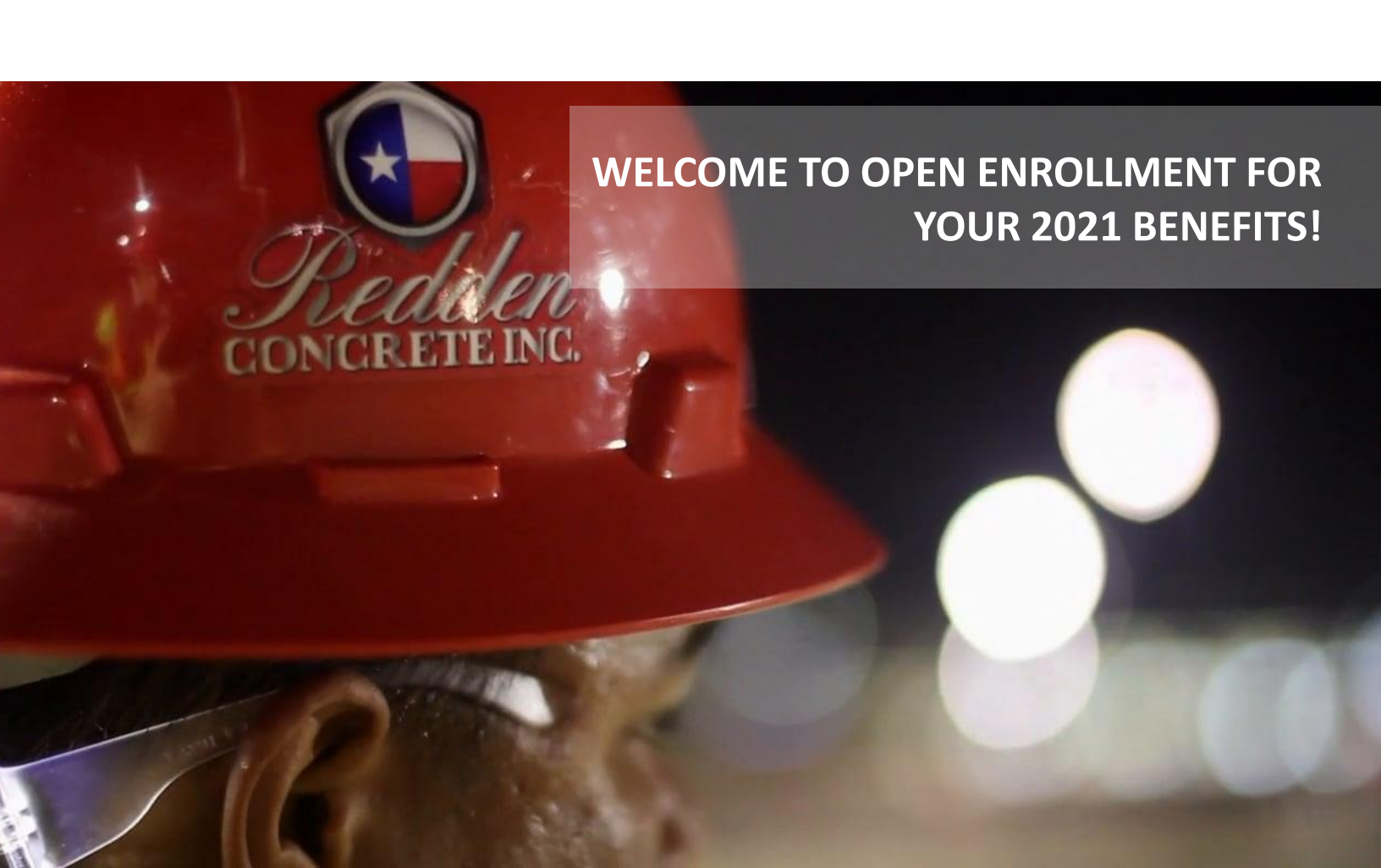




EMPLOYEE BENEFITS GUIDE

2021 PLAN YEAR





WELCOME TO OPEN ENROLLMENT FOR YOUR 2021 BENEFITS!

