

MAKE YOUR VULCAN BENEFITS WORK FOR YOU

2021 Benefits Highlights Guide



ABOUT ENROLLMENT

DO I NEED TO ENROLL?

There are great reasons to take a close look at all the benefits and options Vulcan, Inc. offers you, even if you're already covered under a BlueCross BlueShield of Alabama benefit plan(s). For instance, your needs may change from year to year, and there likely will be changes to what you pay for coverage each year. If you don't enroll, you may not have the best option for your individual and family needs. You must enroll if you want to:

- Change your medical, dental, or vision coverage for next year
- Contribute to a Health Savings Account (HSA)
- Change your additional benefit choices

Even if you don't want to make any changes to your benefits, you will be required to sign off on them.

For more information, contact the HR Department at [1-251-972-1330](tel:1-251-972-1330).

WHEN CAN I ENROLL?

As a benefits-eligible employee, you can enroll in or change your benefit plans during our annual benefits enrollment period. This year Annual Enrollment will be held November 1, 2020 through November 30, 2020. Enrollment is electronic and can be done through Paycor. The benefit choices you make will be effective from January 1, 2021 through December 31, 2021.

As a new employee, you can enroll on your date of hire. Benefits will be effective once you have met your designated waiting period. Coverage will remain in effect until the end of the current plan year.

WHO CAN I COVER?

You can enroll yourself and your eligible dependents in medical, dental, vision, and/or supplemental benefits. Eligible dependents include your:

- Legal spouse
- Child(ren) up to age 26 regardless of marital or student status
- Unmarried child(ren) of any age who can't support themselves due to a disability and who are totally dependent on you

Proof of eligibility is required (i.e. birth certificate, marriage license, etc.).

WHAT IF THINGS CHANGE?

You can't change your coverage during the plan year unless you have a qualified life event. You must make any eligible changes within 30 days of the event. Qualified life events include, but are not limited to:

- Marriage, legal separation, or divorce
- Birth or legal adoption of a child
- Death of your spouse, or a dependent child
- Change in employment status of spouse

After a qualified life event, your new coverage options will be effective on the day of the event.



NEW FOR 2021!

- New single option for Unum Hospital Indemnity Plan includes a wellness benefit for your annual screening.
- Teledoc is 100% free! No member copays for health plan participants.
- Symbol clinic opened August 3rd, 2020. Medical visits and labs are covered at 100% for EPO plan participants; \$89 per visit for HDHP accounts with labs at Symbol cost.

Will continue to offer the Quit for Life program for tobacco cessation!

- Program includes personal counseling sessions plus nicotine replacement therapy.
- Employees can enroll now through BCBS of Alabama.
- **Take advantage of this program in 2021, because a \$50 per month tobacco surcharge will take effect 1/1/2022.**

MEDICAL AND PRESCRIPTION DRUG BENEFITS

Vulcan, Inc. offers employees two comprehensive, high-quality medical plan options that include prescription drug coverage. These options each feature a network of doctors and specialists who have agreed to provide services at a discounted price. The information below is a summary of coverage only. Visit www.AlabamaBlue.com or contact the HR Department at 1-251-972-1330 for detailed plan summaries.

MEDICAL BENEFITS SUMMARY

Any deductibles, copays, and coinsurance percentages shown in the chart below are amounts for which you are responsible.

BENEFIT	EPO PLAN	HDHP/HSA PLAN **
	In-Network	In-Network
Plan Year Deductible		
Single	\$2,000	\$2,000
Family	\$4,000	\$4,000 (\$2,800 Individual)
Out-of-Pocket Maximum*		
Single	\$5,000	\$5,000
Family	\$10,000	\$10,000
Coinsurance (Member pays)	20%	20%
Physician Services		
Doctor's office visit	\$40 copay	20% after deductible
Specialist office visit	\$60 copay	20% after deductible
Preventive care	100% covered	100% covered
Telemedicine (Teladoc Providers)	100% covered	100% covered
Chiropractic Services (15 visit limit)	20% (not subject to deductible)	20% after deductible
Lab and X-ray Services	20% after deductible	20% after deductible
Hospital Services		
Inpatient	20% after deductible	20% after deductible
Emergency Care	100% covered after \$1,000 hospital copay (waived if admitted)	20% after deductible
PRESCRIPTION DRUGS		
Retail (30-day supply)		
Generic	\$15 copay	20% after deductible
Preferred brand	\$50 copay	20% after deductible
Non-preferred brand	\$75 copay	20% after deductible
Mail Order (90-day supply)		
Generic	\$45 copay	20% after deductible
Preferred brand	\$150 copay	20% after deductible
Non-preferred brand	\$225 copay	20% after deductible
WEEKLY PAYCHECK DEDUCTIONS		
Employee Only	\$16.89	\$10.80
Employee + Spouse	\$98.01	\$63.90
Employee + Child(ren)	\$90.12	\$57.60
Family	\$128.42	\$97.20

