

**Granite Construction Incorporated**  
**2024 Open Enrollment Active Non-Union Hourly Notices**

**If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see the next page for more details.**

**Medicare Part D Notice of Creditable Coverage**  
**Important Notice from Granite Construction Incorporated**  
**About Your Prescription Drug Coverage and Medicare**  
**January 1, 2024 – December 31, 2024 Plan Coverage**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Granite Construction Incorporated (Granite) and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of The Granite Construction Incorporated Health Plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. Granite has determined that the prescription drug coverage offered by Granite's 2024 prescription drug plan to active nationally hourly employees is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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**When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> to December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan. +

**What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to enroll in a Medicare prescription drug plan and you are an active employee or family member of an active employee, you may also continue your employer coverage. In this case, the Granite plan will continue to pay primary or secondary as it had before you enrolled in a Medicare prescription drug plan. If you waive or drop Granite coverage, Medicare will be your only payer. You can re-enroll in the employer plan at annual enrollment or if you have a special enrollment event for the Granite plan.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Granite and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Granite changes. You also may request a copy of this notice at any time.

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

For more information about this notice or your prescription drug coverage, contact:

Benefits Customer Service

P.O. Box 50085

Watsonville, CA 95077-5085

(831) 768-4343

[benefits.customerservice@gcinc.com](mailto:benefits.customerservice@gcinc.com)

## **Women’s Health and Cancer Rights Act (“WHCRA”) Notice**

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your Benefits Department at (831) 768-4343.

## **HIPAA Special Enrollment Notice**

### **Notice of Special Enrollment Rights for Health Plan Coverage**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents’ other coverage). However, you must request enrollment within 31 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption. Special

enrollment rights also may exist in the following circumstances:

- If you or your dependents experience a loss of eligibility for Medicaid or a state Children’s Health Insurance Program (CHIP) coverage and you request enrollment within 60 days after that coverage ends; or
- If you or your dependents become eligible for a state premium assistance subsidy through Medicaid or a state CHIP with respect to coverage under this plan and you request enrollment within 60 days after the determination of eligibility for such assistance.

Note: The 60-day period for requesting enrollment applies only in these last two listed circumstances relating to Medicaid and state CHIP. As described above, a 31-day period applies to most special enrollments.

## **Newborns’ and Mothers’ Health Protection Act**

### **(“NMHPA” or “Newborns’ Act”) Notice**

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from The Granite Construction Incorporated Health Plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, contact the health plan in which you are enrolled.

**Premium Assistance Under Medicaid and the  
Children’s Health Insurance Program (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility –**

| ALABAMA – Medicaid   | ALASKA – Medicaid   |
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| Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a><br>Phone: 1-855-692-5447                | The AK Health Insurance Premium Payment Program<br>Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a><br>Phone: 1-866-251-4861<br>Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a><br>Medicaid Eligibility:<br><a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a> |
| ARKANSAS – Medicaid  | CALIFORNIA – Medicaid   |
| Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a><br>Phone: 1-855-MyARHIPP (855-692-7447) | Health Insurance Premium Payment (HIPP) Program<br>Website:<br><a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a><br>Phone: 916-445-8322<br>Fax: 916-440-5676<br>Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>   |

| COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)  | FLORIDA – Medicaid  |
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| <p>Health First Colorado Website:<br/> <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a></p> <p>Health First Colorado Member Contact Center:<br/>           1-800-221-3943/State Relay 711</p> <p>CHP+: <a href="https://hcpf.colorado.gov/child-health-plan-plus">https://hcpf.colorado.gov/child-health-plan-plus</a></p> <p>CHP+ Customer Service: 1-800-359-1991/State Relay 711</p> <p>Health Insurance Buy-In Program<br/>           (HIBI): <a href="https://www.mycohibi.com/">https://www.mycohibi.com/</a><br/>           HIBI Customer Service: 1-855-692-6442</p> | <p>Website:<br/> <a href="https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html">https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html</a></p> <p>Phone: 1-877-357-3268</p> |

| GEORGIA – Medicaid   | INDIANA – Medicaid  |
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| <p>GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a></p> <p>Phone: 678-564-1162, Press 1</p> <p>GA CHIPRA Website:<br/> <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a></p> <p>Phone: 678-564-1162, Press 2</p> | <p>Healthy Indiana Plan for low-income adults 19-64</p> <p>Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a></p> <p>Phone: 1-877-438-4479</p> <p>All other Medicaid</p> <p>Website: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a></p> <p>Phone: 1-800-457-4584</p> |

| IOWA – Medicaid and CHIP (Hawki)  | KANSAS – Medicaid  |
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| <p>Medicaid Website:<br/> <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a><br/>           Medicaid Phone: 1-800-338-8366</p> <p>Hawki Website:<br/> <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a></p> <p>Hawki Phone: 1-800-257-8563</p> <p>HIPP Website:<br/> <a href="https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a><br/>           HIPP Phone: 1-888-346-9562</p> | <p>Website: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a></p> <p>Phone: 1-800-792-4884</p> <p>HIPP Phone: 1-800-967-4660</p> |