At Redden Concrete, Inc. we offer a comprehensive and competitive benefit package for you and your family. Your benefits are an important part of your total compensation. Along with your salary, your benefits represent a major commitment from Redden Concrete, Inc. to help you stay healthy and achieve your long term financial goals. You will find as you review this information, that Redden Concrete, Inc. provides a quality benefit program with all the tools and resources to make informed decisions. The information contained in this booklet provides a high-level overview of our benefits and any plan and/or premium changes for the upcoming policy year which runs from January 1, 2021 to December 31, 2021.

We encourage you to review all your options before making your benefit elections. Only you can determine which benefits are the best for you and your family. We want you to understand all of your options and make informed decisions.

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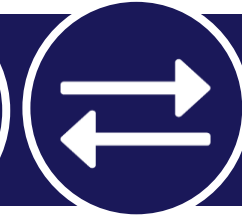
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Employee Benefits



Who is Eligible?

You are eligible for the benefits described in this booklet if you are a regular full-time employee member working at Redden Concrete, Inc. at least 30 hours per week. Your benefits will begin the 1st day of the month following 60 days from your date of hire. You may choose to cover yourself and your eligible dependents (spouse and/or dependent children).

Eligible Dependents

- Your legal spouse (or common-law spouse in states which recognize common-law marriages)
- Your dependent children who are under age 26, regardless of student status
- Your legally adopted children, if they depend on you for most of their support and maintenance
- Your step-children, if they live with you
- Coverage for a handicapped child may be continued past the age limits shown above. Talk to HR for more details

How To Enroll

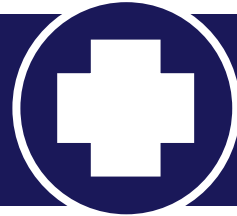
Review the benefit information on the following pages and in your enrollment packet. New employees must complete enrollment elections within 30 days of eligibility, even if you are declining coverage. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualified "life event."

How to Make Changes?

Unless you have a qualified "life event", you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, commencement or termination of adoption proceedings, or change in spouse's benefits or employment status. If you experience a qualified status change, you must notify Human Resources within 30 days of the event in order to make changes to your benefits.

You have 30 days from the date of the event to make a change.

Medical



United Healthcare will continue to be our medical provider and you can choose from three medical plan options. Redden Concrete, Inc., provides a triple plan option that offers comprehensive coverage and gives you complete freedom to choose any In Network doctor or health care provider. Benefits are not paid for out of network medical services and **you must use an in network provider**. Network Physicians and Hospitals can be found at www.myuhc.com using the Choice network.

