

# DUNN

## CONSTRUCTION

SINCE 1878

### 2026 HOURLY BENEFITS GUIDE



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You must notify Dunn Construction's HR Department if you have a change of address or qualifying event (marriage, birth of a child, divorce etc.). **The notice and documentation must be provided within 30 days of the qualifying event to adjust your benefit elections. NO CHANGES WILL BE ACCEPTED BEYOND THE 30 DAY PERIOD** and you must continue with your current elections until the next open enrollment period/renewal date. Medical coverage for newborns is NOT automatically added! You are required to provide notification within 30 days of the birth.

NOTE: This guide highlights your benefits. It is not a summary plan description (SPD). Official plan and insurance documents actually govern your rights and benefits, including covered expenses, exclusions and limitations. Please refer to the individual SPD for further clarification. If any discrepancy exists between this guide and the official documents, the official documents will prevail.

# Introduction

At Dunn Construction, we consider it a privilege to offer you and your family a comprehensive and competitive benefits program. Our team members are the foundation of our success, and we are committed to supporting your health, well-being, and financial security.

As part of this commitment, we provide a robust benefits package that includes medical, dental, life insurance, disability coverage, and more. To help make these benefits more affordable, Dunn Construction covers a significant portion of the cost. You can help manage your own healthcare expenses by actively selecting the benefits that best meet your needs, staying informed as a healthcare consumer, and living a healthy lifestyle.

This guide has been designed to give you an overview of the benefit choices made available to you through Dunn Construction. For complete plan details, please refer to the summary plan descriptions. You may also refer to the employee handbook for specific details on company policies and procedures. The following benefit programs may not be listed in this guide but are available to eligible employees:

- 401K Savings Plan
- Access Perks
- Bereavement Leave
- Credit Union
- Employee Assistance Program
- Employee Discounts
- Family Leave
- Financial Wellness
- Holidays
- Jury Duty Leave
- LegalShield/ID Shield
- Life Insurance
- Medical and Prescription Drug
- Mental Health Benefits
- Military Leave
- Paid Time Off
- Profit Sharing
- Short- & Long-Term Disability
- Supplemental Benefits:  
Accident and Critical Illness
- Travel Allowance
- Vision
- Voting Time Off
- Witness Duty Leave
- Worker's Compensation

## 32 Minimum hours guarantee will be subject to the following conditions:

- The employee must show up for work whenever scheduled.
- The employee must perform whatever work is assigned, provided they are capable of completing the assignment, even if assigned outside the job's normal duties.
- This guarantee applies to all hourly employees where not prohibited or superseded by law.
- Hours paid as "show-up time," will count toward the minimum hours' guarantee.
- Hours paid as paid time off and holidays will count toward the minimum hours' guarantee.
- Work week is stated as Sunday – Saturday.
- There are no guaranteed hours during the week of scheduled shutdown which typically falls between Christmas & New Year's holiday. Employees may choose to save PTO time to utilize for the week of scheduled shutdown.

## **Benefits Eligibility**

All employees classified as full-time must work a minimum of 30 hours per week to be eligible for benefits. Your dependents may also be eligible for certain benefits.

## **When Coverage Becomes Effective**

Benefits begin after different waiting periods. Please review each benefit for the stated effective date. *Benefits elected during the annual enrollment period are effective January 1.*

## **When You Can Make Changes**

The Dunn Construction Benefits plan year is January 1, 2026 to December 31, 2026. After you enroll in the benefits program, you cannot make changes until the next annual enrollment period, unless you have an IRS-qualified "Qualifying Event" or life event during the year.

## **Qualified status changes or life events are:**

- You gain a new dependent by reason of marriage, birth or adoption
- Your dependent child is no longer eligible for coverage
- The loss of a dependent through divorce or death
- A change in your or your spouse's employment status
- You decline coverage with Dunn Construction because you have coverage elsewhere, but later lose that coverage

# Arcoro Enrollment Instructions

Dunn Construction uses Arcoro, an online benefits enrollment system, each year for Annual Enrollment. This system allows you to log in and make your annual benefit elections without the need for paper forms. You and your spouse can view your current elections, review premiums, and access plan information year-round!

**Enrollment begins November 1, 2025.**

Log into your ARCORO account by visiting <https://Identity.Arcoro.com/Account/Login>. Click on Core HR; your username is your email address. Click on "forgot password" if you do not remember it. If you have difficulty signing in, please contact:

Laura Niblett at 205-510-0322.



