



Guam Hourly Benefits-at-a-glance



You already know Granite is a great place to work, but did you know that Granite contributes more to your health plan costs than the construction industry average. Granite employees only pay 19% of their healthcare costs versus the construction benchmark of 34%. That means you save over \$3,000 annually! Granite also offers a variety of plans and programs to help you and your family stay healthy, no matter where you are on your healthcare journey.

MEDICAL/Rx – Netcare www.netcarelifeandhealth.com	
POS Advantage Health Plan Bundle	
Deductible	\$0
Out-of-Pocket Maximum	\$2,000 Individual \$6,000 Family
Co-insurance	80% of covered charges until the annual out-of-pocket maximum is met.

DENTAL – Netcare Smile Dental www.netcarelifeandhealth.com	
Deductible	\$0
Maximums	\$1,000 per person each calendar year
Diagnostic/Preventative (Exams, Cleanings)	100% In-Network; 60% Out-of-Network
Basic Services (Filings, Extractions, Root Canals)	80%
Major Services (Crowns, Dentures)	50%
Orthodontics	Not Covered

VISION – Netcare www.netcarelifeandhealth.com				
100% of frames and lenses covered. The plan pays up to \$150 per member per year.				
Employee Monthly Cost of Medical, Dental and Vision:	EE: \$0	EE+SP: \$225	EE+CH: \$225	Family: \$280

GRANITE CARES WELL BEING PROGRAM

Vitality: Comprehensive, interactive, personalized wellness program that helps you make health choices so you can feel better. Features include gym memberships, gift cards, fitness devices and more.

Spring Health: Confidential therapy, coaching and life event service.

EMPLOYER PAID LIFE & DISABILITY Learn.aflac.com/granite	
Basic Employer Paid Life & AD&D	The benefit for both Basic Life and AD&D coverage is one-time your annual base salary (rounded up to the nearest \$10,000), with a minimum of \$50,000.

401(k) RETIREMENT PLAN www.yourbenefitaccount.com/ascpac/	
Granite Match	Granite will match 401(k) contributions dollar-for-dollar up to 6% of your eligible compensation.

OTHER GREAT VOLUNTARY EMPLOYEE PAID BENEFITS

Critical Illness	Group Critical Illness insurance pays a cash benefit amount if you are initially diagnosed as having one of the listed critical illnesses, such as cancer, heart attack, stroke, etc.
Hospital Indemnity	If you are hospitalized, cash benefits are payable to you and can be used to help pay for deductibles, treatment, your rent or mortgage, and more.
Accident	Accident insurance pays a cash benefit amount if you have an accidental injury.
Pet Insurance	Granite employees are eligible to receive preferred pricing for Pet Insurance.
Auto & Home	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 Renters.
ID Theft	Digital Identity and Financial Wellness Protection from Allstate.

PAID TIME OFF

Includes sick where required by law, Paid Volunteer time and Paid Parental Leave.