| | BASE PLAN UHC AN-DR, Rx 455 | MID PLAN UHC BC-Z2, Rx 2V | HIGH PLAN UHC BC-ZW, Rx 2V |
|---|--|---|---|
| Benefits | In-Network | In-Network | In-Network |
| Lifetime Maximum | Unlimited | Unlimited | Unlimited |
| Deductible (Calendar year) | | | |
| - Individual | \$5,000 | \$3,000 | \$1,000 |
| - Family | 10,000 | \$6,000 | \$2,000 |
| Coinsurance | 80% | 80% | 80% |
| Out of Pocket Maximum (Calendar year) | Includes Coinsurance and Deductible | Includes Coinsurance and Deductible | Includes Coinsurance and Deductible |
| - Individual | \$6,500 | \$6,000 | \$4,000 |
| - Family | 13,000 | \$12,000 | \$8,000 |
| Office Visits | | | |
| - Virtual Visits | \$0 Copay | \$0 Copay | \$0 Copay |
| - Primary Care Physician | \$0 Copay | Under age 19: \$0 Copay Age 19 and up: \$30 Copay | Under age 19: \$0 Copay Age 19 and up: \$25 Copay |
| - Specialist | \$100 Copay | Designated Network: \$30 Copay; Non Designated: \$60 Copay | Designated Network: \$25 Copay; Non Designated: \$50 Copay |
| - Urgent Care Center | \$50 Copay | \$75 Copay | \$75 Copay |
| - Preventive Care | Covered at 100% | Covered at 100% | Covered at 100% |
| Lab & X-Rays | | | |
| - X-ray & Blood work | 80% After Deductible | No cost to you | No cost to you |
| - CT/PET scans & MRIs | 80% After Deductible | 80% After Deductible | 80% After Deductible |
| Hospital | | | |
| - Inpatient Services | 80% After Deductible | 80% After Deductible | 80% After Deductible |
| - Outpatient Services | 80% After Deductible | 80% After Deductible | 80% After Deductible |
| Emergency Room | \$250 Copay, then 80% After Deductible | \$250 Copay, then 80% | \$250 Copay, then 80% |
| Prescription Drugs | | | |
| - Prescription Deductible | \$250 Individual / \$500 Family <i>*only applies to Tier 3 and Tier 4 prescriptions</i> | None | None |
| - Tier 1 | \$5 Copay | \$10 Copay | \$10 Copay |
| - Tier 2 | \$50 Copay | \$35 Copay | \$35 Copay |
| - Tier 3 | \$100 Copay | \$60 Copay | \$60 Copay |
| - Tier 4 | \$250 Copay | N/A | N/A |
| - Mail Order (90 Days) | 2.5x Copay | 2.5x Copay | 2.5x Copay |
| Employee Deductions Per Weekly Pay Period | UHC AN-DR, Rx 455 (Base Plan) | UHC BC-Z2, Rx 2V (Mid Plan) | UHC BC-ZW, Rx 2V (High Plan) |
| Employee Only | \$24.60 | \$29.74 | \$32.54 |
| Employee & Spouse | \$102.89 | \$124.31 | \$135.82 |
| Employee & Child/ren | \$93.59 | \$112.36 | \$123.55 |
| Employee & Family | \$152.87 | \$181.74 | \$201.81 |



Visit with a doctor 24/7 — whenever, wherever.

With a Virtual Visit, you can talk—by phone or video—to a doctor who can diagnose common medical conditions and even prescribe medications, if needed.*



Virtual Visits may make it easier than ever to get treated by a doctor.

Whether using myuhc.com® or the UnitedHealthcare® app, Virtual Visits let you video chat with a doctor 24/7—without setting up additional accounts or apps. But, if you'd rather just speak with a doctor, you can simply do a Virtual Visit over the phone.

With a UnitedHealthcare plan, your cost for a Virtual Visit is \$0.**

Use a Virtual Visit for these common conditions:

- Allergies
- Flu
- Sore throats
- Bronchitis
- Headaches/migraines
- Stomachaches
- Eye infections
- Rashes
- And more

\$0 cost

An estimated 25% of ER visits could be treated with a Virtual Visit—bringing a potential \$2,100*** cost down to \$0.

Get started.

Sign in at myuhc.com/virtualvisits | Download the UnitedHealthcare app | Call 1-855-615-8335

United Healthcare®

*Certain prescriptions may not be available, and other restrictions may apply.

**The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

***UnitedHealthcare data: based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low acuity and could be treated in a Virtual Visit, primary care physician or urgent/convenient care setting.

The UnitedHealthcare® app is available for download for iPhone® or Android™. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Insurance coverage provided by or through UnitedHealthcare Insurance Company and its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

Compare quick care options to help keep costs down.

Call 911 or go to an emergency room (ER) if you have a life-threatening condition. For everything else, see your primary care physician (PCP) or family doctor first. If seeing your PCP isn't possible, it's important to know your quick care options, especially before heading to an ER.

Getting care at the best place for your condition could **save you up to \$1,900 compared to an ER visit.**

For more details on quick care options, visit uhc.com/checkchoosego.

Quick Care Options

START HERE



PCP

Care from the doctor who knows you best.



Virtual Visits

See a doctor whenever, wherever.



Convenience Care

Basic conditions that aren't life-threatening.



Urgent Care

Serious conditions that aren't life-threatening.



