

Employee Benefit Highlights

March 1, 2022 – February 28, 2023



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Accident, Critical Illness**
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Note: This publication is only a partial summary of benefits prepared by INSURICA Southwest and is provided for informational purposes only. It does not describe all elements of the summarized programs. For complete information regarding the benefits, plan provisions, limitations and exclusions, and for a description of grievance procedures and binding arbitration of disputes, refer to the subscriber certificate that will be provided to you after enrollment. In the event of a discrepancy or conflict between the information contained in this publication and the benefit plan provisions, the plan documents and insurance contracts will govern. Copies of these documents are available for your review from your Human Resources Department. No rights shall accrue to you and/or your dependents because of any statement, error or omission in this publication.

Enrollment Guidelines

Once the Enrollment Period Has Ended, You May Not Change Your Benefit Elections

When you have a qualifying change in employment or family status you have 30 days to complete and return a new enrollment form.

Benefits open enrollment for **Kinkaid Civil Construction** will be held each year. Until the enrollment deadline you may change your benefit elections as you desire.

Eligibility:

- Eligible employees must work 30 hours/week;
- Employees will be eligible for benefits the first of the month following 60 days from the first day worked.
- Employees can choose coverage for dependents, per your summary plan description's definition of dependent. Please refer to each insurance company's benefit plan for dependent definition.
- Employees hired after the plan year begins will select their coverage choices for the remainder of that plan year at the time of eligibility. All the necessary enrollment and change forms are available through the HR Department.

After the enrollment deadline, your election is generally irrevocable, meaning you cannot add, modify, or drop coverage for the plan year. You may have a special enrollment right allowing coverage changes for certain losses of coverage eligibility under another plan or if you gain a new spouse or dependent. You also *may* be entitled to change your election if you, your spouse, or dependents experience one of the Qualifying Change events below. However, you *must* contact Human Resources to determine *if* our plan and *if* your circumstances allow such a change. If so, you must complete and return a new enrollment form to Human Resources within 30 days.

Qualifying Changes:

- Divorce or legal separation;
- Change in number of dependents;
- Change in employment status of employee, spouse, or dependent that causes loss of eligibility;
- Dependent satisfies (or ceases to satisfy) eligibility requirements;
- Change in residence that causes loss of eligibility;
- Significant changes in company benefit plan(s) including cost change, significant coverage curtailment, additional or significant improvement of company offered benefits;
- Change in coverage under another employer plan (including mandatory or optional change from your spouse's employer and change initiated by your spouse);
- Loss of coverage from government or educational institution;
- Other changes resulting from a judgment, decree, or order; Medicare or Medicaid entitlement; or FMLA leave of absence.
- COBRA qualifying event (termination/reduction of hours, employee death, divorce/legal separation, ceasing to be a dependent);



Medical Insurance



Kinkaid Civil Construction is pleased to offer eligible employees medical insurance through Cigna; currently offering two plans to choose from, both utilizing the Open Access Plus (OAP) full network.

	Base Plan - OAP \$5,000 100/50	
	In-Network	Out-of-Network
Calendar Year Deductible		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
Out of Pocket Maximum (including deductible)		
Individual	\$7,350	\$20,000
Family	\$14,700	\$40,000
Lifetime Max. Benefit	Unlimited	
Office Visits		
Primary Care	\$40 Copay	50% after Deductible
Specialists	\$80 Copay	50% after Deductible
Diag. Lab and X-Ray (Non-Complex Imaging)	Office Visit Copay	50% after Deductible
Emergency Room	\$500 Copay	\$500 Copay
Urgent Care	\$100 Copay	50% after Deductible
Hospital Services		
Inpatient	0% after Deductible	50% after Deductible
Outpatient	0% after Deductible	50% after Deductible
Prescriptions Drugs		
Generic	\$20 Copay	\$20 Copay
Preferred Brand	\$50 Copay	\$50 Copay
Non-Preferred Brand	\$80 Copay	\$80 Copay
Dependent Children	To The Age of 26	

	EE Cost Per Pay Rates Effective 3/1/2022
Employee Only	\$31.65
Employee + Spouse	\$136.13
Employee + Child(ren)	\$117.12
Employee + Family	\$222.57

Medical Insurance



	Buy-Up Plan – OAP \$2,000 100/50	
	In-Network	Out-of-Network
Calendar Year Deductible		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
Out of Pocket Maximum (including deductible)		
Individual	\$4,000	\$8,000
Family	\$8,000	\$16,000
Lifetime Max. Benefit	Unlimited	
Office Visits		
Primary Care	\$25 Copay	30% after Deductible
Specialists	\$50 Copay	30% after Deductible
Diag. Lab and X-Ray (Non-Complex Imaging)	Office Visit Copay	30% after Deductible
Emergency Room	\$250 Copay	\$250 Copay
Urgent Care	\$75 Copay	30% after Deductible
Hospital Services		
Inpatient	0% after Deductible	30% after Deductible
Outpatient	0% after Deductible	30% after Deductible
Prescriptions Drugs		
Generic	\$15 Copay	\$15 Copay
Preferred Brand	\$35 Copay	\$35 Copay
Non-Preferred Brand	\$65 Copay	\$65 Copay
Dependent Children	To The Age of 26	

	EE Cost Per Pay Rates Effective 3/1/2022
Employee Only	\$51.51
Employee + Spouse	\$177.59
Employee + Child(ren)	\$154.64
Employee + Family	\$280.85

Dental Insurance



Kinkaid Civil Construction is pleased to offer eligible employees dental insurance with Cigna.

