



Kiewit

2025 Canadian Staff Non-Union 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. Staff full-time salaried, non-union and non-manual hourly employees are eligible for extended health and dental coverage, life, disability and AD&D insurance, and lifestyle spending accounts on their date of hire. Employees are eligible to participate in the RRSP after one month of employment. There is a three-month waiting period for critical illness coverage.

This summary describes the main features of the benefits plan. Please refer to the Staff Benefit Program booklet for more details. You can find the booklet and all your benefits information and forms at myjobbenefits.com (password: canadianbenefits).

Extended health care plan

The plan offers comprehensive extended health care coverage for what the provincial plan does not cover.

Key benefit terms

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.

Lifetime Maximum - The maximum amount the plan will pay per covered member in his or her lifetime.

Spouse - the employee's legal spouse or the person who has, for at least 12 months, been continuously living with the employee in a role like that of a marriage partner.

** For purposes of this booklet, wherever the term spouse appears, it means the employee's legal spouse or the person who has, for at least 12 months, been continuously living with the employee in a role like that of a marriage partner.*

Health care plan coverage

Health Care Plan	
Deductible <i>(Not applicable to out-of-country emergencies/referrals)</i>	\$50 per calendar year (single/family)
Covered Services	
Hospital stay	100 percent for semi-private room, medical services and supplies 50 percent for medical treatment/referral outside of Canada
Paramedical	Rehabilitation services for paramedical: \$500 per calendar year Psychology: No annual maximum
Travel assistance and out-of-country emergency	\$5 million lifetime maximum
Hearing aids	Plan covers fitting and purchase, up to \$500 every five calendar years.
Private duty nursing	\$15,000 per calendar year

Online Healthcare

Kiewit staff non-union employees in Canada have access to knowledgeable clinicians via mobile phone, computer or tablet, 24 hours a day, seven days a week. The service is offered through TELUS Health, a Manulife partner, and is available in both French and English using secure text and video chat. Telus clinicians can diagnose, write and renew prescriptions, and provide referrals to specialists, labs and imaging centers. There is no charge for most services.

Program Benefits

Using virtual health care, you can save time and money. Get help immediately from the comfort of your home, office or hotel room. Telus clinicians can resolve more than half the issues that would typically take you to a doctor's office. It's an easy, convenient way to ask questions, get treated, get prescriptions and/or get referrals. Clinicians can also work directly with your specialists and primary care provider to coordinate the right treatment plan.

Get Started

If you haven't already, you need to register on the Manulife plan members site at <http://www.manulife.ca/personal/sign-in.html>. Once you're registered with Manulife, you can set up your TELUS account through Manulife Healthcare Online. Go to www.manulifehealthcareonline.com and follow the instructions to register and then download the TELUS app and activate your account.

Set up your profile, add family members and you're ready to begin using the service. You can also register through your desktop or tablet by going to Manulife's Group Benefits website under the Wellness Centre tab. Login through the Manulife mobile app by clicking on the Virtual Services icon under the Get Care section.

Prescription drugs

The benefit plan will cover the lowest cost alternative (usually generic) prescription drug. If there is no generic available, the plan will cover the brand prescription drug. If a generic is available and you choose the higher priced option, you will pay the difference in cost. There is an appeals process in those rare cases when a brand-name drug is required.

Prescription Plan	
In-country	
DRUG DISPENSING FEES \$6 when dispensed by regular pharmacy \$9 when dispensed by Express Scripts mail delivery pharmacy	Plan pays 80%
<i>Express Scripts is a convenient, less expensive way to get maintenance drugs delivered.</i>	
LIMITS Fertility: \$15,000 per lifetime Smoking Cessation: \$1,000 per lifetime	

Vision coverage

If you are enrolled in the Manulife extended health care plan, vision coverage is included. The plan has maximum allowances.

Vision Services	
Annual Exam	No deductible 1 exam per calendar year Prescription glasses or elective contacts (up to \$200 per calendar year) Medically necessary contact lenses (up to \$200 every two years)

Dental coverage

Dental Services	
Basic	Plan pays 100% for up to two routine visits per calendar year with no deductible
Supplementary services	Plan pays 80% of covered services
Major services	Plan pays 50% of covered services
Orthodontia care	Plan pays 50% of covered services up to \$3,000 lifetime for covered individual (employee or dependent)
Annual benefit maximum	\$1,500

Critical illness coverage

Critical Illness

Employee Only: \$10,000 payment after a 30-day survival of critical illness

Critical illness insurance provides a tax-free, lump sum payment if you are diagnosed with one of 25 covered conditions, which include illnesses like cancer, heart attack and stroke. The payment will be made regardless of whether you're able to work while you are ill or whether you make a full recovery.