Emergency Room

Life- and limb-threatening emergencies.

| Average Cost* | Varies by plan type | Less than \$50** | \$95 | \$180 | \$2,100 |
|----------------|---------------------|---|---|--|---|
| Hours | Varies by location | 24/7 | Varies by location | Varies by location — may be open nights/weekends | 24/7 |
| How to Connect | Contact your PCP | myuhc.com/virtualvisits | myuhc.com ® | myuhc.com | myuhc.com |

✓ indicates the recommended place for care for the following common conditions:

| | | | | | |
|-------------------------|---|---|---|---|---|
| Broken bone | | | | ✓ | ✓ |
| Chest pain | | | | | ✓ |
| Cough | ✓ | ✓ | ✓ | | |
| Fever | ✓ | ✓ | ✓ | | |
| Muscle strain | ✓ | | ✓ | | |
| Pinkeye | ✓ | ✓ | ✓ | | |
| Shortness of breath | | | | | ✓ |
| Sinus problems | ✓ | ✓ | ✓ | | |
| Sore throat | ✓ | ✓ | ✓ | | |
| Sprain | ✓ | | ✓ | ✓ | |
| Urinary tract infection | ✓ | ✓ | ✓ | | |



Need to find a network provider or PCP? Visiting an out-of-network provider could end up costing you more for care. To find a PCP, urgent care centers and emergency rooms in your network, go to myuhc.com.

Not sure where to go for care? Call the number on your health plan ID card.

Get on-the-go access to your health plan.

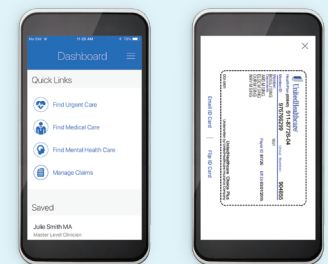
The UnitedHealthcare® app puts your plan at your fingertips.



The app has you covered.

When you're out and about, you can do everything from managing your plan to getting convenient care. Just download the app to:

- Find nearby care options in your network.
- Estimate costs.
- Video chat with a doctor 24/7.
- View and share your health plan ID card.
- See your claim details and view progress toward your deductible.



**Get the app and
log on with Touch ID®.**



The UnitedHealthcare app is available for download for iPhone® or Android™.



Apple, App Store, iPhone, Touch ID and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC. Google Play and the Google Play logo are registered trademarks of Google Inc.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

*Data rates may apply.

Facebook.com/UnitedHealthcare Twitter.com/UHC Instagram.com/UnitedHealthcare YouTube.com/UnitedHealthcare

8967324.0 9/19 ©2019 United HealthCare Services, Inc. 19-12129



Dental



Redden Concrete offers you the option of purchasing dental through United Healthcare. The chart below provides you a brief summary of the key benefits of the dental coverage available. This plan allows you to freedom to choose any licensed dentist and still receive benefits. However, **as with any PPO, you will receive higher benefits when you use in network providers.** In network dentists will have discounts and cannot balance bill patients for amounts over the agreed contracted amounts.

UNITED HEALTHCARE DENTAL PLAN – P9447

| | |
|----------------------------|--|
| Annual Maximum | \$1,000 per person |
| Deductible | |
| Individual | \$50 |
| Family | \$150 |
| Preventive | Not subject to deductible |
| Oral Exams | 100% |
| X-Rays | 100% |
| Cleanings | 100% (2x per 12 months) |
| Sealants | 100% (under age 16) |
| Fluoride Treatment | 100% for age 16 and under (2x per 12 months) |
| Basic | Subject to deductible |
| Fillings | 80% after Deductible |
| Simple Extractions | 80% after Deductible |
| Major | Subject to deductible |
| Bridges & Dentures | 50% after Deductible |
| Crowns, Inlays & Onlays | 50% after Deductible |
| Additional Services | Subject to deductible |
| Endodontics | 50% after Deductible |
| Periodontics | 50% after Deductible |
| Oral Surgery | 80% after Deductible (Covered under Basic) |
| Orthodontics | No waiting period |
| Ortho Lifetime Max | \$1,000 |
| Services | 50% |
| Age Limitation | Children up to age 19 |

EMPLOYEE DEDUCTIONS PER PAYPERIOD

| | Employee Only | Employee & Spouse | Employee & Children | Employee & Family |
|-------------------|---------------|-------------------|---------------------|-------------------|
| DENTAL | Weekly | Weekly | Weekly | Weekly |
| United Healthcare | \$6.65 | \$16.19 | \$17.60 | \$25.91 |

How to Search for a United Healthcare Dental Provider:

1. Go to www.myuhc.com
2. Click on "Find a Dentist"
3. Select "Texas" as your state
4. Choose the "National Options PPO 30" as your Network
5. You will now be able to search by location, dentist name, or practice

Vision



Redden Concrete also offers the option to purchase vision through United Healthcare. The following chart provides a brief summary of the key advantages of the vision coverage available.