Core HR  Dunn Companies

Home Help Sign Out



Welcome to Dunn Construction's Employee Self Service (ESS) portal! You can now securely access and update your employee information anytime and anywhere. Immediately, you can view and update your personal data (ex: home address, email, and phone number)! Over the next few months, we will be adding additional features for you to view and update at your convenience.

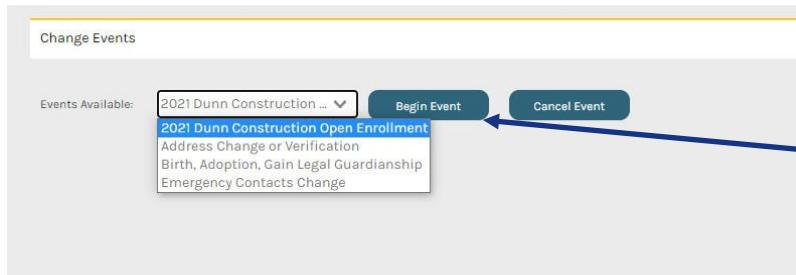
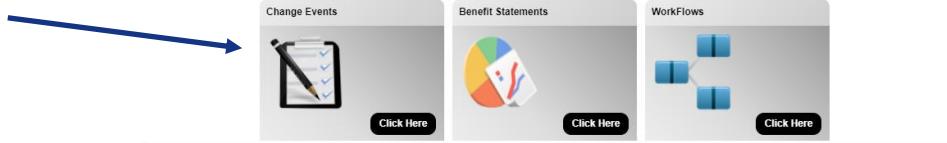
Open Enrollment for 2021 benefits will be available from November 1, 2020 to November 24, 2020. All benefits elected will be active January 1, 2021. All employees must review and elect benefits by November 24, 2020. If you have any questions or need assistance please contact the HR Team.

Hourly Test  
(click image to upload photo)

Email: Work Phone: Mobile Phone: Home Phone: 5555555555  
123 Test Test: AZ 85260

Where Do You Want to Go?

Once logged in, select "Change Events".



Change Events

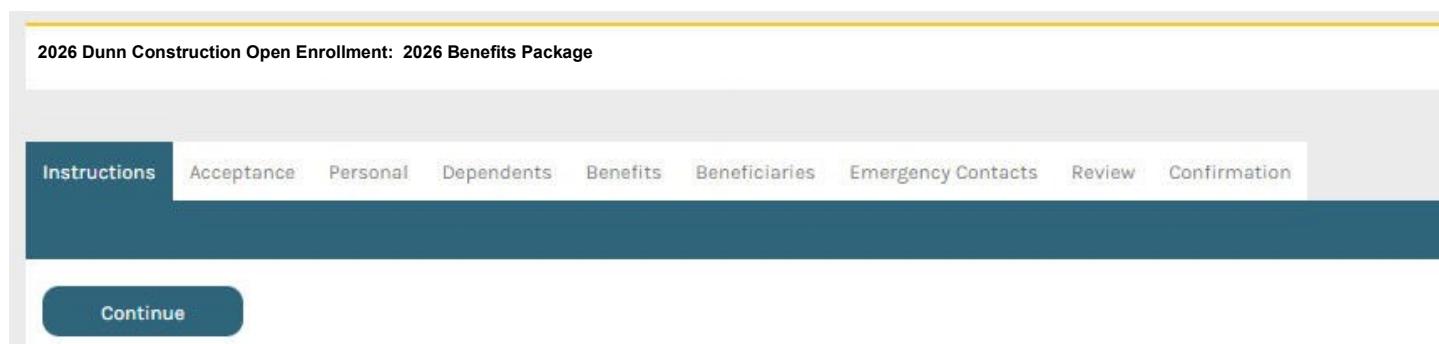
Events Available: 2021 Dunn Construction ...  2021 Dunn Construction Open Enrollment

Address Change or Verification  
Birth, Adoption, Gain Legal Guardianship  
Emergency Contacts Change

Begin Event Cancel Event

In the drop down box, select 2026 Dunn Construction Open Enrollment and "Begin Event"

The system will move through each step as you provide information and make your elections. It is important for you to review your selections carefully once at the Review section. Once you have Confirmed your elections, the system will not allow you to make changes. You can save and exit during a session and re-enter at a later time to complete your enrollment. **Please complete your enrollment by November 15, 2025.** If you experience problems, please contact Laura Niblett 205-510-0322.



