



# Guam Salary 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.

<b>MEDICAL/Rx – Netcare</b> <a href="http://www.netcarelifeandhealth.com">www.netcarelifeandhealth.com</a>	
<b>Prime Health Plan Bundle</b>	
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.

<b>DENTAL – Netcare Smile Dental</b> <a href="http://www.netcarelifeandhealth.com">www.netcarelifeandhealth.com</a>	
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

<b>VISION – Netcare</b> <a href="http://www.netcarelifeandhealth.com">www.netcarelifeandhealth.com</a>				
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: \$0	EE+CH: \$0	Family: \$0

**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.

<b>EMPLOYER PAID LIFE &amp; DISABILITY</b> <a href="http://Learn.aflac.com/granite">Learn.aflac.com/granite</a>	
Basic Employer Paid Life & AD&D	Basic Life and AD&D coverage benefits equal one-time your annual base salary rounded up to the nearest \$10,000, with a minimum of \$50,000.
Short-Term Disability	After 7 days, 80% of gross pay (to a maximum of \$2,308 per week) for up to eight weeks, and then 0% until eligible for the long-term disability plan.
Long-Term Disability	After 180 days, 60% of pre-disability earnings—up to \$10,000 per month.

EMPLOYEE PAID LIFE <a href="https://learn.aflac.com/granite">Learn.aflac.com/granite</a>	
Supplemental Employee, Spouse and Child Life	<p><b>Employee:</b> Additional life insurance coverage for yourself in \$10,000 increments, up to \$500,000 maximum.</p> <p><b>Spouse:</b> Coverage for your spouse in \$5,000 increments, up to a maximum of \$250,000 (coverage cannot exceed the employee's total life insurance amount).</p> <p><b>Child:</b> Coverage for your child(ren) in increments of \$2,500, up to \$10,000 per child, up to age 26.</p>

401(k) RETIREMENT PLAN <a href="https://www.yourbenefitaccount.com/ascpac/">www.yourbenefitaccount.com/ascpac/</a>	
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 vacation, sick, holidays, floating holiday, Paid Volunteer time and Paid Parental Leave.

