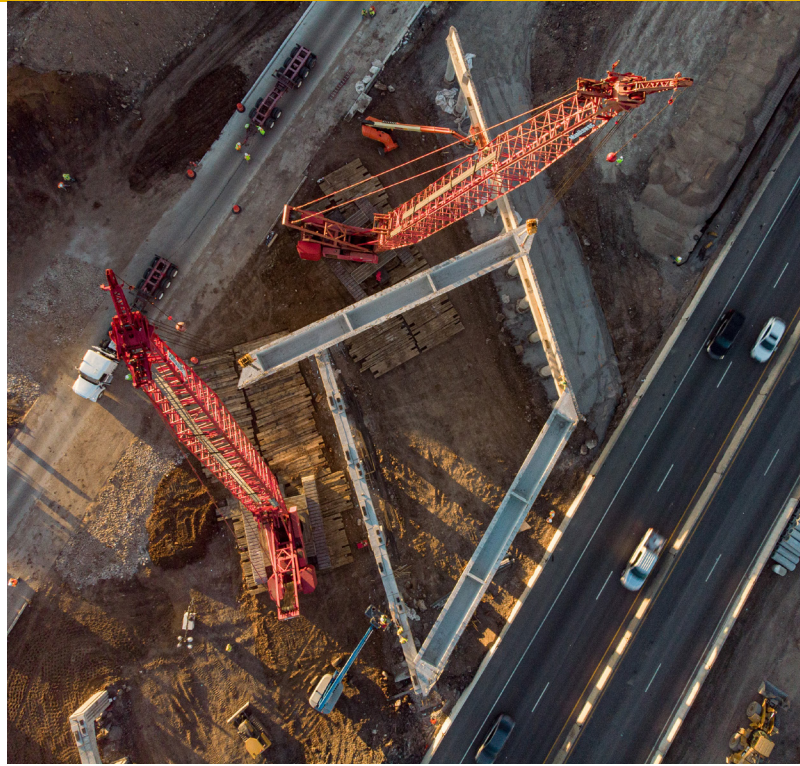


2026 Annual Enrollment

November 3 - 17, 2025



webber
A Ferrovial company

ferrovial
construction

Groups 1 & 2

Enrollment Check List

- o Choose between scheduling an appointment with a Benefits Counselor or using the Workday Portal.
- o Review that you have the proper information to add a Dependent. Information needed will be their First and Last Name, Date of Birth, Social Security Number, and Gender.
- o Add your Beneficiary information. In order to designate a Beneficiary, you will need their Full Name, Relationship, and their home address.
- o Review all Benefit Plans to ensure you are selecting the best option for you and your Family.
- o Review the Health Savings Account and the Flexible Spending Account. Decide if you would like to enroll in one of these accounts to help assist paying Health Care Expenses. *Note: The Medical Insurance plan you enroll in will determine which Account you are eligible to participate in.

2026 Updates

- o New Supplemental Insurance Provider: SunLife
- o New Supplemental Claim Process
- o HD1 Medical Plan Deductibles Updated:
 - Individual: \$3,400
 - Family: \$6,800
- o Updated Medical and Supplemental Insurance rates
- o Virtual visits now \$0 copay under all plans
- o Critical Illness now offers four coverage benefit amounts to choose from.
- o Employee Assistance Program (EAP): Company Web ID: EAPBusiness
- o New Health Program: Maven
- o Form 1095 will now be provided electronically only

What's Inside

Page 1	Welcome	Page 11	Whole Life with Long-Term Care
Page 2	Medical	Page 12	Disability
Page 4	Pharmacy	Page 13	Hospital Indemnity
Page 5	Medical Care Options	Page 14	Accident
Page 6	Dental	Page 15	Critical Illness
Page 6	Vision	Page 16	Identity Theft Protection
Page 7	Health Savings Account	Page 17	Additional Programs Available to Employees & Dependents
Page 8	Flexible Spending Accounts	Page 20	401(k)
Page 9	Employee Assistance Program	Page 23	Contact Information
Page 10	Basic/Voluntary Life and AD&D		



How to Enroll

We encourage you to speak with a benefit counselor over the phone. During your appointment, the counselor will answer your questions, add/change dependents, and help you enroll in benefits for 2026. **All HSA and FSA participants must update** their contributions for 2026. If no action is taken, your current elections, except HSA and FSA, will remain as-is and rate changes will be applied effective January 1, 2026.

Beginning October 20, 2025, you can pre-schedule your appointment with a counselor. Call **844-552-6131**, Monday - Friday, 7:00 am - 7:00 pm Central Time or log on to Webber.MyBenefitsAppointment.com. A counselor will call you at your scheduled time. If you need to reschedule your appointment, call 844-552-6131.

☐ Schedule Appointment

Call 844-552-6131, M - F, 7 a.m. - 7 p.m. Central or log on to Webber.MyBenefitsAppointment.com

☐ Confirm Dependent Information

Gather dates of birth and Social Security Numbers

Enroll Online

If you prefer to enroll on your own, please login to your [Workday portal](#).

Welcome

We strive to offer a benefits package that gives our employees peace of mind in knowing that the most important things in life are protected—your family, your finances, and your future. We recognize the importance of being able to provide our employees and their families with quality benefits as part of their overall compensation package. This benefit guide highlights the many benefit options available to you.

Your Benefit Options

Benefits enrollment is your annual opportunity to enroll in or make changes to your benefits. Your 2026 benefit options include:

- Medical & Pharmacy Benefits
- Dental Insurance
- Vision Insurance
- Health Savings Account
- Flexible Spending Accounts
- Employee Assistance Program
- Life and AD&D Insurance
- Whole Life with Long-Term Care
- Disability Insurance
- Hospital Indemnity
- Accident Insurance
- Critical Illness Insurance
- LifeLock Identity Theft Protection
- 401(k) Retirement

Eligibility

Regular full-time employees scheduled at least 30 hours per week are eligible to participate in all benefit plans. If you enroll, then your dependents may also participate. An eligible dependent is considered to be:

- Your legal spouse.
- Your domestic partner.*
- Your domestic partner's child.
- You or your spouse's child who is under age 26, including a natural child, stepchild, a legally adopted child, a child placed for adoption or child for whom you or your spouse are the legal guardian.
- An unmarried child age 26 or over who is or becomes disabled and dependent upon you.
- A dependent also includes a child for whom health care coverage is required through a Qualified Medical Child Support Order or other court or administrative order.

Life Events

The only time throughout the year you can make a change to your Benefit Elections, is if you have a qualifying life event, which include:

- Marriage or divorce
- Birth or adoption
- Death of spouse or child
- Gain or loss of other coverage
- Dependent child reaching age 26
- Becoming eligible for Medicare
- Loss or gain of Medicaid and/or CHIP

If you experience one of these changes, please email: benefits@wwebber.com. Changes must be made within 31 days of the Life Event. Refer to the Benefits Portal for a list of acceptable documentation.