2026 Dunn Construction Open Enrollment: 2026 Benefits Package

Instructions Acceptance Personal Dependents Benefits Beneficiaries Emergency Contacts Review Confirmation

Continue

# Medical/RX Coverage



BCBS of Alabama

The health plan is designed to provide you and your eligible dependents with financial protection against the high costs associated with health care for serious and minor illnesses and injuries. Dunn Construction evaluates health plan options on an annual basis. Our goal is to provide the best and most cost efficient option for you and the company.

Utilizing BCBS of AL In-Network doctors and facilities will cost you less out-of-pocket. Obtaining services Out-of-Network may cost you more out-of-pocket because the provider may choose to bill you for the total balance if they do not accept BCBS's payment as payment in full. You can find In-Network providers at [www.alabamablue.com](http://www.alabamablue.com). "Find a Doctor" is a menu item across the page. The network is PPO.

If you elect coverage, the benefit is effective the first day of the month following 60 continuous days of employment. The premiums are conveniently payroll deducted on a pre-tax basis and the company pays a significant portion of the premiums. Coverage will terminate on the last day of the month you are employed and you may elect to continue coverage through COBRA. Please contact Laura Niblett at 205-510-0322 for more information.

MEDICAL/RX COST		
Coverage Tier	Employer Weekly Premium	Employee Weekly Premium
Employee	\$163.37	\$14.31
Employee + Spouse	\$282.63	\$94.04
Employee + Children	\$227.90	\$75.92
Family	\$399.76	\$133.27



# Medical/RX Coverage

BCBS of Alabama - Important Programs

## DOCTOR ON DEMAND

- Connect face-to-face with a doctor from a phone, tablet or computer
- See a therapist or psychiatrist from a diverse network of providers and specialists
- Get 24/7/365 access to providers
- DoctorOnDemand.com/Alabama



### Urgent Care

Cold/Flu

Sinus Infections

COVID

Yeast Infection/UTI

Cough/Fever

### Everyday Care

Sexual Health

Skin Care (Rashes/Acne)

Hair Loss

Eczema

Asthma

### Behavioral Health

Anxiety/Depression

PTSD

Stress

Grief/Loss

Postpartum

## MedsYourWay - Retail Pharmacy Program

When you present your BCBS ID Card at the pharmacy and the pharmacy submits a claim, the MedsYourWay program automatically compares plan pricing to available discount card prices. The lowest available prescription drug price option is then presented to you at the pharmacy.

## myBlueRewards

What is the myBlueRewards program?

All covered members and dependents age 18 and over can participate in the *myBlueRewards* program through their health plan. Participants will be rewarded with a \$50 gift card when they complete a preventive office visit **and** the Health Assessment. To access the Health Assessment online, participants must register or log in to *myBlueCross* at [AlabamaBlue.com](http://AlabamaBlue.com) and select "Health Assessment" under *myHealth* in the main navigation. Participants must complete the activities within the current calendar year to be eligible for a gift card.



1. Have a preventive office visit with your doctor
2. Complete the Health Assessment online
3. Receive a \$50 gift card by mail