| KENTUCKY – Medicaid  | LOUISIANA – Medicaid  |
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| <p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:<br/> <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a></p> <p>Phone: 1-855-459-6328</p> <p>Email: <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a></p> <p>KCHIP Website:<br/> <a href="https://kidshealth.ky.gov/Pages/index.aspx">https://kidshealth.ky.gov/Pages/index.aspx</a></p> <p>Phone: 1-877-524-4718</p> <p>Kentucky Medicaid Website:<br/> <a href="https://chfs.ky.gov/agencies/dms">https://chfs.ky.gov/agencies/dms</a></p> | <p>Website: <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a></p> <p>Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>                           |
| MAINE – Medicaid   | MASSACHUSETTS – Medicaid and CHIP   |
| <p>Enrollment Website:<br/> <a href="https://www.mymaineconnection.gov/benefits/s/?language=en_US">https://www.mymaineconnection.gov/benefits/s/?language=en_US</a></p> <p>Phone: 1-800-442-6003</p> <p>TTY: Maine relay 711</p> <p>Private Health Insurance Premium Webpage:<br/> <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a></p> <p>Phone: 1-800-977-6740</p> <p>TTY: Maine relay 711</p>  | <p>Website: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a></p> <p>Phone: 1-800-862-4840</p> <p>TTY: 711</p> <p>Email: <a href="mailto:masspremassistance@accenture.com">masspremassistance@accenture.com</a></p> |
| MINNESOTA – Medicaid   | MISSOURI – Medicaid   |
| <p>Website: <a href="http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp">http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp</a></p> <p><a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a></p> <p>Phone: 1-800-657-3739</p>                    | <p>Website:<br/> <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a></p> <p>Phone: 573-751-2005</p>   |
| MONTANA – Medicaid   | NEBRASKA – Medicaid   |

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| Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a><br>Phone: 1-800-694-3084<br>Email: <a href="mailto:HSHIPPProgram@mt.gov">HSHIPPProgram@mt.gov</a> | Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a><br>Phone: 1-855-632-7633<br>Lincoln: 402-473-7000<br>Omaha: 402-595-1178 |
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| NEVADA – Medicaid   | NEW HAMPSHIRE – Medicaid  |
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| Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a><br>Medicaid Phone: 1-800-992-0900   | Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a><br>Phone: 603-271-5218<br>Toll free number for the HIPP program: 1-800-852-3345, ext. 5218 |
| NEW JERSEY – Medicaid and CHIP  | NEW YORK – Medicaid   |
| Medicaid Website:<br><a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a><br>Medicaid Phone: 609-631-2392<br>CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a><br>CHIP Phone: 1-800-701-0710 | Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a><br>Phone: 1-800-541-2831   |
| NORTH CAROLINA – Medicaid   | NORTH DAKOTA – Medicaid   |
| Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a><br>Phone: 919-855-4100   | Website: <a href="https://www.hhs.nd.gov/healthcare">https://www.hhs.nd.gov/healthcare</a><br>Phone: 1-844-854-4825   |
| OKLAHOMA – Medicaid and CHIP  | OREGON – Medicaid   |
| Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a><br>Phone: 1-888-365-3742   | Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a><br>Phone: 1-800-699-9075   |
| PENNSYLVANIA – Medicaid and CHIP  | RHODE ISLAND – Medicaid and CHIP  |



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| <p>Website: <a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIP-P-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIP-P-Program.aspx</a></p> <p>Phone: 1-800-692-7462</p> <p>CHIP Website: <a href="#">Children's Health Insurance Program (CHIP) (pa.gov)</a></p> <p>CHIP Phone: 1-800-986-KIDS (5437)</p> | <p>Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a></p> <p>Phone: 1-855-697-4347, or<br/>401-462-0311 (Direct Rlte Share Line)</p>  |
| <b>SOUTH CAROLINA – Medicaid</b>   | <b>SOUTH DAKOTA - Medicaid</b>  |
| <p>Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a></p> <p>Phone: 1-888-549-0820</p>   | <p>Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a></p> <p>Phone: 1-888-828-0059</p>  |
| <b>TEXAS – Medicaid</b>  | <b>UTAH – Medicaid and CHIP</b>   |
| <p>Website: <a href="#">Health Insurance Premium Payment (HIPP) Program   Texas Health and Human Services</a></p> <p>Phone: 1-800-440-0493</p>   | <p>Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a></p> <p>CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a></p> <p>Phone: 1-877-543-7669</p>  |
| <b>VERMONT– Medicaid</b>   | <b>VIRGINIA – Medicaid and CHIP</b>   |
| <p>Website: <a href="#">Health Insurance Premium Payment (HIPP) Program   Department of Vermont Health Access</a></p> <p>Phone: 1-800-250-8427</p>   | <p>Website: <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select">https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select</a></p> <p><a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs">https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs</a></p> <p>Medicaid/CHIP Phone: 1-800-432-5924</p> |
| <b>WASHINGTON – Medicaid</b>   | <b>WEST VIRGINIA – Medicaid and CHIP</b>  |
| <p>Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a></p> <p>Phone: 1-800-562-3022</p>   | <p>Website: <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a></p> <p><a href="http://mywvhipp.com/">http://mywvhipp.com/</a></p> <p>Medicaid Phone: 304-558-1700</p> <p>CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)</p>   |

| WISCONSIN – Medicaid and CHIP  | WYOMING – Medicaid   |
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| <p>Website:<br/><a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a></p> <p>Phone: 1-800-362-3002</p> | <p>Website:<br/><a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a></p> <p>Phone: 1-800-251-1269</p> |

