

LPR CONSTRUCTION



EMPLOYEE BENEFITS

Benefit Plans Effective March 1, 2016–February 28, 2017

The benefits offered by LPR Construction are designed to provide a comprehensive total rewards package for you and your eligible dependents. We encourage you to evaluate and elect benefits that best suit your personal needs.

Eligibility

All full-time employees working 30 or more hours per week are eligible for benefits. All full-time managers, foremen, supervisors, crane operators, superintendents, and owners are eligible on the first of the month following 30 days of employment. All other full-time employees are eligible on the first of the month following 60 days of employment.

Many of the plans offer coverage for eligible dependents, including:

- Your legal spouse
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian)
- Your dependent children of any age who are physically or mentally unable to care for themselves

Enrollment

Open enrollment for current employees:

Current employees must complete and submit the Benefits Enrollment form to change benefit plans, add/drop dependents, or enroll for the first time during the annual benefits open enrollment period, or within 30 days of experiencing a qualifying life event.

Open enrollment for newly-hired employees:

All newly-hired employees must complete and submit the Benefits Enrollment form even if declining coverage. The form must be submitted to Human Resources within 7 days of your eligibility date.

The choices you make at this time will remain the same through February 28, 2017. If you do not sign up for benefits during your initial eligibility period or during the open enrollment period, you will not be able to elect coverage until the following plan year.

All employees must submit a form authorizing new deduction amounts.

Making Mid-Year Benefits Changes

Due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of your spouse or covered child
- Change in your spouse's work status that affects his or her benefits
- Change in your child's eligibility for benefits
- Qualified Medical Child Support Order

To request a benefits change, notify Human Resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted.

Medical Insurance Plans

LPR Construction offers two medical insurance plan options through Cigna. Both plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Cigna network provider. Locate a Cigna network provider at www.mycigna.com.

The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Benefits	CIGNA STANDARD PLAN		CIGNA CHOICE PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible Individual/Family	\$2,000/\$4,000	\$2,500/\$5,000	\$1,250/\$2,500	\$2,500/\$5,000
Calendar Year Out-of-Pocket Maximum Individual/Family	Includes deductible, copays, and coinsurance \$5,000/\$10,000 \$7,000/\$14,000		Includes deductible, copays, and coinsurance \$4,000/\$8,000 \$7,000/\$14,000	
Preventive Care	Plan pays 100%	40% after deductible	Plan pays 100%	40% after deductible
Physician Services Primary Care Physician Specialist Urgent Care	\$25 copay \$50 copay \$35 copay	40% after deductible 40% after deductible 40% after deductible	\$20 copay \$40 copay \$35 copay	40% after deductible 40% after deductible 40% after deductible
Lab and X-Ray Office Visit Outpatient Facility	Office visit copay 20% after deductible	40% after deductible 40% after deductible	Office visit copay 20% after deductible	40% after deductible 40% after deductible
Hospital Services Inpatient Outpatient	20% after deductible 20% after deductible	\$500 copay, then 40% after deductible	20% after deductible 20% after deductible	\$500 copay, then 40% after deductible
Emergency Room	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Ambulance Services	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Maternity Services Prenatal Care Delivery & Inpatient Well-Baby Care	20% after deductible 20% after deductible	40% after deductible \$500 copay + 40% after deductible	20% after deductible 20% after deductible	40% after deductible \$500 copay + 40% after deductible
Mental Health Services Inpatient Outpatient	20% after deductible \$50 copay	\$500 copay, then 40% after deductible 40% after deductible	20% after deductible \$40 copay	\$500 copay, then 40% after deductible 40% after deductible
Chiropractic Care	\$25 copay	40% after deductible	\$20 copay	40% after deductible
Physical Therapy	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Durable Medical Equipment	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Prescription (up to 30-day supply) Tier 1 Tier 2 Tier 3 Mail Order (up to 90-day supply)	\$15 copay \$50 copay \$80 copay 2x retail copay	Appropriate copay + 50% of the full cost of the prescription	\$10 copay \$50 copay \$80 copay 2x retail copay	Appropriate copay + 50% of the full cost of the prescription

Preventive Care

The Cigna medical plans cover in-network preventive care at 100%. This includes routine screenings and checkups, as well as counseling to prevent illness, disease, or other health problems.

Talk to your primary care physician to find out which screenings, tests, and vaccines are right for you, when you should get them, and how often. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam. Learn more about preventive care at www.mycigna.com.

You won't have to pay anything—no deductible, copay, or coinsurance—for preventive services when:

- You get them from a doctor or other health care provider in the Cigna network.
- The main purpose of your visit is to get preventive care.

Medical Insurance Plans

Health Reform Law Individual Mandate

You and your family members are required to have health insurance or pay a penalty to the government. If you don't have coverage in 2016, you'll have to pay a penalty of \$695 per adult and \$347.50 per child, or 2.5% of your income (whichever is greater). The fee increases every year. Some people may qualify for an exemption to this fee.