# Blue Cross and Blue Shield of Alabama - Preferred Provider Organization

Summary of Benefit	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>	Each covered family member only needs to satisfy his or her individual deductible (not the entire family deductible) prior to receiving plan benefits. The in- and out-of-network calendar year deductibles are separate and do not apply to each other.	
Individual Deductible	\$1,000	\$2,000
Family Deductible	\$3,000	\$6,000
<b>Out-of-Pocket Maximum</b>	Each covered family member only needs to satisfy an individual Out-of-Pocket maximum. The family Out-of-Pocket maximum can be satisfied by one or more member. All deductibles, copays and coinsurance for in-network services and all deductibles, copays and coinsurance for out-of-network mental health disorders and substance abuse emergency services apply to the out-of-pocket maximum.	
Individual Out of Pocket Max	\$3,500	There are no out-of-pocket maximums for out-of-network services.
Family Out of Pocket Max	\$7,000	
<b>Hospital Services</b>	Precertification is required for all hospital admissions except for medical emergency or maternity admissions.	
Inpatient Hospital Facility (Includes Inpatient Maternity Coverage)	Plan pays 70% after annual deductible	Plan pays 50% subject the deductible; In Alabama, only available for accidental injury and medical emergency
Outpatient Surgery (Including Ambulatory Surgical Centers)	Plan pays 100% after \$250 copay	Plan pays 50% subject to deductible; Not covered in Alabama
Emergency Room Services	Accident: Plan pays 100%, no copay or deductible (if you have a medical emergency after 72 hours of an accident, refer to Medical Emergency) Medical Emergency: Plan pays 100% subject to a \$500 copay	Accident: Plan pays 100%, no copay or deductible if services are rendered within 72 hours; After 72 hours-covered at 50% subject to the deductible Mental Health services: Plan pays 100% subject to \$500 copay Medical Emergency: Plan pays 100% subject to \$500 copay
<b>Diagnostic Procedures</b>		
Diagnostic Lab and X-ray - Outpatient (Other than Complex Imaging Services)	Plan pays 100%, no copay or deductible	Plan pays 50% subject to deductible Not covered in Alabama
Advanced Imaging (Examples: Arteriography, Cardiac cath, CAT Scan, MRI, PET Scan)	Plan pays 100% after \$250 copay	Plan pays 50% subject to deductible Not covered in Alabama
<b>Physician Office Visits</b>		
Office Visits	\$25 Copay per visit	Plan pays 50% subject to deductible
Urgent Care Provider	\$25 Copay per visit	
Teladoc Virtual Visits	\$25 Copay per visit	Not covered
<b>Preventive Care</b>		
Routine Immunizations and Preventive Services See AlabamaBlue.com/Preventive Services for a listing of covered services or call Customer Service	Plan pays 100%, no copay or deductible	Not covered
<b>Mental / Nervous &amp; Substance Abuse Services</b>	Covered same as any other illness	
<b>Other Covered Services</b> (Example: Ambulance, Durable Medical Equipment, Rehabilitative and Habilitative Therapies, Therapy for Autism Spectrum Disorders, Home Health and Hospice)	Plan pays 70% subject to deductible	Plan pays 50% subject to deductible
<b>Prescription Drugs (Prime Therapeutics)</b> Locate Retail Network pharmacy at AlabamaBlue.com/PrimeParticipatingPharmacyLocator	Retail Pharmacy: 30 day supply or 90 day supply (copay applies for each 30 day supply) Some drugs require precertification (prior authorization). Specialty drugs only available through the Pharmacy Select Network and are not available by mail order.	
Covered Insulin Products Tier 1 Tier 2 Tier 3 <b>Tier 4 (Specialty)</b> Mail Order Drugs (up to 90 day supply with one copay)	\$99.00 maximum cost share per 30 day supply \$10 Copay \$35 Copay \$55 Copay <b>\$250 annual deductible / \$110 copay per prescription</b> \$25 / \$87.50 / \$137.50 (excludes Specialty)	Not covered

# Dental Coverage

There is a strong relationship between your dental health and general health. Dunn Construction wants you to take advantage of the benefits available to prevent oral diseases and improve your overall health.

If you elect coverage, the benefit is effective the first day of the month following 60 continuous days of employment. The premiums are conveniently payroll deducted on a pre-tax basis. Coverage will terminate on the last day of the month you are employed and you may elect to continue coverage through COBRA.

To receive maximum benefits under the plan and pay less out of pocket, seek care from an in-network provider.

You can locate participating Delta Dental dentists by contacting their member services at 800-521-2651 or by going directly to their website, [www.deltadentalins.com](http://www.deltadentalins.com).



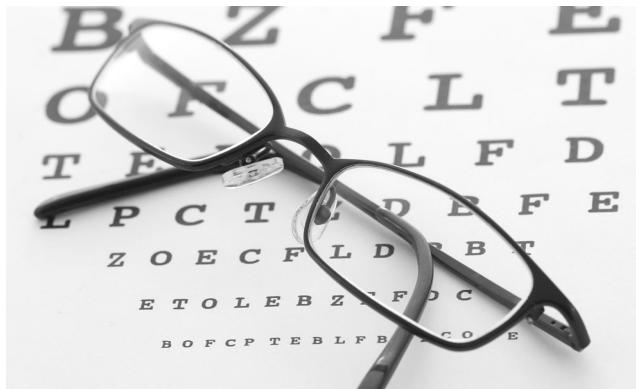
Coverage Tier	Employer Weekly Premium	Employee Weekly Premium
Employee	\$5.08	\$1.69
Employee + Spouse	\$9.57	\$3.19
Employee + Children	\$9.41	\$3.14
Family	\$14.40	\$4.80