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor

U.S. Department of Health and Human Services

Employee Benefits Security Administration

Centers for Medicare & Medicaid Services

[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)

[www.cms.hhs.gov](http://www.cms.hhs.gov)

1-866-444-EBSA (3272)

1-877-267-2323, Menu Option 4, Ext. 61565

### **Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

# Health Insurance Portability and Accountability Act of 1996 ("HIPAA") Notice

## Notice Of Privacy Practices

### Notice of Granite Health Information Privacy Practices

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

The effective date of this Notice of Granite Health Information Privacy Practices (the "Notice") is, revised as of September 2021.

**The Granite Construction Incorporated Health Plan** provides health benefits to eligible employees of Granite Construction, Incorporated and their eligible dependents as described in the summary plan description(s) for The Granite Construction Incorporated Health Plan. The Granite Construction Incorporated Health Plan creates, receives, uses, maintains and discloses health information about participating employees and dependents in the course of providing these health benefits.

For ease of reference, in the remainder of this Notice, the words "you," "your," and "yours" refers to any individual with respect to whom the Plan receives, creates or maintains Protected Health Information, including employees, [retirees,] and COBRA qualified beneficiaries, if any, and their respective dependents.

The Granite Construction Incorporated Health Plan is required by law to take reasonable steps to protect your Protected Health Information from inappropriate use or disclosure.

Your Protected Health Information" (PHI) is information about your past, present, or future physical or mental health condition, the provision of health care to you, or the past, present, or future payment for health care provided to you, but only if the information identifies you or there is a reasonable basis to believe that the information could be used to identify you. Protected health information includes information of a person living or deceased (for a period of fifty years after the death.)

The Granite Construction Incorporated Health Plan is required by law to provide notice to you of The Granite Construction Incorporated Health Plan's duties and privacy practices with respect to your PHI, and is doing so through this Notice. This Notice describes the different ways in which The Granite Construction Incorporated Health Plan uses and discloses PHI. It is not feasible in this Notice to describe in detail all of the specific uses and disclosures The Granite Construction Incorporated Health Plan may make of PHI, so this Notice describes all of the categories of uses and disclosures of PHI that The Granite Construction Incorporated Health Plan may make and, for most of those categories, gives examples of those uses and disclosures.

The Granite Construction Incorporated Health Plan is required to abide by the terms of this Notice until it is replaced. The Granite Construction Incorporated Health Plan may change its privacy practices at any time and, if any such change requires a change to the terms of this Notice, The Granite Construction Incorporated Health Plan will revise and re-distribute this Notice according to The Granite Construction Incorporated Health Plan's distribution process. Accordingly, The Granite Construction Incorporated Health Plan can change the terms of this Notice at any time. The Granite Construction Incorporated Health Plan has the right to make any such change effective for all of your PHI that The Granite Construction Incorporated Health Plan creates, receives or maintains, even if The Granite Construction Incorporated Health Plan received or created that PHI before the effective date of the change.

The Granite Construction Incorporated Health Plan is distributing this Notice, and will distribute any revisions, only to participating employees (and retirees) and COBRA qualified beneficiaries, if any. If you have coverage under The Granite Construction Incorporated Health Plan as a dependent of an employee, retiree, or COBRA qualified beneficiary, you can get a copy of the

Notice by requesting it from the contact named at the end of this Notice.

Please note that this Notice applies only to your PHI that The Granite Construction Incorporated Health Plan maintains. It does not affect your doctor's or other health care provider's privacy practices with respect to your PHI that they maintain.

### **Receipt of Your PHI by the Company and Business Associates**

The Granite Construction Incorporated Health Plan may disclose your PHI to, and allow use and disclosure of your PHI by, the Company and Business Associates, and any of their subcontractors without obtaining your authorization.

**Plan Sponsor:** The Company is The Granite Construction Incorporated Health Plan Sponsor and Plan Administrator. The Granite Construction Incorporated Health Plan may disclose to the Company, in summary form, claims history and other information so that the Company may solicit premium bids for health benefits, or to modify, amend or terminate The Granite Construction Incorporated Health Plan. This summary information omits your name and Social Security Number and certain other identifying information. The Granite Construction Incorporated Health Plan may also disclose information about your participation and enrollment status in The Granite Construction Incorporated Health Plan to the Company and receive similar information from the Company. If the Company agrees in writing that it will protect the information against inappropriate use or disclosure, The Granite Construction Incorporated Health Plan also may disclose to the Company a limited data set that includes your PHI, but omits certain direct identifiers, as described later in this Notice.

