

Benefits at a Glance

2024 Granite/Parsons/Corman, a Joint Venture - Employee Benefit Plans

You are eligible for the following benefit plans.





Benefit	Features
<p>Aetna PPO Medical Plan</p> <ul style="list-style-type: none"> ☞ Deductible: <i>\$750/individual; \$2,000/family</i> ☞ Out of Pocket Maximum: <i>\$2,250/individual; \$5,000/family</i> 	<ul style="list-style-type: none"> ▪ Your employer pays 100% of the Employee’s coverage. ▪ Eligibility – employee (and dependents if any) are covered the first of the month following 30 days ▪ After meeting the deductible, the plan pays 80% in-network and 60% out-of-network for services. ▪ Preventive care services are covered at 100% with in-network providers, regardless of how much of your deductible you’ve met. ▪ Certain preventive prescriptions are covered at 100%, regardless of how much of your deductible you’ve met.
<p>Aetna Dental PPO</p> <ul style="list-style-type: none"> ☞ Underwritten by Aetna ☞ Deductible: <i>\$50/individual \$150/family</i> 	<ul style="list-style-type: none"> ▪ The Aetna Dental PPO Plan allows you to choose any dentist, but only in-network dentists have fees that are approved in advance by Aetna Dental. ▪ \$1,500 maximum/person/year. ▪ 100% of diagnostic & preventive services are covered at the approved rate. ▪ 80% of basic services are covered if in network. This includes services such as oral surgery, fillings, tissue removal and root canals. ▪ Adult and dependent children orthodontia, crowns, jackets, other cast restorations, prosthodontics benefits (bridges, partial or full dentures) are covered at 50% and subject to maximum allowance. ▪ Separate \$1,800 lifetime maximum for orthodontia.
<p>Aetna Vision</p> <ul style="list-style-type: none"> ▪ Part of the Aetna Medical Plan 	<ul style="list-style-type: none"> ▪ Covered expenses include charges made by an ophthalmologist or optometrist legally qualified for the following services: ▪ Routine Eye Exam: The plan covers the costs of a complete routine eye exam that includes refraction and glaucoma testing ▪ A routine eye exam does not include a contact lens exam. ▪ The plan covers charges for a routine eye exam in any period of 12 consecutive months. ▪ Glasses – 100% covered (in-network). ▪ Up to \$200 every 24 months ▪ Use Aetna’s Medical ID Card
<p>Online Doctor Visits</p> <ul style="list-style-type: none"> ☞ Administered by Teladoc® 	<ul style="list-style-type: none"> ▪ Teladoc® gives you 24/7/365 access to U.S. board-certified doctors through the convenience of web, phone or app. Get the care you need in minutes from the comfort of home, at work or while traveling. ▪ Works with your Aetna medical coverage; cost is only the office visit copay of \$45. ▪ Available in English and Spanish.
<p>Employee Assistance Program (EAP)</p> <ul style="list-style-type: none"> ☞ Company paid benefit ☞ Provided by The Hartford 	<ul style="list-style-type: none"> ▪ Reach online or by phone anytime, 24/7/365. ▪ Trained professionals include: Counselors, Marriage and Family Therapists, and Substance Abuse Counselors. ▪ Member Website includes free articles, webinars, self-assessments, and first-person perspectives.
<p>Basic Life Insurance & Accidental Death & Dismemberment (AD&D)</p>	<ul style="list-style-type: none"> ▪ Provides income protection and survivor benefits for you and your family. ▪ Benefit for both Basic Life and AD&D coverage of \$25,000 each

This listing is provided for information purposes only. Please contact the Benefits Department at (831) 768-4343 or Benefits.CustomerService@gcinc.com for further information. Benefits and/or limitations and eligibility are subject to change. Plan Year 2024.

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Company paid benefit  Underwritten by The Hartford	<ul style="list-style-type: none"> Benefit is reduced to 65% at age 65 and to 50% at age 70.
Voluntary Pet Insurance  Administered by Nationwide  Annual Deductible: \$250  Annual Maximum: \$7,500	<ul style="list-style-type: none"> Granite employees are eligible to receive preferred pricing for Pet Insurance. Use any vet, and get 90% cash back. Coverage features pet injury, illness, wellness, preventive, prescription diets, dental cleanings, spay/neuter, nutritional supplements, behavioral, emergency boarding, loss due to theft, mortality benefit, and more. Receive deeper discounts for multiple pets. Some exclusions apply, such as preexisting conditions.
Voluntary Auto & Home Insurance Administered by MetLife Auto & Home®	<ul style="list-style-type: none"> MetLife Auto & Home’s group insurance program can be elected at any time of the year. Access value-added features and benefits, including special group insurance discounts on Auto, Home, Personal Excess Liability, Boat, Condo, Motor Home, Recreational Vehicle, and/or Renter’s. Premiums paid directly to MetLife through flexible payment options.
Direct Deposit	<ul style="list-style-type: none"> Direct deposit of your paycheck to your bank account. Fill out a direct deposit form on your first day of employment. Service will take effect within one payroll period.
Credit Union	<ul style="list-style-type: none"> Provided by the Gibbons and Reed Employees' Federal Credit Union. Lower interest rates for members. No membership, loan, or document fees.
Auto Discount Program	<ul style="list-style-type: none"> A special savings opportunity from Ford Motor Company. Customer recognition program offers you the ability to purchase or lease eligible vehicles at Ford Motor Company's X-Plan price.