Benefit / Services	DELTA DENTAL	
	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible</b> Individual / Family		\$50 / \$150 (Does not apply to Diagnostic and Preventive Care)
<b>Diagnostic &amp; Preventive (no waiting periods)</b> 2 routine cleanings a year, oral exams, x-rays, fluoride treatment, space maintainers	Plan pays 100% of Preferred and Premier Dental Provider Fee	Plan pays 100% of the maximum allowable charge (you may be billed the balance by the dentist)
<b>Basic Services (no waiting period)</b> Fillings, sealants, simple extractions, denture repairs, oral surgery, general anesthesia, emergency pain treatment	Plan pays 80% of Preferred and Premier Dental Provider Fee	Plan pays 80% of the maximum allowable charge (you may be billed the balance by the dentist)
<b>Major Services (12 month waiting period)</b> Full or partial dentures, fixed or removable bridges, inlays, onlays, crowns, periodontics, endodontics, implants	Plan pays 50% of Preferred and Premier Dental Provider Fee	Plan pays 50% of the maximum allowable charge (you may be billed the balance by the dentist)
<b>Annual Maximum</b>	\$2,000 per covered person	
<b>Orthodontia (children)</b>	\$2,000 Lifetime maximum	

# Vision Coverage

Many eye and vision conditions exhibit no obvious symptoms. Individuals are often unaware that there is a problem. Early diagnosis and treatment of eye disorders such as cataracts, glaucoma and macular degeneration are important for maintaining good vision and preventing permanent vision loss.

Dunn Construction offers two vision plan options with different benefits and networks. You should consider both when selecting the plan that is best for you and your family. To receive maximum benefits under the plans and pay less out of pocket, seek care from an in-network provider.



If you elect coverage, the benefit is effective the first day of the month following 60 continuous days of employment. The premiums are conveniently payroll deducted on a pre-tax basis. Coverage will terminate on the last day of the month you are employed and you may elect to continue coverage through COBRA.



Voluntary Vision Plan	Basic Option — EyeMed In-Network / Out-of-Network	Premium Option — VSP Vision Plus In-Network / Out-of-Network
<b>EYE EXAM (Every 12 months)</b>	\$10 copay / Up to \$30 allowance	\$10 copay / Up to \$45 allowance
<b>LENSES (Every 12 months)</b> Single Bifocal Trifocal	\$25 copay / Up to \$25 allowance \$25 copay / Up to \$40 allowance \$25 copay / Up to \$60 allowance	\$25 copay / Up to \$30 allowance \$25 copay / Up to \$50 allowance \$25 copay / Up to \$65 allowance
<b>FRAMES (Every 24 months)</b>	In-Network: \$0 copay; \$130 retail allowance Out-of-Network: Up to \$65 allowance (20% in-network discount for balance over \$130)	In-Network: \$25 copay; \$150 allowance Out-of-Network: Up to \$70 allowance Costco \$80 frame allowance (Discount may be available with some in-network providers)
<b>CONTACTS (Every 12 months)</b> Medically Necessary	Covered in Full / Up to \$210	Covered in full after \$25 copay / Up to \$210 allowance
<b>Elective (in lieu of lenses/frames)</b>	\$0 copay; \$120 allowance / Up to \$96 allowance (15% in-network discount for balance over \$120)	\$150 allowance / Up to \$105 allowance (Discount may be available)
<b>Fitting Fee (standard)</b>	Up to \$55 / N/A	15% discount; copay will not exceed \$60 / NA
<b>Refractive Surgery</b>	For Lasik providers, call 877-SLASER or visit eyemedlasik.com	Discount may be available
<b>Network access</b>	Eyemed.com INSIGHT Network	Vision Service Plan Choice Network
<b>Employee Only</b> <b>Employee + Spouse</b> <b>Employee + Child(ren)</b> <b>Family</b>	<b>Employee Weekly Premium</b> \$1.81 \$2.48 \$2.61 \$3.84	<b>Employee Weekly Premium</b> \$1.66 \$3.32 \$3.76 \$5.67

# Life Insurance



Dunn Construction provides you with Term Life and Accidental Death & Dismemberment (AD&D) insurance through The Hartford at no cost to you. The benefit amount is \$30,000 for term life and up to \$30,000 for the AD&D. Your spouse and children are also provided \$2,500 in life coverage if they are enrolled in the medical plan.