The Granite Construction Incorporated Health Plan may disclose your PHI to the Company for plan administration functions performed by the Company on behalf of The Granite Construction Incorporated Health Plan, if the Company certifies to The Granite Construction Incorporated Health Plan that it will protect your PHI against inappropriate use and disclosure.

**Example:** The Company reviews and decides appeals of claim denials under The Granite Construction Incorporated Health Plan. The Claims Administrator provides PHI regarding an appealed claim to the Company for that review, and the Company uses PHI to make the decision on appeal.

**Business Associates:** The Granite Construction Incorporated Health Plan and the Company hire third parties, such as a third party administrator (the "Claims Administrator"), to help The Granite Construction Incorporated Health Plan provide health benefits. These third parties are known as The Granite Construction Incorporated Health Plan's "Business Associates." The Granite Construction Incorporated Health Plan may disclose your PHI to Business Associates, like the Claims Administrator, who are hired by The Granite Construction Incorporated Health Plan or the Company to assist or carry out the terms of The Granite Construction Incorporated Health Plan. In addition, these Business Associates may receive PHI from third parties or create PHI about you in the course of carrying out the terms of The Granite Construction Incorporated Health Plan. The Granite Construction Incorporated Health Plan and the Company must require all Business Associates to agree in writing that they will protect your PHI against inappropriate use or disclosure, and will require their subcontractors and agents to do so, too.

For purposes of this Notice, all actions of the Company and the Business Associates that are taken on behalf of The Granite Construction Incorporated Health Plan are considered actions of The Granite Construction Incorporated Health Plan. For example, health information maintained in the files of the Claims Administrator is considered maintained by The Granite Construction Incorporated Health Plan. So, when this Notice refers to The Granite Construction Incorporated Health Plan taking various actions with respect to health information, those actions may be taken by the Company or a Business Associate on behalf of The Granite Construction Incorporated Health Plan.

### **How The Granite Construction Incorporated Health Plan may use or disclose your health information**

The Granite Construction Incorporated Health Plan may use and disclose your PHI for the following purposes without obtaining your authorization. And, with only limited exceptions, we will send all mail to you, the employee. This includes mail relating to your spouse and other family members who are covered under The Granite Construction Incorporated Health Plan. If a person covered under The Granite Construction Incorporated Health Plan has requested Restrictions or Confidential Communications, and if The Granite Construction Incorporated Health Plan has agreed to the request, The Granite Construction Incorporated Health Plan will send mail as provided by the request for Restrictions or Confidential Communications.

**Your Health Care Treatment:** The Granite Construction Incorporated Health Plan may disclose your PHI for treatment (as defined in applicable federal rules) activities of a health care provider.

**Example:** If your doctor requested information from The Granite Construction Incorporated Health Plan about previous claims under The Granite Construction Incorporated Health Plan to assist in treating you, The Granite Construction Incorporated Health Plan could disclose your PHI for that purpose.

**Example:** The Granite Construction Incorporated Health Plan might disclose information about your prior prescriptions to a pharmacist for the pharmacist's reference in determining whether a new prescription may be harmful to you.

**Making or Obtaining Payment for Health Care or Coverage:** The Granite Construction Incorporated Health Plan may use or disclose your PHI for payment (as defined in applicable federal rules) activities, including making payment to or collecting payment from third parties, such as health care providers and other health plans.

**Example:** The Granite Construction Incorporated Health Plan will receive bills from physicians for medical care provided to you that will contain your PHI. The Granite Construction Incorporated Health Plan will use this PHI, and create PHI about you, in the course of determining whether to pay, and paying, benefits with respect to such a bill.

**Example:** The Granite Construction Incorporated Health Plan may consider and discuss your medical history with a health care provider to determine whether a particular treatment for which Plan benefits are or will be claimed is medically necessary as defined in The Granite Construction Incorporated Health Plan.

The Granite Construction Incorporated Health Plan's use or disclosure of your PHI for payment purposes may include uses and disclosures for the following purposes, among others.

- Obtaining payments required for coverage under The Granite Construction Incorporated Health Plan
- Determining or fulfilling its responsibility to provide coverage and/or benefits under The Granite Construction Incorporated Health Plan,

including eligibility determinations and claims adjudication

- Obtaining or providing reimbursement for the provision of health care (including coordination of benefits, subrogation, and determination of cost sharing amounts)
- Claims management, collection activities, obtaining payment under a stop-loss insurance policy, and related health care data processing
- Reviewing health care services to determine medical necessity, coverage under The Granite Construction Incorporated Health Plan, appropriateness of care, or justification of charges
- Utilization review activities, including precertification and preauthorization of services, concurrent and retrospective review of services

The Granite Construction Incorporated Health Plan also may disclose your PHI for purposes of assisting other health plans (including other health plans sponsored by the Company), health care providers, and health care clearinghouses with their payment activities, including activities like those listed above with respect to The Granite Construction Incorporated Health Plan.

**Health Care Operations:** The Granite Construction Incorporated Health Plan may use and disclose your PHI for health care operations (as defined in applicable federal rules) which includes a variety of facilitating activities.