*Not a pretax deduction and taxed on employer medical contribution.

Medical

There's nothing more important than your health. And, because each person's health care needs are different, the company offers four medical plan options through United Health Care: **HD1, HD2, EPO1, and EPO2. Employees enrolled in the HD1 or HD2 Medical Plan will be automatically enrolled in a Health Savings Account and will receive a \$100 per month employer contribution.** Please review the table below for each plan's in-network coverage details.

Medical Plan Features				
Benefit	HD1	HD2	EPO1	EPO2
	<i>HSA Eligible</i>	<i>HSA Eligible</i>		
Calendar Year Deductible				
Individual / Family	\$3,400 / \$6,800	\$4,000 / \$8,000	\$2,000 / \$4,000	\$1,000 / \$2,000
Out-of-Pocket Calendar Year Maximum <i>(Includes deductible)</i>				
Individual / Family	\$6,350 / \$12,700	\$4,000 / \$8,000	\$5,000 / \$10,000	\$2,500 / \$5,000
Covered Services				
Preventative Care	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Primary Care Physician	20% AD*	Deductible	\$25 copay	\$20 copay
Specialist	20% AD*	Deductible	\$25 copay / \$50 copay	\$20 copay / \$40 copay
Virtual Visits	\$0 Copay	\$0 Copay	\$0 copay	\$0 copay
Hospital Services	20% AD*	Deductible	20% AD*	10% AD*
ER (Provider & Facility)	20% AD*	Deductible	\$300 copay + 20%	\$300 copay + 10%
Urgent Care	20% AD*	Deductible	\$75 copay	\$50 copay
Prescription Benefits				
Generic	Meet deductible, then \$10 copay	Deductible	\$15 copay	\$10 copay
Preferred Brand	Meet deductible, then \$35 copay	Deductible	\$35 copay	\$25 copay
Non-preferred Brand	Meet deductible, then \$60 copay	Deductible	\$70 copay	\$60 copay
Retail / Mail Order 90-Day Supply	Meet deductible, then 2.5x copay	Deductible	2.5x copay	2.5x copay
Out-of-Network				
	No Benefits	No Benefits	No Benefits	No Benefits
Deductions				
	Weekly	Weekly	Weekly	Weekly
Employee Only	\$15.18	\$18.22	\$29.22	\$42.40
Employee + Spouse / Domestic Partner**	\$31.63	\$42.69	\$57.12	\$91.66
Employee + Children	\$25.30	\$37.95	\$49.15	\$77.04
Family	\$40.48	\$60.72	\$82.35	\$131.50

*AD= After Deductible

**IRS guidelines state that adding a domestic partner to your benefits will result in taxable income to the employee for Federal tax purposes only.

IMPORTANT NOTE: If you receive services outside of the UHC CHOICE network, there are no benefits.

Claim Examples

Please see below for how the medical plan options compare and how they could provide for you and your family.



Ross

Ross attends a designated Dermatologist appointment. While at the doctor's office, he was prescribed two medications. One of them was a brand name the second was generic. Ross is currently enrolled in the HD1 medical plan as an employee only.

Expenses	HD1	HD2	EPO1	EPO2
Designated Specialist	\$150	\$150	\$25	\$20
Generic Medication	\$40	\$40	\$15	\$10
Brand Medication	\$70	\$70	\$35	\$25
Cost for the Visit	\$260	\$260	\$75	\$55
Insurance Premiums for the Year	\$790	\$948	\$1,520	\$2,210
Annual Webber HSA Contribution	\$1,200	\$1,200	-	-
Plan Deductible	\$3,400	\$4,000	\$2,000	\$1,000
Deductible Remaining	\$3,140	\$3,740	\$1,925	\$945



Rachel

Rachel and her family were on a boat one summer day. While Rachel was on the tube, she hit a wave fast and flew off the tube. Rachel was taken to the ER where she received a CT scan and some medications. Rachel is enrolled in the EPO2 medical plan with family coverage.

Expenses	HD1	HD2	EPO1	EPO2
ER Facility	\$1,800	\$1,800	\$600	\$450
CT Scan	\$450	\$450	\$450	\$20
Medication	\$50	\$50	\$35	\$25
Cost for the Visit	\$2,300	\$2,300	\$1,085	\$495
Insurance Premiums for the Year	\$2,105	\$3,158	\$4,283	\$6,838
Annual Webber HSA Contribution	\$1,200	\$1,200	-	-
Plan Deductible	\$3,400	\$4,000	\$2,000	\$1,000
Deductible Remaining	\$1,100	\$1,700	\$915	\$505

Pharmacy

90-Day Retail Prescription Program

The RX 90-Day Program is designed to provide our employees with greater convenience and flexibility when managing their maintenance medications. Through this program, employees can now fill 90-day Retail prescriptions directly at their local pharmacy, eliminating the need for mail-order services. This allows for easier access to essential medications, ensuring that you can maintain your health and well-being without the hassle of waiting for deliveries. Simply visit an in-network pharmacy to take advantage of this beneficial service and enjoy the peace of mind that comes with streamlined medication management.

Price Edge Prescription Pricing Tool

Price Edge compares direct-to-consumer pricing for traditional generic drugs against insurance pricing, ensuring that you pay the lowest prescription cost available. Plus, transactions initiated through the Price Edge tool count toward deductibles and out-of-pocket (OOP) limits, at no additional cost to you. Price Edge does all the comparisons for you — so you know you are getting a competitive price for all your medications, covered or not. Claims adjudicate in real-time, automatically, at a competitive market rate. And, it applies across a broad set of generic medications so you save using their pharmacy benefit. Sign in to myuhc.com/rx to get started.

UnitedHealthcare Vital Medication Program

The UnitedHealthcare Vital Medication Program offers certain drugs at no additional cost. This means there may be no out-of-pocket costs for preferred insulins and certain other medications, including:

- Insulin - rapid, short and long-acting
- Epinephrine – allergic reactions
- Glucagon - hypoglycemia (low blood sugar)
- Naloxone – opioid overuse
- Albuterol - asthma

To see if you're eligible for no out-of-pocket costs on preferred insulins and other prescription drugs, sign in to myuhc.com/rx.



Virtual Visits

A Virtual Visit lets you see and talk to a doctor from your mobile device or computer. Virtual Visit doctors use e-prescribing to submit prescriptions to the pharmacy of your choice. Anyone covered under your UnitedHealthcare medical plan is eligible to utilize Virtual Visits. There are multiple Virtual Visit options available. Features include:

- \$0 copay
- Access care 24/7/365 for non-life threatening emergencies

Click on the buttons below to download the UnitedHealthcare mobile app!

