



20 26 BENEFITS HANDBOOK

SIGNATORY FIELD CRAFT ASSOCIATES

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DREAM TO BUILD. BUILD TO DREAM. IT'S WHAT MAKES US McCOWNGORDON.

Our people make the difference.

There is more to McCownGordon Construction than meets the eye. It starts with delivering quality and value on each project through industry-recognized expertise, knowledge and technical excellence. However, it is through our people that McCownGordon truly differentiates ourselves in the industry.

Each member of the McCownGordon project team will deliver on our core principles of integrity, relationships and performance. Simply stated: We do what we say we will do when we say that we will do it. We put our clients' needs ahead of all else. And, we continually strive to exceed your expectations.

OUR VALUES. Not just words on walls.



INTEGRITY

We do what we say we will do when we say we will do it. Prioritizing honesty and accountability, trust becomes the bedrock for every interaction. Clients expect it. And we demand it of ourselves.



PERFORMANCE

We work hard to cultivate an integrated environment and offer a construction process unlike any other. We continually reset the bar and place relationships first—it's why clients continue to come back.



RELATIONSHIPS

From first thought to final nail, we seek to perform our best on every project. In practice, it translates to creative solutions and quality work, delivered on time and on budget with the highest safety standards.

BENEFITS SUMMARY

Signatory Craft Associates

McCOWNGORDON
CONSTRUCTION

McCOWNGORDON IS PLEASED TO OFFER THESE BENEFITS.

ELIGIBILITY Regular full-time associates who regularly work 30+ hours per week are eligible for benefits. Eligibility begins the first day of employment except where listed.

HEALTH AND WELLNESS

EMPLOYEE ASSISTANCE PROGRAM (EAP) Through the EAP, you may receive confidential support, guidance and resources including counseling, leadership coaching, financial and legal assistance and more to support you and your family. Eight (8) sessions per issue are available to you at no cost. The program is available 24 hours a day. *Eligibility: Immediate upon hire.*

FITNESS CENTER Access our onsite fitness center complete with cardiovascular machines, weight training equipment, infrared sauna, and locker rooms. Associates living and working 20+ miles from a company fitness facility and associates without access to the facility after hours are eligible for Fitness Center Reimbursement up to \$120 per quarter. See Fitness Center Reimbursement Policy on the Loop and complete the Fitness Center Reimbursement Form in Workday.

VITALITY Interactive and personalized wellbeing program that makes it easy for you to live your healthiest life! Whether you'd like to become more active, improve your diet or simply maintain a healthy lifestyle, you'll receive inspiration and support here. Get active and encourage others to participate in challenges. As you complete activities and achieve recommended goals, you'll also earn points that you can redeem for hundreds of items in the Rewards Mall.

PRESCRIPTION SAFETY GLASSES Prescription Safety Glasses may be reimbursed up to \$200, every two years. Benefit is available to all associates with a business need.

INCOME PROTECTION

RISE ABOVE FUND | NATURAL DISASTER & HARDSHIP RELIEF The Rise Above Fund assists associates during personal hardships or natural disasters. Associates may elect to make tax-deductible donations to a registered 501c3 fund where 100% of funds go back to our own people. The Rise Above Fund continues to enhance our culture by allowing associates the opportunity to care for their peers in a confidential manner. All regular full-time associates are eligible to apply up to twice a year for a maximum amount \$1,500/grant.

FINANCIAL OPPORTUNITIES

CANDIDATE REFERRAL Second best to filling open positions with our own associates is hiring referrals. We welcome referrals of qualified candidates by our associates, and we will pay for it. If your referral is hired, you will receive a bonus amount dependent on the position, less applicable taxes, after the associate has successfully completed three months with the company. *Eligibility: Subject to the guidelines outlined in the Candidate Referral policy on The Loop.*

MATCHING GIFTS The Matching Gifts program supports the company's philosophy of giving back to the community. The objective is to encourage you to give financial gifts and/or volunteer time, and for the company to support nonprofit organizations that are important to you. McCownGordon will match up to \$250 per associate per year for financial contributions to eligible organizations- dollar-for-dollar match and for hours volunteered at eligible organizations - \$25 per hour. *Eligibility: Immediate upon hire.*

VOLUNTARY BENEFITS

LEGAL SHIELD <i>Provides you with the ability to talk to an attorney on any personal legal matter without worrying about high hourly costs.</i>	Associate Only \$4.24	Associate & Family \$4.73
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VOLUNTARY LIFE INSURANCE through Policygenius allows you to purchase additional life insurance flexible to your needs

PROFESSIONAL DEVELOPMENT

McCOWNGORDON UNIVERSITY At McCownGordon we are always learning. Our internal training programs allow our associates to stay in the know on everything from technology to safety. *Eligibility: Immediate upon hire.*

TUITION REIMBURSEMENT McCownGordon supports and encourages your ongoing educational and professional development. The Company offers reimbursement up to \$5,250 per year for undergraduate, graduate and professional licensing that qualify under the program. *Eligibility: Full-time employment prior to beginning the program.*

TIME OFF

REJUVENATION LEAVE Offers two consecutive weeks of paid leave to reward you for your service to McCownGordon, allow you time for inspiration, innovation and the opportunity to return rejuvenated. See Rejuvenation Policy for details.