The LPR Construction medical plans meet all of the health reform law requirements to satisfy your individual mandate. If you are covered by any of the following in 2016, you will meet the individual mandate requirements: an LPR Construction medical plan, your parent's or spouse's employer plan, an individual policy, a government plan such as Medicare, Medicaid, CHIP, TRICARE, or veterans coverage, student health coverage, state high-risk pool coverage, or coverage for non-U.S. citizens provided by another country.

Dental Insurance Plan

LPR Construction offers a dental insurance plan through Guardian. The plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Guardian network provider. If a non-network provider is used, expenses are reimbursed based on reasonable and customary (R&C) charges. Any charges over the R&C charge will be your responsibility. Locate a Guardian network provider at www.guardiananytime.com.

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Benefits	GUARDIAN DENTAL PLAN	
	In-Network	Out-of-Network
Calendar Year Deductible Per Covered Individual	\$50	
Calendar Year Benefit Maximum	\$1,000 per covered individual	
Diagnostic & Preventive Routine exams, cleanings, x-rays, sealants	Plan pays 100%	Plan pays 100% of R&C charges
Basic Services Periodontal services, endodontic services, oral surgery, fillings, extractions	20% after deductible	20% after deductible
Major Services Bridges, crowns, inlays, dentures	50% after deductible	50% after deductible

Late-Enrollee Waiting Periods
If you do not enroll when initially eligible, you will be subject to the following late-enrollee waiting periods: basic services—6 months; major services—12 months.

Please note that orthodontia services are not covered by the dental plan.

Voluntary Vision Insurance Plan

LPR Construction offers a vision insurance plan through Vision Service Plan (VSP). You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a VSP network provider. Locate a VSP network provider at www.vsp.com.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Benefits	VSP VISION PLAN	
	In-Network	Out-of-Network
Eye Exam (every 12 months)	\$10 copay	Reimbursement up to \$45
Lenses (every 12 months) Single/Bifocal/Trifocal	\$25 copay	Reimbursement up to \$30/\$50/\$65
Frames (every 24 months)	\$130 allowance + 20% off balance	Reimbursement up to \$70
Contact Lenses (every 12 months) Elective Medically Necessary	\$130 retail allowance \$25 copay	Reimbursement up to \$105 Reimbursement up to \$210

Medical, Dental, and Voluntary Vision Plan Costs

Listed below are the **weekly** costs for medical, dental, and vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Tobacco user surcharge: If you are enrolled in an LPR Construction medical plan, you need to submit a tobacco affidavit each year. If you use tobacco or do not submit the affidavit, you will be subject to a \$100 per month surcharge on your medical premium. This is \$40 more than the tobacco surcharge last year. You have the option to enroll in a tobacco cessation program provided by LPR. Upon completion of the tobacco cessation program, the \$100 per month surcharge will be removed.

Wellness discount: If you are enrolled in an LPR Construction medical plan, you have the opportunity to earn a \$50 per month medical premium discount if you complete a health risk assessment. Please contact Human Resources for separate instructions on how to complete the health risk assessment. If you are currently receiving the wellness credit, complete a new health risk assessment by June 1, 2016, to keep the wellness rate. If you do not, your rate will go to the non-wellness rate until you complete a new assessment for 2016–2017 plan year. **Please note: for the 2016-2017 plan year, if your spouse is enrolled in the medical plan, he or she will also need to complete the health risk assessment for you to be eligible for the wellness discount.**

Medical Insurance

I do not use tobacco and I have a wellness credit.	}	Level of Coverage	CIGNA STANDARD PLAN	CIGNA CHOICE PLAN
		Employee Only	\$26.19	\$36.97
		Employee + Spouse	\$86.52	\$120.18
		Employee + Child(ren)	\$71.55	\$98.35
		Employee + Family	\$122.64	\$172.32
I do not use tobacco and I do not have a wellness credit.	}	Level of Coverage	CIGNA STANDARD PLAN	CIGNA CHOICE PLAN
		Employee Only	\$37.73	\$48.51
		Employee + Spouse	\$98.06	\$131.71
		Employee + Child(ren)	\$83.09	\$109.89
		Employee + Family	\$134.18	\$183.86
I use tobacco and I have a wellness credit.	}	Level of Coverage	CIGNA STANDARD PLAN	CIGNA CHOICE PLAN
		Employee Only	\$49.27	\$60.05
		Employee + Spouse	\$109.59	\$143.25
		Employee + Child(ren)	\$94.62	\$121.42
		Employee + Family	\$145.71	\$195.40
I use tobacco and I do not have a wellness credit.	}	Level of Coverage	CIGNA STANDARD PLAN	CIGNA CHOICE PLAN
		Employee Only	\$60.81	\$71.58
		Employee + Spouse	\$121.13	\$154.79
		Employee + Child(ren)	\$106.16	\$132.96
		Employee + Family	\$157.25	\$206.94

Dental Insurance

Level of Coverage	GUARDIAN DENTAL PLAN
Employee Only	\$4.29
Employee + Spouse	\$8.34
Employee + Child(ren)	\$9.02
Employee + Family	\$13.24

Vision Insurance

Level of Coverage	VSP VISION PLAN
Employee Only	\$1.88
Employee + Spouse	\$3.00
Employee + Child(ren)	\$3.07
Employee + Family	\$4.94

Flexible Spending Accounts (Two percent or more stockholders are not eligible to participate in the FSAs.)