To access this service, please visit www.myuhc.com.



Where to Go for Medical Care

When you need medical attention, knowing where to go for health care can help you save time — and help assure you'll get the care you need. You may choose care from your primary care provider (PCP), a virtual visit (or telehealth), urgent care or emergency room, depending on your situation. Here are tips to help you choose where to go for care. Where you go for care depends on what kind of medical care you'll need. Look at the examples in the chart below to get a sense of the options you may choose.

Consider Your Healthcare Options

	24/7 Virtual Visits	Primary Care Provider	Convenience Care Clinic	Urgent Care Center	Emergency Room
Average cost	\$0 copay with any Webber plan	\$170 for in-person visits, \$99 or less for virtual primary care visits	\$100	\$185	\$2,700
Hours open	Available all day, every day	Weekday office hours	Nights and weekends	Nights and weekends	Available 24 hours a day
Average wait time	Usually no wait	Usually a short wait with scheduled appointments	30 minutes or less	30 minutes or less	Up to 2 hours
Services	Connect with a care provider by phone or video for diagnosis of common medical conditions and, if needed, Rx prescriptions.	Your primary care provider may know your history best, they can quickly access your records and may offer in-person and virtual care.	Get care for common symptoms from nurse practitioners and physician assistants —without an appointment—at retail pharmacy clinics.	Get walk-in care for serious illnesses and severe injuries from doctors and care teams.	Get immediate care for life-threatening injuries or illnesses from doctors and care teams at hospital emergency departments.
Good for	• Headache • Fatigue/weakness • Sore throat • Congestion/sinus pain • Fever	• Cough • Fever • Pinkeye • Urinary tract infection	• Skin rash • Flu shot • Minor injuries • Earache	• Muscle sprains or strains • Back pain • Skin infections • Broken bones	• Chest pain • Shortness of breath • Major burns • Severe injuries • Heavy bleeding

Sign in to Find Care [Click on the buttons below to learn more!](#)

Find a PCP

Find a Provider

Find a Clinic

Find Urgent Care

Find a Hospital

Dental

Because maintaining your smile is important, the company offers two dental plans through UnitedHealthcare. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist. You can find a participating dentist at www.myuhc.com. The following is a summary of your dental plan:

Dental Plan Features		
	Low	High
Calendar Year Deductible and Maximum		
Benefit Maximum <i>Per covered individual</i>	\$2,000	\$5,000
Individual / Family Deductible	\$50 / \$150	\$50 / \$150
Covered Services		
Diagnostic and Preventative <i>Exams, cleanings, X-rays</i>	100% 2 cleanings in 12 months	100% 2 cleanings in 12 months
Basic Services <i>Fillings, extractions</i>	80% after deductible	80% after deductible
Major Services <i>Crowns, bridges, dentures</i>	50% after deductible	50% after deductible
Orthodontia <i>Child only</i>	Not Included	50% \$1,000 lifetime max per child
Deductions		
	Weekly	Weekly
Employee Only	\$7.02	\$7.98
Employee + Spouse / Domestic Partner*	\$14.03	\$15.97
Employee + Children	\$15.42	\$17.77
Family	\$23.56	\$27.06

Vision

We are proud to offer vision benefits through UnitedHealthcare. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network doctor. You can find a participating vision provider at www.myuhc.com. The following is a summary of your vision plan:

Vision Plan Features	
Covered Services Once per Calendar Year	In-Network
Exam	\$10 copay
Frames	\$25 copay up to \$150 retail
Glass Lenses	\$25 copay
Contact Lenses	Up to \$150 reimbursement
Deductions	
	Weekly
Employee Only	\$1.59
Employee + Spouse / Domestic Partner*	\$3.02
Employee + Children	\$3.55
Family	\$4.99

* IRS guidelines state that adding a domestic partner to your benefits will result in taxable income to the employee for Federal tax purposes only.

Health Savings Account (HSA)

A Health Savings Account (HSA) is a bank account through Optum Bank that allows you to contribute funds for your medical expenses on a pre-tax basis. Your HSA can be used to offset high deductibles and other out-of-pocket medical expenses in the current year or in the future. You own the money in your HSA account and it is yours to keep, even when you change plans or retire. The funds can roll over from year to year and you do not pay tax on withdrawals used for qualified medical expenses. **All participants must update their contributions for 2026 with a benefit counselor or through the Workday Open Enrollment Event.**

- **Employees enrolled in the HD1 or HD2 Medical will be automatically enrolled in a Health Savings Account and will receive a \$100 per month employer contribution.**
- You can use the money in your account to pay for qualified medical expenses such as copays, deductibles, coinsurance, prescriptions, dental, and vision expenses. You can find a complete list of eligible expenses on IRS Publication 502 at www.irs.gov.
- Any unused funds remain in the account and roll over from year to year. You can contribute money and allow it to grow in the account without worrying about losing it!
- Funds can be used for any immediate family member, regardless of whether or not they are covered on your medical plan.
- The account is yours to keep even if you leave the Company or retire. If you choose a medical plan other than the HSA plan next year, you will be able to use the account for qualified expenses. You will not be able to contribute unless you are enrolled in a high deductible health plan that meets IRS requirements. If you have money in the account after retirement, you can withdraw the funds as cash without penalty (after age 65).
- Due to IRS regulations, you are not able to contribute to an HSA if you are enrolled in a Healthcare Flexible Spending Account (HCFSA), even if through your spouse's plan, or if you are enrolled in, or are eligible for Medicare.

2026 HSA Maximum Contribution Amounts*	
Individual	\$4,400
Family	\$8,750
Catch-Up Contributions (age 55 and older)	\$1,000

**HSA Limits are subject to IRS guidelines and may change.*

HSA Account Setup Information:

1. Enroll in the HD1 or HD2 Medical Plan.
2. Your HSA account application will be automatically sent to Optum Bank for approval.
3. Verify your identity, if applicable.
 - If your account is **not** approved, complete the HSA Enrollment Vetting Form.
 - If your account is approved, vetting documents are not required.
4. Account will be activated once application is approved.
5. You will receive your HSA welcome kit in 7 – 10 business days with your debit card and information to register for online access.

How to Replace an HSA Card

Replacement HSA card can be requested through www.myuhc.com or by calling optum at 800-791-9361.

[Click here](#) for a list of HSA eligible items.

Note: The company funds a portion of your HSA. You have the option to contribute additional funds, which are your responsibility.

Flexible Spending Accounts

Healthcare Flexible Spending Account (HCFSA)

A Healthcare FSA allows you to set aside pre-tax dollars to pay for qualified medical expenses, such as copays, deductibles, medical exams, limited over-the-counter items, prescription eye wear, out-of-pocket dental expenses, etc. **All participants must update their contributions for 2026 with the guidance of a benefit counselor or the Workday portal.**

Important Note: You may have either an HCFSA or an HSA, but not both.