QUESTIONS ABOUT BENEFITS? CONTACT: hr@mccowngordon.com

HealthJoy EAP is here to help you and your family.

At some point in our lives, we can all use some help. HealthJoy EAP is a confidential resource that helps you deal with life's challenges and the demands that come with balancing home and work.

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GROUP CODE MCCOWNGORDON



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Achieving optimal health and wellness doesn't have to be complicated or expensive. Access exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness with HUSK Marketplace.

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Marketplace.huskwellness.com/paretohealth

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HUSK Marketplace members can access exclusive savings and flexible membership options to a variety of facilities. From national chains to specialty studios, HUSK has something for every workout.



HUSK NUTRITION

HUSK Nutrition provides evidence-based virtual health and nutrition programs. You will meet with a Registered Dietitian who will implement a complete 1-on-1 nutrition program specifically designed to answer your nutrition related questions, meet your health goals, individual needs and busy lifestyle.



HOME EQUIPMENT & TECH

Whatever your fitness level is, HUSK has exclusive equipment and wearable technology to help support you on your wellness journey. Whether you want to monitor an everyday activity or start a new fitness routine, find the best products and deals here.



ON-DEMAND FITNESS

Take advantage of all the benefits of group exercise classes in the comfort of your own home. HUSK's streaming membership options will take your wellness and workouts to the next level.



MENTAL HEALTH

We all need help sometimes. We all go through difficulties and struggles. HUSK Mental Health connects you with licensed therapists through technology. Our therapists empower you through guidance and support using evidence-based practices.

McCownGordon Eligibility ID: **P13558**

VITALITY REWARDS PROGRAM



At McCownGordon we are passionate about enhancing the wellbeing of associates and their families by joining them on their wellness journey; providing resources, connection and encouragement to enjoy healthy, energetic lives. The Vitality Portal provides comprehensive resources to help associates achieve their wellbeing goals and earn rewards along the way!

Ways to EARN REWARDS in Vitality portal	INDIVIDUAL COVERAGE (\$250 Maximum Contribution)	FAMILY COVERAGE Associate + Child, Spouse, or Family (\$500 Maximum Contribution)	NOT PARTICIPATING IN MGC HEALTH PLAN (\$250 Maximum Associate / \$250 Maximum for Spouse)
Complete Vitality Health Assessment	\$125 HSA: Associate	\$125 HSA: Associate \$125 HSA: Spouse	\$125 Payroll Deposit: Associate \$125 Payroll Deposit: Spouse
Complete Health Screening	\$125 HSA: Associate	\$125 HSA: Associate \$125 HSA: Spouse	\$125 Payroll Deposit: Associate \$125 Payroll Deposit: Spouse
Complete Activities, Challenges, Training & more	Earn points you can redeem for thousands of items in the Vitality Mall within the Vitality Portal.		

Associates completing their *Vitality Health Assessment* and *Health Screening* uploads by the date in the left column will receive their HSA or Payroll Deposit according to the schedule in the right column.

Vitality Health Assessment Completion / Health Screening UPLOAD* Date	HSA/Payroll DEPOSIT Date
By March 15	2 nd Thursday in April
By June 15	2 nd Thursday in July
By September 15	2 nd Thursday in October
By November 15	2 nd Thursday in December

*Health Screenings must be uploaded to the Vitality Portal by November 15th to receive incentive dollars.

Through our benefits broker, The Miller Group, associates have access to purchase additional individual life insurance coverage directly through Policygenius. Please note: this coverage is purchased directly with Policygenius and is not part of the company's annual enrollment process. Click [here](#) or scan below to get started.

Individual Life Insurance

More Ways to Customize Your Life Insurance Coverage

To give you additional life insurance coverage options, we've partnered with Policygenius, a trusted independent insurance marketplace.

These are individual policies that you pay for directly, allowing you to keep coverage in place regardless of employment status.

Why Policygenius matters:

- **Shop Multiple Carriers:** Shop multiple carriers at once to make sure you're getting the right coverage.
- **Expert Guidance:** Access expert guidance from licensed agents.
- **Impartial Recommendations:** Get impartial recommendations — Policygenius isn't owned by any insurance company.
- **Family Coverage:** This program is available not only to employees but also to their family members



RISE ABOVE FUND

McCownGordon is committed to improving lives. One way that we can provide support to one another is to provide financial support in hard times. An Associate Disaster Relief & Hardship Fund ("Rise Above Fund") is our internal charity that grants money to our own associates in times of need. All dollars flow through a registered 501c3 and donations are tax deductible.