*Includes deductible and all copays.

**For family coverage, no benefits, except preventive care, are paid by the plan to any family member until that individual family member meets the \$2,800 deductible amount or the total medical expenses paid by the family equal the family deductible amount. Vulcan contributes \$520 annually (\$10 per week) to the employee's HSA.

DENTAL & VISION COVERAGE

DENTAL BENEFITS

Dental coverage is important to your overall health and wellness. You can enroll in dental benefits through BlueCross BlueShield of Alabama for yourself and your family. The dental plan features a network of dentists and specialists who have agreed to provide services at a discounted price. If you use these in-network providers, you'll pay less. You can see providers outside of the network, but you'll pay more. The information below is a summary of coverage only. You may go online at www.AlabamaBlue.com or contact the HR Department at 1-251-972-1330 for plan summaries that offer detailed information about your coverage, limitations, and exclusions.

DENTAL BENEFITS SUMMARY

BENEFIT	IN-NETWORK	OUT-OF-NETWORK*
Annual Calendar Year Maximum		\$1,500
Calendar Year Deductible (Single/Family)	No deductible	\$50/\$150
Preventive Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
WEEKLY PER-PAYCHECK DEDUCTIONS		
Employee Only		\$6.33
Employee + Spouse		\$14.87
Employee + Child(ren)		\$12.98
Family		\$20.11

*Subject to in-network fee schedule.

VISION BENEFITS

Vulcan offers you and your dependents vision coverage through Unum (EyeMed). This information is only a summary of your vision coverage; go to www.eyemedvisioncare.com/unum for more information about the vision plan.

VISION BENEFITS SUMMARY

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Exam	\$10 copay	\$40 allowance
Lenses	\$15 copay	\$30 to \$70 allowance
Frames	\$130 allowance	\$70 allowance
Contact Lenses Instead of Glasses		
Conventional/Disposable	\$130 allowance	\$100 allowance
Medically Necessary	100% covered	\$210 allowance
WEEKLY PER-PAYCHECK DEDUCTIONS		
Employee Only		\$1.59
Employee + Spouse		\$3.18
Employee + Child(ren)		\$3.63
Family		\$5.65

TERMS TO KNOW

Coinsurance The percentage of total costs that you pay out-of-pocket for covered expenses after your deductible.

Copay (Copayment) The set fee you pay out-of-pocket for certain services, such as doctor's office visit or prescription.

Deductible The amount you pay out-of-pocket before the health plan starts to pay its share of covered expenses.

Network The plan's preferred doctors, pharmacists, and/or other health care providers. When you use in-network providers, you pay less because they have agreed to prenegotiated pricing. Also called in-network.

Out-of-Pocket Maximum The most you pay each year out-of-pocket for covered expenses. Once this maximum is reached, the health plan pays 100% of covered expenses.

Preventive Care Services Services you receive to stay healthy. These include annual physicals, wellness screenings, and well-baby care.

INCOME PROTECTION BENEFITS

Vulcan offers a variety of plans to provide replacement income for you or your beneficiaries in the event of disability, accident, or death.

BASIC LIFE AND AD&D

Vulcan provides you with basic life insurance and accidental death and dismemberment (AD&D) coverage at no cost to you.

VOLUNTARY LIFE AND AD&D

You can purchase supplemental life insurance for yourself, your spouse, and your child(ren). Your needs depend on your personal situation (other income, monthly expenses, short- and long-term debt, etc.). **Note:** To purchase supplemental coverage for either your spouse or child(ren), you must enroll in employee coverage.