Kiewit offers this benefit to staff employees in Canada to help alleviate the financial challenges inherent with a life-threatening, critical illness. These financial challenges can accumulate over time, becoming a heavy burden. Critical illness insurance can help and is provided to you at no cost.

The vendor is Industrial Alliance Insurance and Financial Services Inc. Call Industrial Alliance at 1-800-266-5667 for coverage details.

**External project hires are not eligible for the Critical Illness Plan.*

Mental wellness

Employee and Family Assistance Program (EFAP) with TELUS Health

Get confidential support for everyday challenges and more serious problems. This free and confidential service is available 24/7 and offers employees, families and household members assistance for:

- Counselling: 4-5 sessions per issue to help with issues related to relationships, family, addiction, work-related, emotional and more
- On-demand resources: E-books, articles, toolkits, infographics, webinars and podcasts
- Work-life services: Consultations for legal, financial, nutrition, health, plus career and family support services
- Live care support: Personal support helps guide employees to find available resources, find the right counsellor, book appointments and provide immediate support - if needed.

To reach the EFAP, call 855-522-1217 or sign in at [Manulife.ca/signin](https://www.manulife.ca/signin) and access under Mental Health Support. You can also sign into the Manulife mobile app and connect to your EFAP seamlessly right from your app.

Under the Hat

Employees and their families can access Under the Hat, a website that serves as a one-stop-shop to a variety of tools, including employee stories, wellness webinars, printable materials and information about what is available through the Employee and Family Assistance Program. Visit underthehat.com to learn more about the tools and services available to you.

Mental health & counselling services digital tool

The mental health & counselling services digital access point can help Manulife members and their families quickly connect with personalized mental health support. This voluntary program offers assistance finding providers, easy appointment booking, short wait times, self-serve resources and ongoing support. It complements existing EFAP services and is included with Extended Health Care plans. This service can be accessed through the Manulife mobile app and website.

Resources

Milk Stork

Milk Stork helps mothers ship breast milk during business travel until their child turns two. The service includes pre-labeled refrigerated or frozen kits, expedited shipping, real-time tracking and options for shipping during employee relocation. Get started at milkstork.com.

Medical Second Opinion (MSO)

MSO is available for both physical and mental health conditions through Manulife's service provider, Worldcare. Members and their eligible dependents can receive second opinion assessment services for covered conditions including cancer, mental health and many chronic and life threatening conditions. MSO can lead to modification of the original diagnosis, treatment recommendations or identification of alternate therapies. For more information, please visit www.Manulife.ca.

Care.com

Finding the right care for your family can be hard, especially when you're balancing the demands of work and life. Care.com makes it easier with unlimited access to the world's leading network of caregivers — for kids, adults, pets, home and more. Visit Care.com/en-ca/ to enroll.

Lifestyle Spending Account (LSA)

As part of the wellness program, Kiewit provides staff employees (and their spouses, if applicable) with a \$300 credit in a lifestyle spending account to pay for eligible wellness-related expenses that the standard plan does not cover. The list of eligible expenses cover the following:

- Camping – campground fees and equipment (tent, sleeping bag, camping stove, pots, etc.)
- Dance lessons
- Equipment required to participate in a sporting event
- Fishing – fishing rod, lures, waders, fishing license, etc.
- Fitness equipment (treadmill, Bowflex, exercise bike, etc.), FitBit, Apple Watch etc.
- Fitness/exercise videos, CDs, books
- Golf – green fees, lessons
- Health club membership, fitness programs, gym memberships/classes
- Hiking, jogging, running – club fees, race entry fees, shoes
- Horseback riding – lessons and equipment (saddle, helmet, boots, etc.)
- Hunting license and equipment
- Personal trainer
- Racket sports – court fees, lessons, equipment
- Recreational club membership (sailing, skiing, etc.)
- Self-defense courses – registration fees
- Skiing and snowboarding – passes, equipment, membership
- Sports such as baseball, curling, hockey, etc. (registration, equipment, team fees, lessons)

To receive credit, eligible expenses must be incurred during the tax year and be submitted to Manulife for processing. Employees have until Jan. 30 each year to submit expenses for the prior year. Credits not used during the tax year will be forfeited. LSA paid claims are added to your taxable income and reported on your T4. Receipts are required and claims can be submitted online by visiting manulife.ca/personal/sign-in.html. Paper claim forms are also available on the site (LSA policy number is 110663). You can check your LSA balance through the website or by calling Manulife at 1-866-220-1129.