Although ID cards are not required, a member may print an ID card from our member website: **myuhcvision.com**. Members are able to login to the site via their mobile devices, and can look up their ID card from there so they can have it with them at all times. The card includes a note to eye care providers that should prevent any confusion regarding what insurance plan you have for your vision benefits. Our provider network name is Spectera Eyecare Networks and our providers often refer to us as “Spectera” but rest assured that the Spectera Eyecare Networks is the vision network that administers your UnitedHealthcare vision plan. If you have any questions, please call Customer Service at 1-800-638-3120.

UNITED HEALTHCARE VISION PLAN – VL007

| | In Network | Out of Network - Reimbursement |
|--|---|--------------------------------|
| Office Visit | | |
| Exam with Dilation as Necessary | \$10 Copay | Up to \$40 |
| Standard Plastic Lenses: | | |
| Single Vision | \$10 Copay | Up to \$40 |
| Bifocal | \$10 Copay | Up to \$60 |
| Trifocal | \$10 Copay | Up to \$80 |
| Lenticular | \$10 Copay | Up to \$80 |
| Frames: | | |
| | \$10 Copay; \$100 Allowance; 30% discount on balance over \$100 | Up to \$45 |
| Contact Lens Materials: (Contact lens allowance covers materials only) | | |
| Conventional | \$10 Copay; \$105 Allowance | Up to \$105 |
| Medically Necessary | \$10 Copay | Up to \$210 |
| Frequency: | | |
| Examination | | 12 months |
| Frames | | 24 months |
| Lenses OR Contact Lenses | | 12 months |
| Laser Vision Correction: | | |
| Lasik or PRK | UHC is proud to add value to your vision care program by offering access to discounted laser vision correction procedures through Laser Vision Network of America (LVNA). Members receive a discount of 15% off standard prices or 5% off promotional prices with any in-network surgeon. | |

EMPLOYEE DEDUCTIONS PER PAYPERIOD

| | Employee Only | Employee & Spouse | Employee & Children | Employee & Family |
|--------------------------|---------------|-------------------|---------------------|-------------------|
| VISION | Weekly | Weekly | Weekly | Weekly |
| United Healthcare | \$1.62 | \$3.07 | \$3.23 | \$4.85 |

Find a provider:

Use the Provider Locator tool on www.myuhcvision.com or call 1-800-839-3242.

Employee Service Center



As an employee of Redden Concrete, Inc. you are eligible to participant in our benefits program that consists of Medical, Voluntary Dental and Voluntary Vision. The eligibility waiting period for coverage is first of the month following 60 days. Once enrolled in coverage, your benefits become effective on the first day of the month following your waiting period.

You may contact an account representative at Marsh & McLennan Agency via phone or email with your questions or concerns Monday through Friday from 8:00 am - 6:00 pm CST, regarding your benefits:

Service Email Address: reddenconcrete@marshmma.com

Service Phone Number: (855) 667- 4214

Whether you need assistance with a claim or simply have a benefits question you may use the email address above or call MMA directly. An account representative with MMA will respond promptly.

The representatives responding to the Service Email and taking your calls are insurance professionals who know your benefit plans. Their goal is to resolve your benefits related issues. In certain situations, it will be necessary for the representative to contact a provider or insurance carrier on your behalf. If your issue cannot be resolved in one email or phone call, you will always be informed of the status until resolution has been reached.

Inquiries not handled by the Service Center – Please contact your Human Resources Department for:
Enrollment transactions and verification of eligibility

iBENEFITS MOBILE APP EMPLOYEE BENEFITS INFORMATION ON THE GO!