As of the printing of this benefit guide, the 2026 maximum Healthcare FSA is \$3,400. This amount is subject to change. Any money left in the FSA at the end of the plan year will be forfeited. This is called the Use It or Lose It provision. The deadline to submit FSA (Flexible Spending Account) expenses incurred by December 31st must be submitted by March 15th the following year.

Reminder: Do not discard your card. For replacement cards, call 866-755-2648.

Dependent Care Flexible Spending Account (DCFSA)

Qualified dependent care expenses can be paid with pre-tax dollars that are payroll deducted into this account. The annual maximum contribution is \$7,500 (\$3,750 if you are married and filing separate tax returns). A few examples include:

- Childcare for dependent children
- Care of physically or mentally handicapped dependents
- Care for elderly dependent parents

Changes to FSA Accounts may ONLY be made if you experience a qualifying life event.

Healthcare FSA and Dependent Care contribution limits are subject to IRS guidelines and may change.

Reminder: You will not receive a card for the Dependent Care FSA.





Employee Assistance Program (EAP)

When you face significant problems that disrupt life at home or at work, having a counselor to talk with can help you through the difficult times. The Employee Assistance Plan (EAP) through ComPsych is a professional counseling service offering confidential help for day-to-day concerns or during difficult times. Counseling is a free benefit provided for all employees and dependants at no cost. Employees and their dependents are entitled to three (3) face-to-face or virtual appointments per issue each year, fully covered by the company.

EAP specialists can help with a wide range of life's concerns, such as:

- Wellness
- Relationships
- Work and Education
- Financial
- Estate Guidance: Create your estate plan using the simple, step by step online program
- Legal
- Lifestyle
- Home and Auto
- Working Abroad

If you would like to speak with someone for immediate support and/or referral to a behavioral health provider in your area available under your EAP, ComPsych GuidanceConsultants can help 24 hours a day, 7 days a week.

- Phone: 877-595-5281. Clinicians are available by phone 24 hours a day, seven days a week.
- Online: www.GuidanceResources.com. Company Web ID: **EAPBusiness**

Click on the buttons below to download the GuidanceNow mobile app!



Working Advantage Program

EAP program also includes FREE access to the Working Advantage members-only program! This unique program gives you access to exclusive discounts and special offers to theme parks, shopping, movie tickets, hotels, Broadway shows and much more - with savings up to 60% off! Visit workingadvantage.com/guidanceresources to get started!

Company Paid Life Insurance - New Provider!

Available through SunLife

Basic Term Life and Accidental Death and Dismemberment Insurance (AD&D) is available at no cost to you and is paid for by the company. You are automatically enrolled in the plan. In the event of your death, the Basic Life plan pays your beneficiary \$50,000. If you are dismembered, lose your sight or hearing, or die in an accident, the AD&D pays a benefit up to \$50,000 depending on the type of injury suffered. The benefit is reduced to 65% for those ages 70-74 and reduced to 50% for those ages 75 or higher.

Voluntary Life Insurance - New Provider!

Available through SunLife

Voluntary Life Insurance and Accidental Death and Dismemberment Insurance (AD&D) is available to all employees for purchase in addition to your basic coverage. If you purchase coverage for yourself, you may also purchase coverage for your dependents. Employees must elect coverage for themselves in order to obtain coverage for a spouse and/or children. Evidence of Insurability (EOI) may be required before coverage takes place. Coverage will be denied if required EOI is not completed. *Rates will be confirmed during enrollment with a counselor or via the Workday portal.*

During Plan Year 2026

- Employees may elect/increase their benefit up to 5x their annual salary (not to exceed \$350,000) without evidence of insurability.

	Benefit Increment	Max Amount	Guarantee Issue
Employee	\$10,000	lesser of 5x earnings or \$500,000	\$350,000
Spouse	\$5,000	\$75,000, not to exceed employee's amount of coverage	\$75,000
Child	\$2,000	\$10,000	N/A

To calculate premium for your voluntary life coverage, use the rates in the chart and use the formula below.

- Voluntary life coverage desired
- Divide coverage amount by \$1,000
- Select your rate from the rate table
- Multiply coverage amount by your rate for your estimated premium

Example:

If you are 50 years old with an annual salary of \$60,000, and want to elect the benefit amount of \$300,000 for you and \$75,000 for your spouse, the calculation is as follows:

Employee Rate:

- Weekly Rate: $(\$300,000 / \$1,000) \times \$0.1627 = \$45.21$

Spouse Rate:

- Weekly Rate: $(\$75,000 / \$1,000) \times \$0.0972 = \$7.29$

Employee's Age	Contributions per \$1,000 Employee	Contributions per \$1,000 Spouse
	Weekly Rates	Weekly Rates
<25	\$0.0316	\$0.0108
25-29	\$0.0362	\$0.0136
30-34	\$0.0411	\$0.0168
35-39	\$0.0462	\$0.0217
40-44	\$0.0653	\$0.0378
45-49	\$0.0995	\$0.0487
50-54	\$0.1627	\$0.0972
55-59	\$0.2892	\$0.1837
60-64	\$0.4299	\$0.2647
65-69	\$0.6826	\$0.4643
70-74	\$0.8905	\$0.7992
75+	\$0.8905	\$0.7992
Contributions per \$1,000 Dependent Children		
Weekly Rates		
One rate covers all dependent children	\$0.0420	

Whole Life with Long-Term Care

Available through Unum

Whole Life insurance with Long-Term Care offers protection beyond an individual's working years, potentially for your lifetime. With a guaranteed death benefit that will never decrease, level premiums that will never increase, cash value accumulation, living benefits and other options. Whole Life goes beyond typical term life insurance. **During this enrollment period only, you can elect coverage without answering medical questions!**

Program Highlights:

- Coverage is available for yourself in the amount of \$10,000, \$25,000, \$50,000, \$75,000, \$100,000 or \$125,000.
- Election can only be made once; an increase is not possible once you have made an election.
- Long term care benefits for home health or nursing home care are available under this plan. Pays 4% a month up to the benefit amount.