SICK & ACCIDENT BENEFITS

Vulcan offers all full-time, regular employees Sick and Accident benefits (S&A) for injuries and illnesses that are not job related. S&A benefits begin after you are absent 40 consecutive working hours or after all accumulated paid vacation time is exhausted.

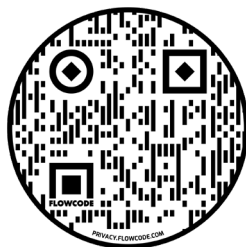
The benefit runs for a period up to 320 scheduled working hours (8 weeks) for any one illness/injury per calendar year. This benefit is, in effect, an employer-paid Short-Term Disability policy.

LONG-TERM DISABILITY

Voluntary LTD: This benefit pays a portion of your income if you continue to be disabled and your short-term disability benefits end. To qualify, you must be disabled for 90 days.

LTD benefits provide you with 60% of your annual base pay up to a \$6,000 monthly maximum. You may purchase this insurance on a payroll deduct basis.

Scan to visit the Vulcan Benefits Page.



MORE INFORMATION

BENEFIT	WHO TO CALL	WEBSITE	PHONE NUMBER	PLAN/GROUP ID
Medical/Prescription	BCBS AL	www.alabamablue.com	1-800-292-8868	37543/999 74384/999
Health Savings Account	HealthEquity	www.healthequity.com	1-866-346-5800	N/A
Dental	BCBS AL	www.alabamablue.com	1-800-292-8868	37543D
Vision	UNUM	www.eyemedvisioncare.com/unum	1-855-652-8686	553870
Life, AD&D, and LTD Claims	UNUM	www.unum.com/employees	1-866-679-3054	633020
EAP	UNUM	www.unum.com/lifebalance	1-800-854-1446	Vulcan
Employee Stock Ownership Program	Will Rice	General Office	1-251-943-7000	N/A
Accident, Critical Illness with Cancer, Hospital Confinement, and Whole Life	UNUM	www.unum.com/employees	1-800-635-5597	SSN
Vulcan HR Department	Mary Jacoby	mary.jacoby@vulcaninc.com	1-251-972-1330	N/A

ADDITIONAL BENEFITS

HEALTH SAVINGS ACCOUNT (HSA)

If you are enrolled in a high-deductible health plan (HDHP) and not enrolled in another non-HDHP or FSA, you are also eligible to contribute on a pre-tax basis to an HSA. As a reminder, Vulcan contributes \$520 annually (\$10 per week) if enrolled in the HDHP.

You can use your HSA to pay for eligible out-of-pocket healthcare expenses or choose to pay out-of-pocket instead and let your HSA balance grow over time. It works like a personal savings account, but with more advantages.

Not only do you contribute pre-tax money, but funds in your account grow tax-free and you can use your HSA to pay for eligible health care expenses tax-free. Bottom line, you save money in three ways with an HSA.

EMPLOYEE ASSISTANCE PROGRAM

Through UNUM's Work/Life Balance Employee Assistance Program, you and eligible members of your household have 24/7 access to confidential counseling to help you address issues such as relationship struggles, drug and alcohol abuse, financial hardship, and general stress or depression. The EAP is available 24 hours, seven days a week by calling **1-800-854-1446** (multi-lingual) or visiting www.unum.com/lifebalance.

EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)

Vulcan is an EMPLOYEE-OWNED company. That means that as a Vulcan employee you will earn stock shares in the very company in which you work. It's a WIN-WIN! As Vulcan grows, your retirement fund grows! Vulcan provides the ESOP to make saving for your retirement easy and convenient. Contributions are made on an annual basis for any employee having worked 1,000 or more hours during (and on the last day of) the **fiscal** year. For more information on ESOP, and a full vesting schedule, as well as plan information and enrollment forms, contact the General Office at **1-251-943-7000**.

ELECTIVE BENEFITS

Vulcan offers various elective benefit coverage options to all active employees through Unum. Elective benefits can be utilized as a supplement to traditional medical coverage. All elective benefits are employee paid. Offerings include: Whole Life Insurance, Accident Insurance, Critical Illness with Cancer, and Hospital Indemnity. For more information about the elective coverage options available at Vulcan, contact the HR Department at **1-251-972-1330**.