External project hires are not eligible for the LSA. For instructions on how to submit LSA claims, see the Canada Fitness Reimbursement Guide on [myjobbenefits](#) under the Wellness tab.

Who else can go on your insurance?

To maintain insurance for yourself and your dependents:

- n You must be an active, regular and non-union staff, full-time employee* of our company.
- n You must receive compensation from our company for services rendered.

*An active, regular and non-union staff, full-time employee works 30 or more hours per week on a consistent basis. Work is performed at your regular job or another location where you perform your regular duties.

Eligible dependents include:

- Spouse — Your legal spouse, or a person continuously living with you in a role like that of a marriage partner for at least 12 months.
- Child — Your natural or adopted child or stepchild, who is:
 - Unmarried;
 - Under age 21;
 - Under age 25 if a full-time student;
 - Not eligible for coverage as an employee under this or any other group benefit program;
 - A stepchild, who must be living with you to be eligible;
 - A child who is incapacitated on the date he or she reaches the age when coverage would normally terminate; however, the child must have been covered under this benefit program immediately prior to that date; a child is considered incapacitated if he or she is incapable of engaging in any substantially gainful activity and is dependent on the employee for support, maintenance and care, due to a mental or physical disability.

Mid-year changes

You are able to make changes to your elections when you have a qualified life event. If changes are made within 31 days of the qualified life event, the effective date will be the day of the qualified event. If the changes are made outside the 31-day period, the effective date will be the first of the month following your notification of a qualified life event.

Medical evidence of insurability may be required if the employee previously waived health and dental care coverage and dental coverage may be limited for the first year. See the Staff Benefit Program booklet for details.

Examples of a qualifying event or change in family status include:

- Marriage, domestic partnership registration or divorce
- Birth or adoption of a child
- Death of your spouse or registered domestic partner
- Change in work status for you or your spouse/registered domestic partner
- Loss of insurance in another group health plan

You can make changes using Employee Self-Service (ESS). To access ESS, visit the KiewitNetwork > Career & Life tab > Employee Self-Service (English/French/Spanish) > Benefits. You must be on the company network to access ESS. Detailed ESS instructions are available on myjobbenefits.com under the Resources & Forms tab.

Income protection plans

Basic life insurance

You are provided with a protection policy in the amount of two times your annual base salary, up to \$300,000. *(Note: Your benefit amount will be reduced by 50% at age 65.)* Kiewit also provides \$10,000 for your eligible spouse and \$5,000 for each eligible dependent child. This coverage begins on your first day of employment.

Optional supplemental life insurance

You can purchase up to \$1 million of optional life insurance through payroll deduction for yourself and your eligible spouse, and up to \$50,000 on your eligible dependent child(ren), in increments of \$10,000. There is a 24-month pre-existing condition waiver for you and your spouse, but medical evidence of insurability is not required if you elect up to \$100,000 coverage for yourself, and up to \$50,000 for your spouse and each dependent child. Any amount over the \$100,000 for you and \$50,000 for your spouse will be subject to medical evidence of insurability without pre-existing condition waivers for you and your spouse, if approved.

The monthly cost of optional supplemental life insurance for dependent children is \$.15 per \$1,000 of coverage. See below for employee and spouse rates.

Optional Supplemental Life Insurance Monthly Premium		
Employee/Spouse Age	Employee/ Spouse Monthly Cost per \$10,000 (Smoker)	Employee/ Spouse Monthly Cost per \$10,000 (Nonsmoker)
0-29	\$0.81	\$0.60
30-34	\$0.80	\$0.52
35-39	\$1.16	\$0.74
40-44	\$1.97	\$1.24
45-49	\$3.53	\$2.13
50-54	\$5.98	\$3.62
55-59	\$10.21	\$6.19
60-64	\$16.84	\$10.33
65-69	\$25.26	\$15.57

Basic accidental death and dismemberment insurance

You are provided with a protection policy in the amount of two times your annual base salary, up to \$300,000. *(Note: Your benefit amount will be reduced by 50% at age 65.)* This plan begins on your first day of employment. AD&D is a benefit paid in the event of dismemberment or as an addition to your life insurance if death is due to an accident.

Short-term disability plan

Employees are eligible for short-term disability on their first day of employment. The plan provides you with short-term income protection. The plan covers pregnancy and other short-term surgical or medical leaves that are non-work related.