Employee Contributions per \$1,000							
Age	Weekly Rates	Age	Weekly Rates	Age	Weekly Rates	Age	Weekly Rates
18	\$0.221	32	\$0.258	46	\$0.494	61	\$1.194
19	\$0.222	33	\$0.267	47	\$0.523	62	\$1.294
20	\$0.223	34	\$0.276	48	\$0.551	63	\$1.395
21	\$0.224	35	\$0.285	49	\$0.580	64	\$1.495
22	\$0.224	36	\$0.300	50	\$0.608	65	\$1.595
23	\$0.225	37	\$0.315	51	\$0.655	66	\$1.692
24	\$0.225	38	\$0.330	52	\$0.702	67	\$1.790
25	\$0.226	39	\$0.345	53	\$0.749	68	\$1.887
26	\$0.229	40	\$0.360	54	\$0.795	69	\$1.984
27	\$0.231	41	\$0.381	55	\$0.842	70	\$2.082
28	\$0.234	42	\$0.402	56	\$0.892	71	\$2.221
29	\$0.237	43	\$0.423	57	\$0.943	72	\$2.361
30	\$0.239	44	\$0.444	58	\$0.993	73	\$2.500
31	\$0.249	45	\$0.465	59	\$1.044	74	\$2.640
				60	\$1.094	75	\$2.779

To calculate the premium for your voluntary life coverage, use the rates based on the employee's age from the chart and apply the formula below.

1. Whole life coverage desired
2. Divide coverage amount by \$1,000
3. Select your rate from the rate table
4. Multiply coverage amount by your rate for your estimated premium

Example:

If you are 50 years old, and you elect \$100,000 of coverage for yourself, the calculation is as follows:

- Weekly Rate: $(\$100,000 / \$1,000) \times \$0.608 = \$60.80$
- Bi-weekly Rate: $(\$100,000 / \$1,000) \times \$1.217 = \$121.70$

Voluntary Disability Insurance - New Provider!

Available through SunLife

Voluntary Disability Insurance protects a portion of your income if you become disabled due to an injury or illness and are unable to work. Voluntary Long-Term Disability Insurance can help protect your income if you are unable to work due to an accident or illness that extends beyond the elimination period. You pay for these benefits through convenient payroll deductions. You are only able to elect Short Term /Long Term Disability Insurance during annual enrollment or during your new hire enrollment period.

Company Control Number: 981187

	Benefit Amount	Maximum Benefit	Benefits Begin After	Benefits Duration
Short Term Disability**	60% of weekly pay	\$1,000 per week	7 days	Up to 25 weeks
Long Term Disability***	60% of monthly pay	\$5,000 per month	180 days	Up to 24 months for your own occupation

Short Term Disability

To calculate the premium for your voluntary Short Term Disability coverage, use the rates based on the employee's age from the chart and apply the formula below.

Short Term Disability Rates per \$10 of Weekly Pay
Weekly Rates
\$0.104

1. Annual Salary/52 = Weekly Salary
2. Weekly Salary x 60% = Weekly Benefit
3. Weekly Benefit / 10 x (Weekly) = Premium Rate

Example:

If you are 50 years old and have an annual salary of \$60,000, the calculation is as follows:

- Weekly Rate: $(\$60,000 / 52) \times .60 / 10 \times \$0.104 = \$7.19$

Long Term Disability

To calculate the premium for your voluntary Long Term Disability coverage, use the rates based on the employee's age from the chart and apply the formula below.

Age	Long Term Disability Rates per \$100 of Monthly Pay
	Weekly Rates
Under 25	\$0.021
25-29	\$0.030
30-34	\$0.045
35-59	\$0.070
40-44	\$0.098
45-49	\$0.148
50-54	\$0.204
55-59	\$0.262
60-64	\$0.265
65-69	\$0.344
70+	\$0.412

1. Annual Salary/12 = Monthly Salary
2. Monthly Salary/100 = Payroll Covered
3. Payroll Covered x (Weekly Age Banded Rate or Bi-weekly Age Banded Rate) = Premium Rate

Example:

If you are 50 years old and have a monthly salary of \$5,000, the calculation is as follows:

- Weekly Rate: $(\$5,000 \times \$0.204 / 100 = \$10.21$

***You may not be eligible for benefits if you have received treatment for a condition within three months prior to your effective date under this policy until you have been covered under the policy for six months.*

****Under this policy, if you have received treatment for a condition within the 12 months before your coverage effective date, you may not be eligible for benefits until you have been covered under the policy for 12 months, or remain treatment-free for six consecutive months.*

Hospital Indemnity - New Provider!

Available through SunLife

Even with health insurance, a stay in the hospital can become costly quickly as out-of-pocket charges begin to add up. Hospital Indemnity Insurance can reduce the financial and emotional stress of a hospital stay by providing a lump-sum cash benefit directly to you that can be used however you need, whether that's for coinsurance or childcare. This benefit is paid in addition to what your medical plan may provide and is available for you, your spouse, and your children and can be used regardless of pre-existing conditions, without undergoing a health exam. **Each individual insured can earn \$50 per year when a defined health assessment is completed.** [Click here](#) to view the more than 50 eligible assessments.

The table below reflects the coverage amounts for hospital confinement:

	Low Plan	High Plan
First Day Hospital Admission Benefit	\$500, up to five times per calendar year	\$1,000 up to five times per calendar year
First Day ICU Admission Benefit	\$500, up to five times per calendar year	\$1,000, up to five times per calendar year
Hospital Confinement Benefit	\$100 per day, up to 30 days per confinement	\$200 per day, up to 30 days per confinement
ICU Confinement Benefit	\$100 per day, up to 30 days per confinement	\$200 per day, up to 30 days per confinement
Deductions	Weekly	Weekly
Employee Only	\$2.29	\$4.12
Employee + Spouse / Domestic Partner	\$5.41	\$9.77
Employee + Children	\$5.11	\$9.08
Family	\$7.80	\$14.73

To file a claim:

Learn more about filing a Hospital Indemnity claim [here](#).



Accident Insurance - New Provider!

Available through SunLife

Since accidents can happen at any time, it's important to be prepared. This policy can help cover the out-of- pocket costs associated with an accident (on and off-the-job), by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can use the money as you see fit, whether to pay for expenses associated with your accident, like an emergency room copay, or to pay for childcare so you can get to the doctor for a follow-up visit. This benefit is paid in addition to what your medical plan may provide and is available for you, your spouse, and your children and can be used regardless of pre-existing conditions, without undergoing a health exam.

- Each individual insured can earn \$50 per year when a defined health assessment is completed. [Click here](#) to view the more than 50 eligible assessments.
- Hospital confinement benefit now included for up to 365 days per covered accident
- Full spectrum of surgical benefits for covered accidents

Example Accident Benefits*

Benefit	Amount
Ground Ambulance	\$400
Emergency Room Admission	\$1,500
Fractured Leg	\$3,375
Physical Therapy Session	\$50
Follow-Up Visit	\$100
Total	\$5,425

Deductions	Weekly
Employee Only	\$3.06
Employee + Spouse / Domestic Partner	\$4.93
Employee + Children	\$5.26
Family	\$7.12

Learn more about submitting an Accident Claim and other relevant information [here](#).



Critical Illness Insurance - New Provider!