Available for iOS and Android mobile devices, the iBenefits app makes checking your benefits information easier than ever!

WITH iBENEFITS, YOU CAN:

- View our company's benefit plans, 24/7.
- Access group numbers and review detailed plan information when you need it most.
- Quickly contact an insurance company using the "tap to call" feature.
- Receive push notifications to keep up with important benefit plan announcements such as Open Enrollment dates, deadlines and more.
- Store ID card images in the app.

Get it now:



English Login:

Redden2021

Spanish Login:

Redden21

For more information about iBenefits and other solutions from Marsh & McLennan Agency, contact your local representative.

Service Email Address:

reddenconcrete@marshmma.com

Service Phone Number:

(855) 667- 4214

NAVIGATING YOUR iBENEFITS APP

With iBenefits, you'll have 24/7 access to all of your company's benefits information! Plus, you'll have the ability to:

- View all of your company's plan summaries and details
- Make calls to your insurance carriers or other vendors directly from within iBenefits
- Visit relevant websites from within the app
- Keep up to date with important company events, information, and reminders from your HR Department thanks to push notifications
- Store images of your insurance ID cards as well as personal notes such as your own doctor's phone number



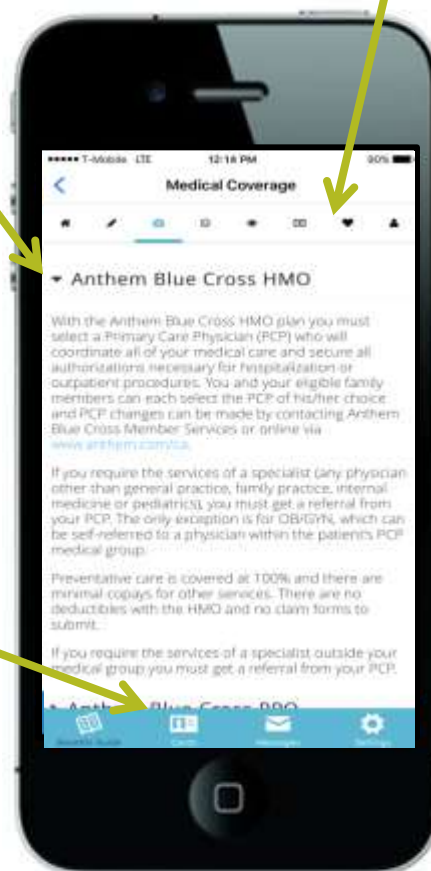
NAVIGATING THE IBENEFITS APP IS EASY! TAKE A LOOK AT OUR HINTS BELOW TO HELP YOU GET AROUND!

Easily swipe across the top bar to select and navigate to other sections within the app!

Tap each icon to read more within that section!



View plan information and charts within each section. Just tap once to expand!



Store images of your ID cards!

Access settings to activate Push Notifications!

English Login:
Redden2021
Spanish Login:
Redden21
14

Contacts Information



| Plan | Carrier | Group # | Phone Number | Web Site / E-Mail |
|--------------------------------|-------------------|----------|-----------------|--|
| Medical | United Healthcare | 002W2771 | 1-866-633-2446 | www.myuhc.com |
| Voluntary Dental | United Healthcare | 002W2771 | 1-877-816-3596 | www.myuhc.com |
| Voluntary Vision | United Healthcare | 002W2771 | 1-800-638-3120 | www.myuhcvision.com |
| Employee Service Center | Marsh MMA | N/A | (855) 667- 4214 | reddenconcrete@marshmma.com |



MARSH & MCLENNAN
AGENCY

The information in this Enrollment Guide is intended for illustrative purposes and informational purposes only. The information contained herein was taken from various summary plan descriptions, certificates of coverage, and benefit information. Every effort was taken to accurately report your benefits; however, discrepancies and errors are always possible. It is not intended to alter or expand rights or liabilities set forth in the official plan documents or contracts. It is not an offer to contract nor are there any express or implied guarantees. In case of a discrepancy between this information and the actual plan documents, the actual plan documents will prevail. If you have any questions about this summary, please contact Human Resources