**Example:** If claims you submit to The Granite Construction Incorporated Health Plan indicate that you have diabetes or another chronic condition, The Granite Construction Incorporated Health Plan may use and disclose your PHI to refer you to a disease management program.

**Example:** If claims you submit to The Granite Construction Incorporated Health Plan indicate that the stop-loss coverage that the Company has purchased in connection with The Granite Construction Incorporated Health Plan may be triggered, The Granite Construction Incorporated Health Plan may use or disclose your PHI to inform the stop-loss carrier of the potential claim and to make any claim that ultimately applies.

The Granite Construction Incorporated Health Plan's use and disclosure of your PHI for health care operations

purposes may include uses and disclosures for the following purposes.

- Quality assessment and improvement activities
- Disease management, case management and care coordination
- Activities designed to improve health or reduce health care costs
- Contacting health care providers and patients with information about treatment alternatives
- Accreditation, certification, licensing or credentialing activities
- Fraud and abuse detection and compliance programs

The Granite Construction Incorporated Health Plan also may use or disclose your PHI for purposes of assisting other health plans (including other plans sponsored by the Company), health care providers and health care clearinghouses with their health care operations activities that are like those listed above, but only to the extent that both The Granite Construction Incorporated Health Plan and the recipient of the disclosed information have a relationship with you and the PHI pertains to that relationship.

- The Granite Construction Incorporated Health Plan's use and disclosure of your PHI for health care operations purposes may include uses and disclosures for the following additional purposes, among others.
- Underwriting (with the exception of PHI that is genetic information) premium rating and performing related functions to create, renew or replace insurance related to The Granite Construction Incorporated Health Plan
- Planning and development, such as cost-management analyses
- Conducting or arranging for medical review, legal services, and auditing functions
- Business management and general administrative activities, including implementation of, and compliance with, applicable laws, and creating de-identified health information or a limited data set

The Granite Construction Incorporated Health Plan also may use or disclose your PHI for purposes of assisting

other health plans for which the Company is The Granite Construction Incorporated Health Plan sponsor, and any insurers and/or HMOs with respect to those plans, with their health care operations activities similar to both categories listed above.

**Limited Data Set:** The Granite Construction Incorporated Health Plan may disclose a limited data set to a recipient who agrees in writing that the recipient will protect the limited data set against inappropriate use or disclosure. A limited data set is health information about you and/or others that omits your name and Social Security Number and certain other identifying information.

**Legally Required:** The Granite Construction Incorporated Health Plan will use or disclose your PHI to the extent required to do so by applicable law. This may include disclosing your PHI in compliance with a court order, or a subpoena or summons. In addition, The Granite Construction Incorporated Health Plan must allow the U.S. Department of Health and Human Services to audit Plan records.

**Health or Safety:** When consistent with applicable law and standards of ethical conduct, The Granite Construction Incorporated Health Plan may disclose your PHI if The Granite Construction Incorporated Health Plan, in good faith, believes that such disclosure is necessary to prevent or lessen a serious and imminent threat to your health or the health and safety of others. The Granite Construction Incorporated Health Plan can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence

**Law Enforcement:** The Granite Construction Incorporated Health Plan may disclose your PHI to a law enforcement official if The Granite Construction Incorporated Health Plan believes in good faith that your PHI constitutes evidence of criminal conduct that occurred on the premises of The Granite Construction Incorporated Health Plan. The Granite Construction Incorporated Health Plan also may disclose your PHI for limited law enforcement purposes.

**Lawsuits and Disputes:** In addition to disclosures required by law in response to court orders, The Granite Construction Incorporated Health Plan may disclose your PHI in response to a subpoena, discovery request or

other lawful process, but only if certain efforts have been made to notify you of the subpoena, discovery request or other lawful process or to obtain an order protecting the information to be disclosed.

**Workers' Compensation:** The Granite Construction Incorporated Health Plan may use and disclose your PHI when authorized by and to the extent necessary to comply with laws related to workers' compensation or other similar programs.

**Emergency Situation:** The Granite Construction Incorporated Health Plan may disclose your PHI to a family member, friend, or other person, for the purpose of helping you with your health care or payment for your health care, if you are in an emergency medical situation and you cannot give your agreement to The Granite Construction Incorporated Health Plan to do this.

**Personal Representatives:** The Granite Construction Incorporated Health Plan will disclose your PHI to your personal representatives appointed by you or designated by applicable law (a parent acting for a minor child, or a guardian appointed for an incapacitated adult, for example) to the same extent that The Granite Construction Incorporated Health Plan would disclose that information to you. The Granite Construction Incorporated Health Plan may choose not to disclose information to a personal representative if it has reasonable belief that: 1) you have been or may be a victim of domestic abuse by your personal representative; or 2) recognizing such person as your personal representative may result in harm to you; or 3) it is not in your best interest to treat such person as your personal representative.

**Public Health:** To the extent that other applicable law does not prohibit such disclosures, The Granite Construction Incorporated Health Plan may disclose your PHI for purposes of certain public health activities, including, for example, reporting information related to an FDA-regulated product's quality, safety or effectiveness to a person subject to FDA jurisdiction.