Available through SunLife

Critical Illness Insurance provides you with a lump-sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important — getting better. **Each individual insured can earn \$50 per year when a defined health assessment is completed.** [Click here](#) to view the more than 30 eligible assessments.

Enhanced benefit options:

- Includes COVID-19 diagnosis
- Updated Health Assessment Benefit and screenings, that include routine services such as your annual health check-up, dental exams, vision exams, and more! A COVID-19 vaccine also qualifies!

New Coverages Available

Critical Illness now has four coverage benefit amounts to choose from: \$10,000, \$20,000, \$30,000 and \$40,000.

Step 1. Choose Employee/Spouse coverage benefit amount. (Spouse benefit amount not to exceed 100% than Employee).*

Step 2. Calculate the premium for your Critical Illness coverage, use the rate based on the Employee/Spouse age from the chart and apply the formula below.

Critical Illness policy provides the following benefits:

Heart Attack Benefit:	100%	Aneurysm Benefit:	100%
Stroke Benefit:	100%	Kidney Failure Benefit:	100%
Skin Cancer Benefit:	5%		

*Children automatically enroll to 50% of the coverage employee elects at 0 cost.

To file a claim: For details on how to file a Critical Illness claim, click [here](#).

Employee's Age	Employee Total Benefit	Spouse Total Benefit
	Weekly Rate Per \$1,000 of Coverage	Weekly Rate Per \$1,000 of Coverage
<25	\$0.08	\$0.08
25-29	\$0.08	\$0.08
30-34	\$0.13	\$0.13
35-39	\$0.13	\$0.13
40-44	\$0.26	\$0.26
45-49	\$0.26	\$0.26
50-54	\$0.54	\$0.54
55-59	\$0.54	\$0.54
60-64	\$1.00	\$1.00
65-69	\$1.00	\$1.00
70+	\$1.00	\$1.00
	Dependent Children	
	Weekly Rates	
Dependents are automatically enrolled	No Charge	

LifeLock Identity Theft Protection

Your identity is valuable, regardless of what you own or how much money you make. LifeLock Identity Theft Protection helps protect your finances by monitoring your personal information for possible identity theft and financial fraud. The plan includes identity alerts with credit monitoring, device security, parental control, and more.

Click on the buttons below to download the LifeLock mobile app and manage fraud alerts from the palm of your hand!



Program Highlights

- Two plan options so you can be sure you have the level of protection you need.
- Both plans include the LifeLock Identity Alert System, lost wallet protection, live member service support, identity restoration support, data breach notifications, and more.
- The Essential plan is exclusively available as an employee benefit and includes retirement account monitoring.
- Select the Premier plan to have access to enhanced benefits such as checking and savings account activity and application alerts, monthly credit score tracking, and more.
- Covers dependents until they reach 26 years old.

Many more features are included! To learn more, visit: www.Norton.com/BenefitPlans.

Once you are enrolled, you will receive a welcome email with instructions to set up your LifeLock account in your member portal.

How to Set-up Your Account

- Verify your identity through this link in the Welcome email: Norton.com/EBsetup
- Create Your Account Log-in and Password
- Activate Your Plan Features Access Your Member Dashboard

LifeLock Plan Features		
Covered Services	Essential	Premier
LifeLock Identity Alert System	✓	✓
Identity Restoration Support	✓	✓
Data Breach Notifications	✓	✓
Million Dollar Protection Package	✓	✓
Monthly Credit Score Tracking		✓
24/7 Live Member Support	✓	✓
Norton Device Security	Up to 3 devices for employee only & up to 6 devices for family plan	Up to 5 devices for employee only & up to 10 devices for family plan

	Essential	Premier
Deductions	Weekly	Weekly
Employee Only	\$1.96	\$5.88
Family	\$3.92	\$11.76

Additional Programs Available to Employees and Dependents

Calm Health

Calm Health is now available to eligible employees and their dependents (16 years or older) through UHC at no additional cost. Calm Health lets you access digital mental health programs created by psychologists to support specific conditions and mental health, in addition to a curated selection of popular Calm content. To access Calm Health, members will be directed from www.myuhc.com to a Calm Health landing page in their web browser where you can register for a Calm Health account.

UHC Real Appeal

Learn How to Create Lasting Habits

Did you know that each of your habits can usually be traced back to one repeated decision? Join us and chat with a Real Appeal® coach where you'll receive guidance on how you can create and maintain healthy habits.

To learn more and join, visit www.RealAppeal.com or call 844-924-7325.

Helping You Stay on Track

Real Appeal on Rally Coach™ is an online weight management program. It's available to you at no additional cost as part of your health insurance.



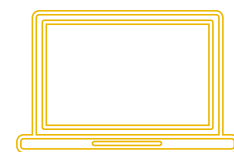
Online Convenience

Set goals, track your meals and activity, stream expert-led workouts, and access hundreds of recipes.



Personalized Support

Communicate 1:1 with an online coach to discuss your specific health goals and circumstances.



Motivational Resources

Join live virtual sessions with your coach and participating members to learn about nutrition, exercise, stress management, and more!

UHC Rewards

How UnitedHealthcare Supports You

What's better than earning rewards for reaching goals and taking care of your health? Being able to choose how those rewards are earned and spent. UnitedHealthcare Rewards is designed to meet members where they're at — and is included at no additional cost. Features include:

- UHC Rewards may make it easier for you to access support along the entire health care journey as part of the UnitedHealthcare app and www.myuhc.com experience.
- Use and explore the tools, resources and benefits that are included in your plan — like finding pricing and paying for care through an integrated digital experience.
- UHC Rewards offers dollars — and many choices on how they can be earned and redeemed — which may help offset rising out-of-pocket costs.
- Earn up to \$300 for completing rewardable activities like a flu shot, annual checkup, or a biometric screening!

One Pass Select

Gym Membership Options

Introducing One Pass Select, a single membership that gives you access to a nationwide network of fitness locations. No matter what your fitness goals are, One Pass Select is designed with flexibility in mind to help meet your needs. [Click here](#) to learn more. Features include:

- No long-term contracts or gym registration fees
- Flexible fitness options and the ability to use locations nationwide (not limited to one gym)
- The ability to add family members (ages 18+)
- The option to change tiers monthly
- Cancel at any time (30 days notice required)

Maven - New Benefit!

We are excited to introduce **Maven**, a new benefit that provides you and your family with free, around-the-clock support for every stage of life. Maven is a digital health platform that connects you to trusted providers, personalized guidance, and resources whenever you need them. Whether you are exploring fertility options, planning for pregnancy, adjusting to life as a new parent, or navigating menopause and midlife, Maven offers support tailored to your journey.

