any funds remaining in the Health Care FSA will be forfeited.

If you elect a Limited Purpose or Health Care Flexible Spending Account (FSA) you will automatically be enrolled in the Auto Claims Submission Process. All eligible medical, prescription, vision and dental out-of-pocket expenses will be automatically processed through your account. You do not have to submit a claim form. If you do not want this feature, you must go to myuhc.com to turn it off.

If you enroll in one of the Health Care FSAs and /or the Dependent Day Care FSA, you have the option to have your reimbursements deposited directly into your bank account. To elect this direct deposit option, go to myuhc.com.

### A Word About the Health Savings Account (HSA)

Under the Health Savings Plan, you can use an HSA to help pay for eligible out-of-pocket health care costs. An HSA is triple tax-advantaged when you use it to pay for qualified medical expenses. You do not pay taxes on deposits, earnings, or withdrawals. Other highlights:

- The account earns interest and can be invested
- Unused funds roll over from year to year
- Both you and Kiewit can make contributions
- You can take it with you if you retire or leave Kiewit
- It's compatible with a Limited Purpose Health Care FSA

	Health Savings Plan		Traditional Plan	Both Plans
	Health Savings Account (HSA)	Limited Purpose Health Care FSA	Health Care FSA	Dependent Day Care FSA
What is it?	An account funded by Kiewit and the employee with pre-tax contributions to pay for covered medical and dental expenses	An account funded by the employee with pre-tax contributions to pay for vision, dental (including orthodontia) and post-deductible medical and RX expenses	An account funded by the employee with pre-tax contributions to pay for covered medical expenses	An account funded by the employee with pre-tax contributions to pay for covered dependent day care expenses for children under 13 years of age
Who is eligible?	Those covered under the Health Savings Plan if they are not covered by any other health plan such as a spouse's plan, that is not a high-deductible health plan (unless it is permissible coverage, such as specific injury insurance or accident, disability, dental, vision or long-term insurance); are not entitled to Medicare benefits; are not enrolled in TRICARE or TRICARE for Life, a military benefits program; have not received Veterans Administration (VA) benefits within the past three months (some exceptions apply); are not eligible as a dependent on someone else's tax return; are not covered by a health care FSA for the tax year in which you claim your HSA deposits as tax deductions.		Employees enrolled in the Traditional Plan	All employees regardless of medical plan election
Who can contribute to this account?	Kiewit and employee under age 65	Employee		Employee
How much can I contribute to this account each year?	In addition to Kiewit's contribution, employees can contribute up to the IRS maximum. The IRS limits are indexed for inflation on an annual basis. View current limits at <a href="http://treas.gov">treas.gov</a> . Click on "Health Savings Account" to view HSA indexed amounts. Above age 55 can contribute an additional \$1,000.	Up to \$2,500		Up to \$5,000
When can I make or change my contributions?	At any time during the year	During open enrollment or after a qualified status change		During open enrollment or after a qualified status change
Can I roll over any unused amounts to the next year?	Yes – unused amounts can roll over to help cover future expenses	No		No



## ADDITIONAL RESOURCES

### HEALTH ADVOCATE

This independent, third-party service can help you manage and navigate the health care system. Staffed by health care professionals such as doctors and nurses, this free service can help you:

- Find a doctor
- Resolve billing or claims issues
- Deal with elder care issues
- And much more

Call toll-free anytime at 866-695-8622.

### NURSELINE

This convenient service offers you health information and education 24 hours a day, every day, at no cost to you. Registered nurses will offer you:

- General health information
- Guidance on the appropriate care for your situation (emergency room, urgent care or a visit to your doctor)
- Self-care tips
- Guidance for difficult medical decisions

Call toll-free anytime at 800-846-4678.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Get confidential support for everyday challenges and for more serious problems. This free and confidential service is available around the clock, anytime you need it.

Kiewit's EAP offers employees and their dependents assistance for:

- Depression, anxiety and stress
- Substance abuse
- Workplace problems or conflicts
- Parenting and family issues
- Problems or conflicts arising from child and elder care

Call toll-free anytime at 866-248-4094.

### HEALTHY PREGNANCY PROGRAM

This program, offered through UnitedHealthcare, will help identify your special needs or risks during your pregnancy. To enroll in this free program, contact UnitedHealthcare at 866-679-0948. Upon completion of the program you will be eligible for a \$150 gift card which will be issued at the end of the quarter.

# INCOME PROTECTION PLANS

## BASIC LIFE AND ACCIDENTAL DEATH INSURANCE

You are provided with two protection policies in the amount of two times your annual base salary, up to \$300,000 each. These plans begin immediately, on the first full day of employment.