	Dental PPO Plan	
	In- Network	Out-of-Network
Calendar Year Deductible		
Individual	\$50	
Family	\$150	
Annual Maximum	\$2,000 per calendar year	\$2,000 per calendar year
Preventative Services: (oral exams, routine x-rays, cleanings)	0% - Member responsibility	0% - Member responsibility
Basic Services: (fillings, perio, endo, oral surgery, anesthetics)	0% After Ded. – Member responsibility	20% After Ded. – Member responsibility
Major Services: (crowns, dentures, bridges)	40% After Ded. – Member responsibility	50% After Ded. – Member responsibility
Endodontics (Root Canals)	Covered in Basic Services	
Periodontics (Gum Disease)	Covered in Basic Services	
Orthodontia (Children Only)	50%, no deductible, \$1,000 lifetime maximum	
Waiting Periods	None	
Allowance	Based on Contracted Fees	Based on Maximum Allowable Charge Standard Schedule
Dependent Child Definition:	To Age 26	

	EE Cost Per Pay Rates Effective 3/1/2022
Employee Only	\$7.75
Employee + Spouse	\$15.73
Employee + Child(ren)	\$20.20
Employee + Family	\$30.09

Vision Insurance



Kinkaid Civil Construction is pleased to offer eligible employees vision insurance with Cigna.

Vision Plan	In-Network	Out-of-Network
Eye Exams (1 per 12 months)	\$10 Copay	N/A
Vision Care Materials (1 per 12 months)		
- Single Vision	\$25 Copay	Reimbursed up to \$40
- Bifocal	\$25 Copay	Reimbursed up to \$65
- Trifocal	\$25 Copay	Reimbursed up to \$75
Frames: (1 per 24 months)	\$130 retail max & 20% off balance	Reimbursed up to \$71
Contact: (1 per 12 months)		
- In lieu of frames & lenses	\$130 Allowance	Reimbursed up to \$105
- Medically Necessary	Covered (copay waived)	Reimbursed up to \$210

	EE Cost Per Pay Rates Effective 3/1/2022
Employee Only	\$1.96
Employee + Spouse	\$3.29
Employee + Child(ren)	\$3.36
Employee + Family	\$5.32

Life/AD&D Insurance



Kinkaid Civil Construction is pleased to offer eligible employees Life and Accidental Death & Dismemberment coverage with Principal. **This benefit is paid 100% by Kinkaid Civil Construction.**

Benefit Amount	\$15,000
Age reduction Schedule	Benefit reduced by 35% at age 65 Benefit reduced additional 15% at age 70
Guarantee Issue Amount	\$15,000

Voluntary Life/AD&D Insurance



Kinkaid Civil Construction is pleased to offer eligible employees Voluntary Life and Accidental Death & Dismemberment coverage with Principal. For costs associated with voluntary coverage please see additional documentation.

- Employees must elect to have coverage in order to elect spouse or child coverage.
- Evidence of Insurability (EOI) will be required for amounts over the guarantee issue for employee/spouse.
- Employees that do not enroll during initial eligibility period will need to complete an EOI form.
- Refer to the Principal summary for additional details regarding coverage and cost.

Employee	\$10,000 Increments up to \$250,000
Spouse	\$5,000 Increments up to \$150,000
Child(ren) up to age 26	\$2,000 or \$3,000 or \$4,000 or \$5,000 or \$10,000
Guaranteed Issue Amount	
Employee	Under 70: \$150,000 / 70 or Older: \$10,000
Spouse	If your spouse is under 70: \$25,000 / If your spouse is 70 or older: \$10,000
Child(ren)	\$10,000

Critical Illness & Accident



Kinkaid Civil Construction is pleased to offer eligible employees Voluntary critical illness and accident coverage with Principal.

When serious illness or accidents strike, the financial problems are not always limited to appropriate medical care. Sometimes it can leave you and your family in need of assistance covering your basic expenses. Critical Illness insurance can help with expenses that other insurance may not cover, including; copays, deductibles, mortgage or rent payments, utilities, medical/travel expenses, child care, groceries, etc.

For every covered accident, benefit is paid based on the injury sustained and treatment received, regardless of what is covered by medical insurance. Payments are made directly to you and can be used for any purpose.

Please contact human resources for more details and rates on these voluntary plans.

Tips

Controlling Health Care Cost

The cost of medical care continues to increase at a rapid rate each year. It is up to us to try to control cost, and your efforts can make a difference.

Tips on How You can Help Lower the Cost of Healthcare:

- Always confirm that your physician is contracted with the network that is associated with your plan.
- Only visit the emergency room in the case of a true emergency.
- Use the urgent care whenever possible for smaller copays and shorter wait times.
- When appropriate ask for a generic prescription to help reduce Rx copay costs.

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