LPR Construction offers two flexible spending account (FSA) options—the health care FSA and the dependent care FSA—which allow you to pay for eligible health care and dependent care expenses with pre-tax dollars. The FSAs are administered by Rocky Mountain Reserve (RMR). Log into your account at www.rockymountainreserve.com to: view your account balance(s), view eligible expenses, download forms, view transaction history, and more.

Health Care FSA

The health care FSA allows you to set aside money from your paycheck on a pre-tax basis (before income taxes are withheld) to pay for eligible out-of-pocket expenses, such as deductibles, copays, and other health-related expenses, that are not paid by the medical, dental, or vision plans. Over-the-counter (OTC) medications are not eligible for reimbursement without a prescription. **The health care FSA maximum contribution is \$2,550 for 2016. Your entire annual election will be deposited into your account on January 1 (or upon enrollment for newly-hired employees).**

Dependent Care FSA

The dependent care FSA allows you to set aside money from your paycheck on a pre-tax basis for day care expenses to allow you and your spouse to work or attend school full time. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself. Examples of eligible expenses are day care facility fees, before- and after-school care, and in-home babysitting fees (income must be reported by your care provider). **You may contribute up to \$5,000 to the dependent care FSA for 2016 if you are married and file a joint return or if you file a single or head of household return.** If you are married and file separate returns, you can each elect \$2,500 for the 2016 calendar year.

How does an FSA work?

You decide how much to contribute to each FSA on a calendar year basis up to the maximum allowable amounts. Your annual election will be divided by the number of pay periods and deducted evenly on a pre-tax basis from each paycheck throughout the year. You will receive a debit card from RMR, which can be used to pay for eligible expenses at the point of service. If you do not use your debit card, submit a claim form and a bill or itemized receipt from the provider to RMR. Keep all receipts in case RMR requires you to verify the eligibility of a purchase.

Things to consider before contributing to an FSA:

- FSA dollars are use it or lose it (no roll over allowed). However, you have an additional two and a half months to incur and be reimbursed for expenses after the end of the calendar year (incur expenses by March 15, 2017, and file claims by March 31, 2017).
- You cannot take income tax deductions for expenses you pay with your FSA(s).
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event.

Employee Assistance Program

LPR Construction cares about your overall well-being, which is why we offer the employee assistance program (EAP) to all employees and their household members at no cost through Anthem. Your Anthem EAP is a resource that can help you through a variety of problems, including:

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| • Marital/relationship or family problems | • Feelings of overwhelming loss or grief | • Depression or anxiety | • Elder care or child care issues |
| • Alcohol or drug issues | • Financial concerns | • Legal concerns | • Time of crisis or difficulty |

Contact the Anthem EAP 24/7 at 800-865-1044 or visit www.anthemead.com. An Anthem EAP representative will assist you, and if necessary, refer you to a qualified licensed professional for up to five face-to-face consultations. Note: Your participation in the EAP is voluntary and confidential. LPR Construction will not find out about your use of the EAP without your written consent.

Basic Life and AD&D Insurance

For your peace of mind, LPR Construction provides basic life and AD&D insurance to all full-time, benefits-eligible employees at no cost through MetLife. You have the option to purchase additional voluntary life and AD&D insurance.

Life and AD&D benefit amount: \$10,000



Important Contact Information

If you have any questions regarding your benefits or the material contained in this guide, please contact Human Resources.

LPR Construction Human Resources
Phone: 970-203-2585

Important Contact Information	GROUP NUMBER	PHONE NUMBER	WEBSITE
Medical —Cigna	00358330	866-494-2111	www.mycigna.com
Dental —Guardian	G-446646	888-600-1600	www.guardiananytime.com
Vision —VSP	N/140301	800-877-7195	www.vsp.com
Flexible Spending Accounts —RMR	N/A	888-722-1223	www.rockymountainreserve.com
Life and AD&D —MetLife	KM 05736008	800-275-4638	www.metlife.com
EAP —Anthem	N/A	800-865-1044	www.anthemear.com
Will Preparation & Estate Resolution Services —Hyatt Legal Plans	N/A	800-821-6400	www.legalplans.com