With Maven, you and your partner have access to:

- Virtual appointments and secure messaging with providers any time, day or night
- 24/7 personalized support from a dedicated Care Advocate
- On-demand classes, expert articles, and community groups for trusted guidance and connection

This new benefit is available at no cost to you and is designed to give you convenient, compassionate, and comprehensive care—all in one easy-to-use app.

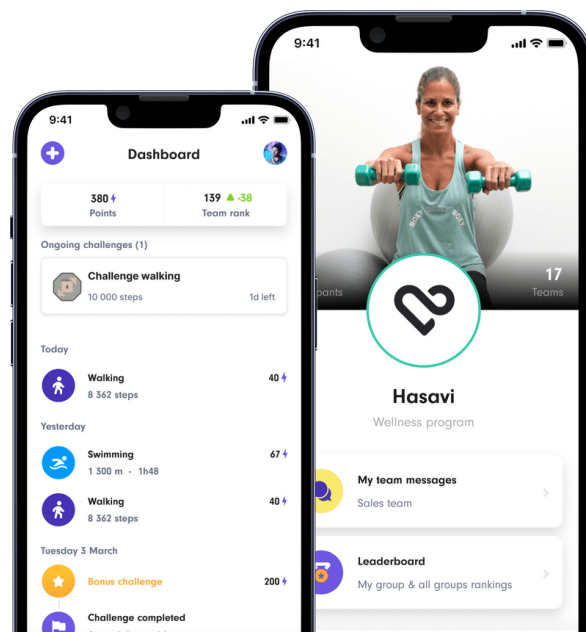
Scan the QR code to get started or go to mavenclinic.com/join/getstarted or download the Maven Clinic app.



Hasavi - United Heros App

- Monthly Newsletters
- Join challenges, explore communities, connect with teams and groups across the company
- Incentives such as gift cards and more
- Login information
 - Company name: **Ferrovial**
 - Activation Code: **Hasavi2022**
 - Join a Team

Signing up for United Heroes is quick and easy. Click on the buttons below to download the mobile app, all you have to do is join your company and your team.



Teladoc

Teladoc Health is the world's leading virtual care provider offering Diabetes Management, Hypertension Management, Diabetes Prevention and Weight Management programs. Create lifelong habits available at no cost.

To learn more and join, visit TeladocHealth.com/Go/UHCACES or call 800-835-2362 and use registration code: **UHCACES**.

Diabetes Management

A personalized way to help manage diabetes. Get tools and support to track blood sugar levels and develop healthier lifestyle habits.

Program includes:

- A connected blood glucose meter
- Unlimited strips and lancets
- Tips, action plans and one-on-one coaching
- Real-time support for out-of-range readings

Hypertension Management

Take control of your heart health with guidance and a personalized plan. With a smart blood pressure monitor, you can track, get support, set up reminders and message a coach, all in one place.

Program includes:

- A connected blood pressure monitor
- Step-by-step action plans based on your goals
- Tips on nutrition and activity
- One-on-one support from expert coaches

Diabetes Prevention Program

Take your first step toward a healthier tomorrow, and reduce your risk of type 2 diabetes. With the Diabetes Prevention program, you'll get access to a team of expert coaches, a library of online lessons and a smart scale—at no cost to you.

Program includes:

- Expert coaches to help with diet, nutrition, activity and more
- A smart scale that syncs to the app and web portal
- An all-in-one app to track weight, activity and food

The following programs are only available to employees and dependents enrolled in a company medical plan.

- Calm Health
- Real Appeal
- UHC Rewards
- Teladoc
- Maven



401(k) Retirement

The company's 401(k) is a retirement savings plan that allows employees to contribute a portion of their paycheck and a company safe harbor match of up to 6%. Employees who are 18 years and older are eligible to participate on the first day of the month following one month of employment.

Types of 401(k) Contributions

- **Traditional (Pre-Tax):** Pre-tax contributions are not taxed up front and not included in current taxable income. Contributions and any earnings will be subject to income taxes when withdrawn. Meaning you pay taxes when you pull the money out in retirement.
- **Roth (After-Tax):** Roth contributions are taxed up front and are included in current taxable income. Distribution of Roth contributions and earnings are not taxable if they are taken at least five years after the year of your first Roth contribution and you are at least 59 1/2 years old or become disabled or deceased.

Enrollment Options

Register with Fidelity by calling 800-294-4015 for English or 800-587-5282 for Spanish. You can also register online at www.401k.com. After you log in, you can view account balances, change your investments, update contributions, and access educational resources to plan for important financial goals.

Q: When are rehires and transfers eligible to participate in the 401(k) plan?

A: Transfers and rehires that were previously eligible to participate, may resume participating immediately.

Q: What is the company's vesting schedule?

A: Employee contributions and company safe harbor matching contributions are 100% immediately vested.

Q: How can I complete a rollover into my 401(k)?

A: To move your money, you'll need to request a withdrawal from your previous employer. Log in to your Fidelity account at www.401k.com for step-by-step instructions on completing a rollover.

Q: How can I update my beneficiary?

A: Your 401(k) beneficiary can be updated at any time by logging in to your Fidelity account.

Q: Can I make contributions to both Traditional 401(k) and Roth 401(k)?

A: Yes. You may contribute to both as long as you do not exceed the total IRS contribution limit.

You can learn about these topics and more by [clicking here](#).

401(k) Contribution Limits:

- 2026 Contribution Limit \$24,500
- 2026 Catch-up Contribution Limit (Age 50+) \$8,000
- 2026 Higher Catch-up Contribution Limit \$11,500

Fidelity NetBenefits® Mobile App



401(k) Retirement

Catch-Up Contributions

- **Higher Catch-Up Contributions:** If you turn 60, 61, 62 or 63 at any point during the 2025 tax year and beyond, you will be able to make higher catch-up contributions.
- **Roth Catch-up Requirement:** Starting in 2026, employees turning age 50 or older earning more than \$145,000* in FICA wages (Box 3 on your form W-2) in the previous year must make any catch-up contributions permitted under a plan as after-tax Roth contributions. *Indexed annually

Loan and Withdrawals

- **Loans:** Although your plan account is intended for your retirement, you may take a loan from your account.. You can borrow up to \$50,000 (minus your highest outstanding loan balance during the previous 12 months) or 50% of your vested balance, whichever is less. If you leave your employer or lose your job, you may be required to pay the outstanding balance in full within a certain period of time. If you can't make payments or repay your loan in accordance with the terms of the loan, then your loan will default. If your loan goes into default you may be required to pay off the outstanding balance. Defaulted loans are treated like a withdrawal which means you will owe taxes and a possible IRS 10% early-withdrawal penalty.
- **Withdrawals:** Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, as a Required Minimum Distribution (RMD), or death. Hardship withdrawals are further limited by how much you qualify for based on documented need. With a hardship withdrawal, you will need to provide receipts and your requested withdrawal amount must be equal to or less than your total documented expense. Reasons for a hardship withdrawal include to purchase your principal residence, prevent eviction or foreclosure on your principal residence, expenses to repair uninsured and unreimbursed casualty loss damage to your principal residence, post-secondary education expenses, uninsured and unreimbursed medical expenses, or payments for funeral or burial expenses.