Eligibility Requirements

Applicants must be an active, regular or fix term full time associate with a qualifying event and hardship must have occurred while the individual was employed by McCownGordon. Associates may qualify for up to two grants per year for a total of \$1,500 per grant (maximum eligible amount \$3,000/year).

Associates do not have to contribute to the fund to be eligible to submit an application.

How to Apply for a Grant

Applications can be submitted through an online portal. Proper documentation must be provided in order for an application to be considered. Review the information provided at the end of the application form to ensure that you have all the required supporting documentation available. You must upload all supporting documentation at the same time you submit the application.

Qualifying Events

Disaster Relief qualifying events are defined by the IRS as:

- Disasters that result from terrorist or military actions
- Disasters that result from accidents involving common carriers
- Presidentially declared disasters
- Any other events that the Secretary of the Treasury determines are catastrophic

Hardship Relief support associates who have suffered personal hardship and demonstrate a financial need based on objective criteria. Qualifying events are defined by the IRS as:

- Victim of a crime
- Natural disasters that are not presidentially declared disasters
- House fires
- Automobile or other accidents
- Medical emergencies or sudden deaths of family members

All applications submitted by associates are reviewed and approved or declined by the third-party administrator and are not determined internally by McCownGordon Associates.

Tax Deductible Receipt

You will receive a tax-deductible receipt for all your contributions to the Rise Above Fund by January 31st of the proceeding year.



Have You Ever...

- | | |
|--|--|
| ☐ Signed a contract? | ☐ Had concerns regarding child support? |
| ☐ Received a moving traffic violation? | ☐ Had trouble with a warranty or defective product? |
| ☐ Needed your Will prepared or updated? | ☐ Been overcharged for a repair or paid an unfair bill? |

The LegalShield Membership Includes:

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- **Will Preparation** - Will/Living Will/Health Care Power of Attorney
- **Traffic Ticket Consultation** (15 day waiting period)
- **IRS Audit Assistance** (begins with the tax return due April 15th of the year you enroll)
- **Trial Defense** (if named defendant/respondent in a covered civil action suit)
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (available 90 days after enrollment)
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For more information, contact your Independent Associate.	Associate Name	Michelle Cruse
	Email	michellecrusekc@gmail.com
	Phone Number	913-788-0889

The SmartConnect Process

Here's what concierge service from SmartMatch looks like:

SmartConnect is a program created for working or retiring adults (and family members) who are Medicare-eligible and may not have fully explored the benefits of Medicare coverage. Compares employer health offerings and Medicare coverage, provides options, and much more!



Connect

First, we get to know you. We'll ask you some questions about your health insurance needs and preferences so we can head down the right path.



Educate

The next step is to ensure you feel confident about the details that could impact your enrollment, costs, and coverage.



Evaluate

Then, we'll provide you with the plan and carrier options available to you.



Enroll

While our services are obligation-free, if you find something you like and you're ready to take action, we can enroll you on the spot.



Support

We have a team who is dedicated to your Medicare experience. They're available to answer questions, conduct policy reviews, and even help you work with the carrier when necessary.

Whether you're familiar with Medicare or just starting out, we're here to guide you confidently through your options.

Get started: connect.smartmatch.com/pareto

LEGAL & SPECIAL ENROLLMENT NOTICES

Notice of Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Notice of Patient Protections

Your plan generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For children, you can designate a pediatrician as the primary care provider. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Human Resources Department.

You do not need prior authorization from your plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Human Resources Department.

Women's Health and Cancer Rights Act

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call your plan administrator for more information.

Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay in excess of 48 hours (or 96 hours).

HIPAA Privacy

Your employer is required by law to take reasonable steps to ensure the privacy and inform you about the uses of your protected health information (PHI). The use and disclosure of PHI is regulated by the federal law known as HIPAA (the Health Insurance Portability and Accountability Act). A more complete description of your privacy rights and protections is available to you on request. Contact the Human Resources Department with any questions or to request a copy of the full HIPAA privacy notice.

CONTACT INFORMATION

BENEFITS PORTAL: <https://mccowngordon.millercares.com>

Have benefit questions?

Looking for expert referrals and consultants for you and your family?

Contact **HealthJoy** or **visit go.healthjoy.com/activate** Code: MCCOWNGORDON

Download the Mobile App HealthJoy to chat with our Healthcare Concierge or call 877.500.3212

EAP - HEALTHJOY EAP
Code: MCCOWNGORDON

VITALITY WELLBEING PROGRAM

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LEGAL SHIELD

Michelle Cruse
913.788.0889
www.legalshield.com

SUNLIFE

Voluntary Life & Accident
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www.sunlifeconnect.com

TRAVEL EMERGENCY ASSISTANCE

Assist America provided by SunLife
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