CIGNA Life Insurance offers a free Will Preparation and Identity Theft Programs and for detail information go to [www.mykiewit.com](http://www.mykiewit.com) (password Kiewithealthy) under New Hire Information - Life Insurance.

## OPTIONAL SUPPLEMENTAL LIFE INSURANCE

You can purchase additional Supplemental Life Insurance through payroll deduction for yourself, your spouse and your children. The Supplemental Life Insurance is portable, therefore you can continue coverage even if you cease to be an eligible employee.

Upon initial enrollment (offered to new hires only), the Guaranteed Issue amounts are up to five times annual base salary up to a maximum of \$200,000 for the employee, up to \$50,000 for the spouse, and up to \$10,000 for each child. Guaranteed Issue means you are approved for those coverage amounts without having to show evidence of insurability. To apply at a later time or to apply for more than the maximum amount would require evidence of insurability. Please refer to the following chart to calculate your monthly costs for the Supplemental Life Insurance.

**Employee:** You can purchase additional amounts from \$10,000 to \$1,000,000 in increments of \$10,000, not to exceed eight times your annual base salary.

**Spouse:** You may also purchase coverage for your spouse in amounts from \$5,000 to \$250,000 in increments of \$5,000, not to exceed one half of the employee supplemental coverage amount.

**Child(ren):** You can elect child life coverage in amounts from \$2,000 to \$10,000 in increments of \$2,000. One coverage amount will insure all of your children.

Optional Supplemental Life Insurance Monthly Premium		
Employee/Spouse Age	Employee Monthly Cost per \$10,000	Spouse Monthly Cost per \$10,000
Under 35	\$0.54	\$0.27
35-39	\$0.94	\$0.47
40-44	\$1.36	\$0.68
45-49	\$2.21	\$1.11
50-54	\$3.83	\$1.92
55-59	\$5.87	\$2.94
60-64	\$9.27	\$4.64
65-69	\$16.07	\$8.04
70+	\$23.04	\$11.52

## **OPTIONAL SUPPLEMENTAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

You can elect additional Accidental Death and Dismemberment (AD&D) protection for you and/or your eligible dependents. The premiums are deducted weekly from your paycheck on an after-tax basis. (Coverage amounts from \$10,000 to \$500,000 in increments of \$10,000.)

<b>Optional AD&amp;D Insurance Monthly Premium</b>	
<b>Employee</b>	<b>Employee and Family</b>
\$0.026 per \$1,000	\$0.042 per \$1,000

## **SHORT-TERM DISABILITY PLAN**

Employees are eligible for the Short-Term Disability Plan after 12 months of continuous employment. The plan covers pregnancy and other short-term surgical or medical leaves that are non-work related.

The plan follows all guidelines of the Americans with Disabilities Act and the Family Medical Leave Act. If approved, there is a seven-day elimination period (the employee will use accrued PTO during the elimination period and if there is no PTO accrual the employee will go without pay during this time frame). Once the elimination period has been satisfied the employee will be paid 100 percent of base salary and COLA through the third month of an approved disability. The fourth, fifth and sixth months of disability are paid at 70 percent of base salary and COLA. After the sixth month, you would go on the Long-Term Disability Plan, if approved. The disability earnings may be reduced by the amount of other income benefits you receive.

## **LONG-TERM DISABILITY (BASIC PLAN)**

At no cost to you, all eligible employees are provided with Long-Term Disability (LTD) protection in the event an injury or illness continues beyond 180 days. This benefit pays up to 60 percent of your base salary, up to a maximum of \$5,000 per month. The disability earnings may be reduced by the amount of other income benefits you receive.

## **OPTIONAL SUPPLEMENTAL INCOME PROTECTION PLAN**

The plan provides an opportunity for eligible employees (based on job title and income) to supplement the Kiewit provided Group LTD coverage through a payroll deduction. This is a tax-free benefit plan that provides additional income replacement from 60 percent of pre-disability base income to 70 percent of pre-disability base income up to \$11,000 per month. This is an individual policy; if you leave the company you may continue the coverage. It offers a long-term care conversion and a catastrophic disability benefit, and the benefit is not offset by other income. Each policy is individually rated by UnumProvident Insurance.

This policy is offered within the first year of employment only. Enrollment for this plan occurs in late spring every year. Information about this plan will be mailed by UnumProvident. This is a one-time only option.

# RETIREMENT SAVINGS PLAN - 401(K) PLAN

The 401(k) Plan is a long-term savings program with attractive tax advantages. Eligible employees can participate on the first day of the month following one month of continuous employment.