**Health Oversight Activities:** The Granite Construction Incorporated Health Plan may disclose your PHI to a public health oversight agency for authorized activities, including audits, civil, administrative or criminal investigations; inspections; licensure or disciplinary actions.

**Coroner, Medical Examiner, or Funeral Director:** The Granite Construction Incorporated Health Plan may disclose your PHI to a coroner or medical examiner for the purposes of identifying a deceased person, determining a cause of death or other duties as

authorized by law. Also, The Granite Construction Incorporated Health Plan may disclose your PHI to a funeral director, consistent with applicable law, as necessary to carry out the funeral director's duties.

**Organ Donation:** The Granite Construction Incorporated Health Plan may use or disclose your PHI to assist entities engaged in the procurement, banking, or transplantation of cadaver organs, eyes, or tissue.

**Specified Government Functions:** In specified circumstances, federal regulations may require The Granite Construction Incorporated Health Plan to use or disclose your PHI to facilitate specified government functions related to the military and veterans, national security and intelligence activities, protective services for the president and others, and correctional institutions and inmates.

**Research:** The Granite Construction Incorporated Health Plan may disclose your PHI to researchers when your individual identifiers have been removed or when an institutional review board or privacy board has reviewed the research proposal and established a process to ensure the privacy of the requested information and approves the research.

**Disclosures to You:** When you make a request for your PHI, The Granite Construction Incorporated Health Plan is required to disclose to you your medical records, billing records, and any other records used to make decisions regarding your health care benefits. The Granite Construction Incorporated Health Plan must also, when requested by you, provide you with an accounting of disclosures of your PHI if such disclosures were for any reason other than Treatment, Payment, or Health Care Operations (and if you did not authorize the disclosure).

### Authorization to Use or Disclose Your PHI

Except as stated above, The Granite Construction Incorporated Health Plan will not use or disclose your PHI unless it first receives written authorization from you. If you authorize The Granite Construction Incorporated Health Plan to use or disclose your PHI, you may revoke that authorization in writing at any time, by sending notice of your revocation to the contact person named at the end of this Notice. To the extent that The Granite Construction Incorporated Health Plan has taken action in reliance on your authorization (entered into an agreement to provide your PHI to a third party, for example) you cannot revoke your authorization.

Furthermore, we will not: (1) supply confidential information to another company for its marketing purposes (unless it is for certain limited Health Care



Operations); (2) sell your confidential information (unless under strict legal restrictions) (to sell means to receive direct or indirect remuneration); (3) provide your confidential information to a potential employer with whom you are seeking employment without your signed authorization; or (4) use or disclose psychotherapy notes unless required by law.

Additionally, if a state or other law requires disclosure of immunization records to a school, written authorization is no longer required. However, a covered entity still must obtain and document an agreement which may be oral and over the phone.

### The Granite Construction Incorporated Health Plan May Contact You

The Granite Construction Incorporated Health Plan may contact you for various reasons, usually in connection

You should note that the Plan may contact you about treatment alternatives or other health-related benefits and services that may be of interest to you.

with claims and payments and usually by mail.

### Your Rights With Respect to Your PHI

**Confidential Communication by Alternative Means:** If you feel that disclosure of your PHI could endanger you, The Granite Construction Incorporated Health Plan will accommodate a reasonable request to communicate with you by alternative means or at alternative locations. For example, you might request The Granite Construction Incorporated Health Plan to communicate with you only at a particular address. If you wish to request confidential communications, you must make your request in writing to the contact person named at the end of this Notice. You do not need to state the specific reason that you feel disclosure of your PHI might endanger you in making the request, but you do need to state whether that is the case. Your request also must specify how or where you wish to be contacted. The Granite Construction Incorporated Health Plan will notify you if it agrees to your request for confidential communication. You should not assume that The Granite Construction Incorporated Health Plan has accepted your request until The Granite Construction Incorporated Health Plan confirms its agreement to that request in writing.

**Request Restriction on Certain Uses and Disclosures:** You may request The Granite Construction Incorporated Health Plan to restrict the uses and disclosures it makes of your PHI. This request will restrict or limit the PHI that

is disclosed for Treatment, Payment, or Health Care Operations, and this restriction may limit the information that The Granite Construction Incorporated Health Plan discloses to someone who is involved in your care or the payment for your care. The Granite Construction Incorporated Health Plan is not required to agree to a requested restriction, but if it does agree to your requested restriction, The Granite Construction Incorporated Health Plan is bound by that agreement, unless the information is needed in an emergency situation. There are some restrictions, however, that are not permitted even with The Granite Construction Incorporated Health Plan's agreement. To request a restriction, please submit your written request to the contact person identified at the end of this Notice. In the request please specify: (1) what information you want to restrict; (2) whether you want to limit The Granite Construction Incorporated Health Plan's use of that information, its disclosure of that information, or both; and (3) to whom you want the limits to apply (a particular physician, for example). The Granite Construction Incorporated Health Plan will notify you if it agrees to a requested restriction on how your PHI is used or disclosed. You should not assume that The Granite Construction Incorporated Health Plan has accepted a requested restriction until The Granite Construction Incorporated Health Plan confirms its agreement to that restriction in writing. You may request restrictions on our use and disclosure of your confidential information for the treatment, payment and health care operations purposes explained in this Notice. Notwithstanding this policy, The Granite Construction Incorporated Health Plan will comply with any restriction request if (1) except as otherwise required by law, the disclosure is to the health plan for purposes of carrying out payment or health care operations (and it is not for purposes of carrying out treatment); and (2) the PHI pertains solely to a health care item or service for which the health care provider has been paid out-of-pocket in full.