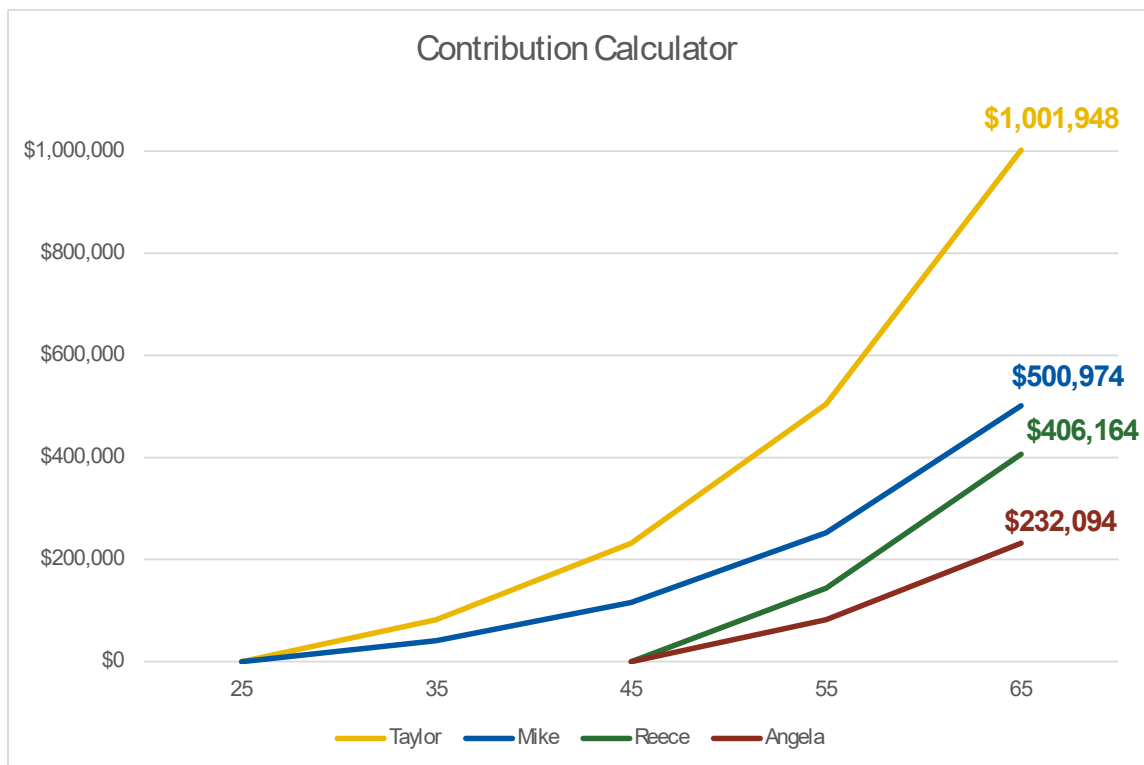
401(k) Retirement

How Far Will Your Contributions Go?

The example allows you to compare how saving over time may help you at retirement. Each scenario assumes an annual gross salary of \$50,000 with an annual rate of return of 6%. Results include total employee contributions, employer safe harbor match, and projected earnings. Employees are encouraged to contribute at least 6% to take full advantage of the company match. Log in to www.401k.com to see personalized projections by entering your own information into Fidelity's Contribution Calculator.*

**This contribution calculator is intended to serve as an educational tool, not investment advice. The examples are intended for illustrative purposes only and are not a prediction of investment results. Your circumstances are unique; therefore, you need to assess your own situation and consult an investment professional if you feel you need more personal advice.*

	Angela	Reece	Mike	Taylor
	6% for 20 years	15% for 20 years	3% for 40 years	6% for 40 years
Employee Contribution	\$60,000.00	\$150,000.00	\$60,000.00	\$120,000.00
Employer Safe Harbor Match	\$60,000.00	\$60,000.00	\$60,000.00	\$120,000.00
Projected Earnings	\$112,094.00	\$196,164.00	\$380,974.00	\$761,948.00
Total at age 65	\$232,094.00	\$406,164.00	\$500,974.00	\$1,001,948.00



Benefit Contact Information

Plan	Plan Provider	Group Number	Phone Number	Website
Medical	UnitedHealthcare	709320	888-334-6970	www.myuhc.com
Virtual Visits	UnitedHealthcare	709320	855-615-8335	www.myuhc.com
Dental	UnitedHealthcare	High: P8418 Low: P8417	877-816-3596	www.myuhc.com
Vision	UnitedHealthcare	709320	800-638-3120	www.myuhc.com
Flexible Spending Accounts	UnitedHealthcare		866-633-2446	www.myuhc.com
Health Savings Account	Optum Bank		800-791-9361	www.optumbank.com
Identity Theft Protection	Norton LifeLock		800-607-9174	www.my.norton.com
Accident, Critical Illness, and Hospital Indemnity	SunLife	981187	877-820-5306	www.sunlife.com/account
Life Insurance	SunLife	981187	800-247-6875	www.sunlife.com/us
Whole Life Insurance	Unum		866-679-3054	www.unum.com
STD and LTD	SunLife	981187	800-247-6875	www.sunlife.com/account
Employee Assistance Program	GuidanceResources	Company Web ID: EAPBusiness	877-595-5281	www.guidanceresources.com
401(k): Fidelity	Fidelity	30105	800-294-4015 (English) 800-587-5282 (Spanish)	www.401k.com
Life Events/Status Changes			281-712-4273	benefits@webber.com

Important Notices

The following list of notices applies to all benefits-eligible full-time employees:

- Notice Regarding Availability of Health Insurance Marketplace Coverage Options (Employer Exchange Notice)
- Summary of Benefits and Coverage (SBC) and Uniform Glossary
- Notice of Special Enrollment Rights
- Women's Health and Cancer Rights Act (WHCRA) Notices
- Employer CHIP Notice
- HIPAA Notice of Privacy Practices for Protected Health Information
- General Notice of COBRA Rights
- Plan Document
- Summary Plan Description (SPD)
- Notice of Patient Protections

These notices are available online at <https://www.ferrovial.com/en-us/webber/employee-hr-resources/>

- **Note:** 1095 forms will NOT be mailed they will be accessed electronically through Workday.

This brochure provides a highlight of the plans offered by your employer and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents or Webber Policy, the plan documents or policies shall govern. All Summary Plan Descriptions are available through Human Resources. We reserve the right to modify any of these plans at anytime.