When you become eligible to participate, you will receive an enrollment packet from Wells Fargo Retirement Services. You will be enrolled automatically, when eligible, with a six percent contribution. You can make changes to the automatic enrollment by calling 800-757-1884 (your initial PIN will be the last four digits of your Social Security Number) or by registering at [wellsfargo.com/myretireplan](https://wellsfargo.com/myretireplan) as a first-time user. You can access your account 24 hours a day.

You can contribute from one percent to 70 percent of your annual earnings, up to a maximum amount set yearly by the IRS. Contributions are deducted from your pay on a pre-tax basis and are not subject to federal and state income tax. The company will match your 401(k) contribution dollar for dollar up to six percent of your eligible weekly contribution to the plan. You can also roll over pre-tax money from a previous employer's plan into your Kiewit account.

The 401(k) Plan offers a variety of investment funds to create a diversified portfolio. Kiewit stockholders are not eligible for the company matching program.

## Company Contribution

Each year, Kiewit intends to make a four percent discretionary contribution to your Retirement Savings Plan. The contribution will be based on your eligible compensation for an eligible employee during the calendar year. You are automatically enrolled in the Company Contribution on the first of the month following one month of continuous employment and must be on the payroll as of December 31 of that calendar year in an eligible classification to receive the contribution. Kiewit stockholders are not eligible for the company contribution program and it is not pro-rated.

## Vesting

Your years of service determine the amount you are vested in your matching and company contributions.

Years of Service*	Percentage Vested
Less than 2 years	0%
2 years	20%
3 years	50%
4 years	75%
5 or more years	100%

*\*One year of service consists of at least 1,000 hours worked in that calendar year.*

## eBENEFITS

eBenefits is a self-service feature that offers instant access to benefits information and administration.

**IMAGINE** the convenience!

Throughout the year, you can:

- **VIEW** a summary of your benefits and get information on health and insurance plans and beneficiaries.
- **UPDATE** your beneficiary information.
- **ENROLL** for benefits if you are newly hired or have become eligible for benefits.
- **CHANGE** benefit elections when a qualifying life event (marriage, birth, etc.) allows for a status change.

During the annual open enrollment period, you can **VIEW and/or CHANGE** benefit elections for the new plan year.

For employees with access to the Kiewit Portal, simply log in with your Kiewit username and password. Once logged on, navigate to: Self Service > Benefits. Use the links to view or make changes if you are eligible.

User guides are available on the Kiewit Portal site to assist you with using eBenefits. To access, navigate to: Career & Life > My Benefits and Health Insurance > Benefit Information & Forms.

*TIC employees do not have access to eBenefits at this time. Benefits questions can be directed to your company's benefits group.*



## WHO DO I CONTACT?

For more information on...	Contact...	At...	Log on or send an e-mail to...
Medical	UnitedHealthcare	866-679-0948	myuhc.com
Wellness activities	Principal Wellness Company	800-354-1721	mykiewit.com
Health Advocate	Health Advocate, Inc.	866-695-8622	healthadvocate.com
Health care options and emergency room visits	NurseLine	800-846-4678	
Employee Assistance Program	United Behavioral Health	866-248-4094	liveandworkwell.com (access code: 12484)
Vision	VSP	800-877-7195	vsp.com
Dental	UnitedHealthcare	877-816-3596	myuhc.com
Prescription drugs	Medco	866-679-0948	myuhc.com
Health Savings Account	OptumHealth Bank	800-791-9361 (access is through a UHC number)	optumhealthbank.com
FSA's	UnitedHealthcare	866-262-6354	myuhc.com
Disability	Sandi Otto	402-271-2870	Sandi.Otto@kiewit.com
Life/AD&D	Lori Sweeney	402-271-2838	Lori.Sweeney@kiewit.com
For Kiewit employees: general benefits questions	Kiewit Benefits Department	Kim Bergantzel 402-271-2986  Lori Sweeney 402-271-2838  Sandi Otto 402-271-2870  George Kleine 402-271-2808	mykiewit.com (password Kiewithealthy)  benefits@kiewit.com
For TIC employees: general benefits questions (including disability, life, and AD&D claims)	TIC Benefits Department	Laurie Manning 970-871-7213  Jennifer Gaines 800-939-7752	benefits@ticus.com
For Cherne employees	Cherne Benefits Department	Nikole Mandy 952-944-4376	Nikole.Mandy@cherne.com

### SPECIALIZED LANGUAGE SERVICES

Would you or someone you know like this information in Spanish? Visit [mykiewit.com](http://mykiewit.com) for this and other benefits materials written in Spanish. Many of our providers also have Spanish-speaking representatives to answer your questions and help you understand your benefits.