If approved, there is a seven-day elimination period for a sickness or injury that is not inpatient. Once the elimination period has been satisfied the employee will be paid 100 percent of base salary through the first 13 weeks of an approved disability. The remaining 13 weeks of an approved disability are paid at 70 percent of base salary. After the sixth month, you would be eligible for the long-term disability plan, if approved. The disability earnings may be reduced by the amount of other income benefits you receive. This is a taxable benefit.

Long-term disability plan

All eligible employees are provided with long-term disability (LTD) protection in the event an injury or illness continues beyond 182 days. This benefit pays up to 60 percent of your base salary, up to a maximum of \$6,000 per month. The disability earnings will be reduced by the amount of other income benefits you receive. Once approved for LTD, you are no longer considered an active employee.

Medical, dental and vision coverage will remain in effect for six months, and life and AD&D coverage will continue through the duration of your approved LTD. If the insured employee is under age 63, their basic critical illness coverage would end at age 65. If the insured employee is age 63 or older but under 80, their basic critical illness coverage would end following 24 consecutive months of disability. This is a taxable benefit.

All other benefits will end on the date LTD becomes effective.

Registered Retirement Savings Plan - RRSP

The RRSP plan is a long-term savings program with attractive tax advantages. Eligible employees can participate after one month of continuous employment.

Employees who are eligible for the RRSP will receive a notification from Manulife prior to being eligible to participate in the plan. The email notification will be sent to the employee's work email address and will provide information on how to register and enroll online at manulife.ca/GRO. You can access your account 24 hours a day. If you have any issues registering or enrolling, contact Manulife at 866-220-1129, option 2.

Once registered, you will have the option to choose "member required" or "member voluntary" contributions, with contributions being deducted weekly from your pay. The company will match member required contributions, known as sponsor required contributions, but will not match member voluntary contributions. Member required contributions will be matched dollar-for-dollar up to 6% of your weekly eligible base salary. Member required and sponsor required contributions remain in the plan as long as you are an active employee with the company. Member voluntary contributions may be withdrawn at any time. You can also transfer a previous RRSP account into your Kiewit account with Manulife.

Company contribution

The company may make a "discretionary" contribution to staff employee RRSP accounts each year, depending on its overall performance. The discretionary contribution is a way to share the company's success with employees. It can range from 0% to 4% of eligible base pay. When the company achieves its performance goals, the contribution can be as high as 4%. When it doesn't, the expectation is it should be less.

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 Dec. 31 of that calendar year, in an eligible classification, to receive the contribution.

Kiewit employee owners are not eligible for the sponsor required or discretionary contributions, and the discretionary contribution is not pro-rated.

PlanRight Advisors with Manulife (RRSP)

Manulife's fully-licensed financial advisors — salaried employees with no commission — can help you get the most out of your group plan and review your personal finances to help ensure you are on track to maintain your lifestyle now and in the future. You can access Manulife's PlanRight Advisors at no cost.

Dedicated advisors can help you plan for retirement, turn your savings into income and help you protect your assets. Contact a PlanRight Advisor via email at PlanRight@manulife.ca or by phone at 1-877-371-6268 between 9 a.m. and 5 p.m. Eastern Time.

Contact information

Questions regarding	Company/Contact	Phone	Website or email
Extended health care	Manulife	866-220-1129, #1	manulife.ca/personal/sign-in.html
Critical illness	Industrial Alliance Lori Sweeney	800-266-5667 402-271-2838	solutions@ia.ca
Vision coverage	Manulife	866-220-1129, #1	manulife.ca/personal/sign-in.html
Dental coverage	Manulife	866-220-1129, #1	manulife.ca/personal/sign-in.html
Disability coverage	Leave Administration	855-527-8255	leaveadministration@kiewit.com
Life/AD&D coverage	Lori Sweeney	402-271-2838	lori.sweeney@kiewit.com
Employee & Family Assistance Program (EFAP)	TELUS Health	855-522-1217	manulife.ca/signin
Retirement savings plan - RRSP	Manulife	866-220-1129, #2	manulife.ca/GRO
General benefits questions	BENEFITS HELPLINE (Toll-free)	855-329-7907	benefits@kiewit.com

Employee Self-Service (ESS)

ESS is a feature that offers instant access to benefits information and administration.

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 by adding or removing an eligible dependent from coverage, or waive coverage.

For employees with access to the KiewitNetwork and Employee Self-Service (ESS), navigate to: KiewitNetwork > Career & Life > Employee Self-Service (English / French / Spanish) > Benefits. Use the links to view or make changes if you are eligible. You must have access to the company network to access the KiewitNetwork and ESS.

For detailed instructions, see the ESS instructions under Resources & Forms on myjobbenefits.com.