**Right to Be Notified of a Breach:** You have the right to be notified in the event that The Granite Construction Incorporated Health Plan (or a Business Associate) discovers a breach of unsecured protected health information.

**Electronic Health Records:** You may also request and receive an accounting of disclosures of electronic health records made for treatment, payment, or health care operations during the prior three years for disclosures made on or after (1) January 1, 2014 for electronic health records acquired before January 1, 2009; or (2) January 1, 2011 for electronic health records acquired on or after January 1, 2009.

The first list you request within a 12-month period will be free. You may be charged for providing any additional lists within a 12-month period.

**Paper Copy of This Notice:** You have a right to request and receive a paper copy of this Notice at any time, even if you received this Notice previously, or have agreed to receive this Notice electronically. To obtain a paper copy please call or write the contact person named at the end of this Notice.

**Right to Access Your PHI:** You have a right to access your PHI in The Granite Construction Incorporated Health Plan's enrollment, payment, claims adjudication and case management records, or in other records used by The Granite Construction Incorporated Health Plan to make decisions about you, in order to inspect it and obtain a copy of it. Your request for access to this PHI should be made in writing to the contact person named at the end of this Notice. The Granite Construction Incorporated Health Plan may deny your request for access, for example, if you request information compiled in anticipation of a legal proceeding. If access is denied, you will be provided with a written notice of the denial, a description of how you may exercise any review rights you might have, and a description of how you may complain to Plan or the Secretary of Health and Human Services. If you request a copy of your PHI, The Granite Construction Incorporated Health Plan may charge a reasonable fee for copying and, if applicable, postage associated with your request. However, if you, or a third party requests a copy of your PHI, the fee limitations set out in the rules will apply only to your individual request for access to your own records but these fee limitations will not apply to an individual's request to transmit records to a third party.

**Right to Amend:** You have the right to request amendments to your PHI in The Granite Construction Incorporated Health Plan's records if you believe that it is incomplete or inaccurate. A request for amendment of PHI in The Granite Construction Incorporated Health Plan's records should be made in writing to the contact person named at the end of this Notice. The Granite Construction Incorporated Health Plan may deny the request if it does not include a reason to support the amendment. The request also may be denied if, for example, your PHI in The Granite Construction Incorporated Health Plan's records was not created by The Granite Construction Incorporated Health Plan, if the PHI you are requesting to amend is not part of The Granite Construction Incorporated Health Plan's records, or if The Granite Construction Incorporated Health Plan determines the records containing your health information are accurate and complete. If The Granite Construction Incorporated Health Plan denies your request for an amendment to your PHI, it will notify you of its decision in

writing, providing the basis for the denial, information about how you can include information on your requested amendment in The Granite Construction Incorporated Health Plan's records, and a description of how you may complain to Plan or the Secretary of Health and Human Services.

**Accounting:** You have the right to receive an accounting of certain disclosures made of your health information. Most of the disclosures that The Granite Construction Incorporated Health Plan makes of your PHI are not subject to this accounting requirement because routine disclosures (those related to payment of your claims, for example) generally are excluded from this requirement. Also, disclosures that you authorize, or that occurred more than six years before the date of your request, are not subject to this requirement. To request an accounting of disclosures of your PHI, you must submit your request in writing to the contact person named at the end of this Notice. Your request must state a time period which may not include dates more than six years before the date of your request. Your request should indicate in what form you want the accounting to be provided (for example on paper or electronically). The first list you request within a 12-month period will be free. If you request more than one accounting within a 12-month period, The Granite Construction Incorporated Health Plan will charge a reasonable, cost-based fee for each subsequent accounting.

**Personal Representatives:** You may exercise your rights through a personal representative. Your personal representative will be required to produce evidence of his/her authority to act on your behalf before that person will be given access to your PHI or allowed to take any action for you. The Granite Construction Incorporated Health Plan retains discretion to deny a personal representative access to your PHI to the extent permissible under applicable law.

## Complaints

If you believe that your privacy rights have been violated, you have the right to express complaints to The Granite Construction Incorporated Health Plan and to the Secretary of the Department of Health and Human Services. Any complaints to The Granite Construction Incorporated Health Plan should be made in writing to the contact person named at the end of this Notice. The Granite Construction Incorporated Health Plan encourages you to express any concerns you may have regarding the privacy of your information. You will not be retaliated against in any way for filing a complaint

To file a complaint with The Granite Construction Incorporated Health Plan, contact the Benefits Department at (831) 768-4343 or send a letter detailing your complaint to HIPAA Complaint Official, c/o Benefits Department at 585 West Beach Street, Watsonville, CA 95076. To file a complaint with the Secretary of Health and Human Services, write to the U.S. Department of Health and Human Services, Office for Civil Rights, 200 Independence Avenue., S.W., Washington, D.C. 20201, call 1-877-696-6775, or visit [www.hhs.gov/ocr/privacy/hipaa/complaints/](http://www.hhs.gov/ocr/privacy/hipaa/complaints/).

### Contact

For more information on The Granite Construction Incorporated Health Plan's privacy policies or your rights under HIPAA, contact the Benefits Department at (831) 768-4343.

## New Health Insurance Marketplace Coverage Options and Your Health Coverage

### **PART A: General Information**

**When key parts of the health care law took effect in 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by your employer.**

#### **What is the Health Insurance Marketplace?**

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in November each year for coverage starting as early as the immediately following January 1.

#### **Can I Save Money on my Health Insurance Premiums in the Marketplace?**

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### **Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?**

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5%<sup>1</sup> of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>2</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### **How Can I Get More Information?**

For more information about your coverage offered by your employer, please check your summary plan description or contact the Benefits Department at (831) 768-4343.

The Marketplace can help you evaluate your coverage options, including your eligibility and cost for coverage through the Marketplace. Please visit **HealthCare.gov** for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> As that percentage is adjusted by inflation from time to time.

<sup>2</sup> An employer-sponsored health plan meets the “minimum value standard” if The Granite Construction Incorporated Health Plan's share of the total allowed benefit costs covered by The Granite Construction Incorporated Health Plan is no less than 60 percent of such costs.



## Notice Regarding Wellness Program

The Vitality Program is a voluntary wellness program available to all national hourly benefit eligible employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test for Height; Weight; Blood Pressure; Cholesterol; Triglycerides; and Glucose. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

Additional incentives of \$1,953.22 may be available for employees who participate in certain health-related activities such as rebates, Vitality Squares, Vitality Healthy Food, or Vitality Active Rewards. In the event other incentives become available outside of Vitality, an additional notice will be provided. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Vitality Customer Care at (877) 224-7117 or [wellness@powerofvitality.com](mailto:wellness@powerofvitality.com).

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks. You also are encouraged to share your results or concerns with your own doctor.

## Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Granite Construction may use aggregate information it collects to design a program based on identified health risks in the workplace, The Vitality Group will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately. You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate. If you have questions or concerns

regarding this notice, or about protections against discrimination and retaliation, please contact Jim Heffernan at james.heffernan@gcinc.com or (831) 768-4343.

### **GINA Warning against Providing Genetic Information**

The Genetic Information Nondiscrimination Act (GINA) prohibits collection of genetic information by both employers and health plans, and defines genetic information very broadly. Asking an individual to provide family medical history is considered collection of genetic information, even if there is no reward for responding (or penalty for failure to respond). In addition, a question about an individual's current health status is considered to be a request for genetic information if it is made in a way likely to result in obtaining genetic information (e.g., family medical history). Wellness programs that require completion of health risk assessments or other forms that request health information may violate the collection prohibition unless they fit within an exception to the prohibition for inadvertent acquisition of such information. This exception applies if the request does not violate any laws, does not ask for genetic information and includes a warning against providing genetic information in any responses. An employer administering a wellness program might include on the relevant forms a warning such as the one set out below.

### **GINA warning for wellness program materials requesting medical information**

In answering these questions, do not include any genetic information. The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request. "Genetic information" as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services. Please do not include any family medical history or any information related to genetic testing, genetic services, genetic counseling or genetic diseases for which an individual may be at risk

## **Domestic Partner Benefit Policy – S.F. 12B Equal Benefits Notice**

Granite Construction, Inc. does not discriminate based on the following protected categories: Race, Color, Creed, Religion, National origin, Ancestry, Age, Sex, Sexual Orientation, Gender identity (transgender status), Domestic Partner status, Marital status, Disability, AIDS/HIV status, Height, Weight

Granite Construction, Inc. offers the following employee benefits equally to employees with spouses and employees with domestic partners, and to the spouses and domestic partners of such employees:

- Health Insurance – Anthem, Aetna, HMSA, NetCare, MetLife
- Dental Insurance – Delta Dental
- Vision Insurance – Vision Service Plan
- 401(k) – T. Rowe Price
- Bereavement Leave
- Employee Assistance Program
- Relocation
- Firm Discount, Facilities & Events
- Credit Union
- Child Care
- Dependent Life Insurance – Hartford
- Short Term and/or Long-Term Disability Insurance – Hartford
- Accidental Death & Dismemberment Insurance – Hartford

Domestic partners are defined as same-sex and opposite-sex couples who are registered with any state or local government domestic partner registry. Any requirements for proof of relationship or waiting periods for domestic partnerships are also applied to marriages. Domestic partner registry certificates are accepted as fully equivalent to marriage certificates.