## Voluntary Term Life and AD&D Insurance

You have the opportunity to purchase additional term life coverage for yourself as well as your dependents. Once you reach the age of 65 your coverage will reduce by 35% and will reduce to 50% at age 70. Term Life and AD&D benefits terminate at retirement.

Coverage Tier	Term Life	AD&D
Employee	Increments of \$10,000 to a maximum of \$300,000 (cannot exceed 5 times earnings) Guarantee Issue is \$200,000	Increments of \$25,000 to a maximum of \$300,000; cannot exceed 5 times earnings
Spouse	Increments of \$5,000 to a maximum of \$200,000 (cannot exceed the employee's elected benefit) Guarantee Issue is \$50,000	Benefit equals 50% of employee benefit; If children are covered, the spouse benefit is 40% of the employee's benefit
Children	Flat \$10,000 (Unmarried child, 14 days to age 26) Guarantee Issue is \$10,000	Benefit equals 15% of employee benefit; If your spouse is covered, the child benefit is 10% of the employee's benefit

- New Hires have a 30 day period to purchase coverage without answering medical questions.
- If you did not purchase coverage in your new hire period, you will be required to answer medical questions (complete an Evidence of Insurability form) for any elected amount.
- If you purchased coverage in the past, you can elect to increase your benefit by \$10,000 or \$20,000 with no medical questions asked. If you purchased coverage for your spouse in the past, you can also increase their benefit by \$5,000 or \$10,000 without answering medical questions. The final benefit amount cannot exceed the guarantee issue.
- Employee must purchase coverage to also elect coverage for their spouse or children.
- Spouse and/or children cannot be disabled or hospitalized at the time coverage is to be effective.
- The spouse premium is calculated using the employee's date of birth.

Age Band	Employee and Spouse Life Rates	AD&D
< 35	\$0.117	
35-39	\$0.143	
40-44	\$0.206	Employee only AD&D \$0.05 per \$1,000
45-49	\$0.310	
50-54	\$0.491	
55-59	\$0.790	
60-64	\$1.212	
65-69	\$1.276	
Child Rate	\$0.188	Family AD&D \$0.07 per \$1,000

# Short-Term Disability

## Core Plan

Dunn Construction provides Core Short-Term Disability coverage to eligible employees for off the job injuries or illnesses. The benefit of \$150 per week begins on the first day for an accident or on the 8<sup>th</sup> day for a sickness. The benefit may be paid up to a maximum of 26 weeks. A disability must be medically substantiated by a physician and approved by The Hartford, the insurance carrier.



## Buy-up Plan

You also have the opportunity to purchase additional Short-Term Disability coverage. If you elect coverage, the benefit is effective first of the month following 180 days of employment. The benefit is equal to 60% of your weekly earnings but cannot exceed \$500. Benefits begin on the first day for an accident or on the 8<sup>th</sup> day for a sickness. The benefit may be payable up to a maximum of 26 weeks (if medically substantiated and approved).

Employees will not be able to return to work without providing a note from your physician or licensed health care professional authorizing the employee's return to work. Any time spent on short term disability counts as part of the employee's FMLA leave.

# Long-Term Disability

Dunn Construction offers eligible employees the opportunity to purchase long term disability coverage after they've been employed for six continuous months. The benefit is equal to 60% of your monthly earnings and cannot exceed \$5,000 a month. Benefits may be payable after you are continuously disabled for 180 days and extend through age 65. A physician must medically substantiate a disability. The monthly benefit amount is reduced by other benefits you may receive, including all pending and awarded Social Security Benefits.

# Critical Illness

The Hartford's Critical Illness plan will pay a lump-sum benefit for a covered person diagnosed with a covered illness. You can select a benefit of \$5,000, \$10,000, \$15,000 or \$20,000 (no health questions asked). A pre-existing condition will not be covered within the first 12 months of coverage. You may also elect coverage for your spouse and/or children. Their benefit amount will equal 50% of your elected benefit amount.

Medical screenings are very important to monitor for these serious conditions. You will receive a \$50 benefit (one per year) if you have a covered screening.

- 100% Coverage: Severe heart attack, cancer (invasive), stroke, aneurysm, major organ failure, end stage renal disease, dementia, Parkinson's, multiple sclerosis, coma, permanent paralysis due to a covered accident
- In some instances, a critical illness may be mild or moderate, therefore, the benefit payable could be 25% or 50% of the lump sum. Please review the summary available in the Arcoro enrollment system for more details.

This policy includes additional benefits if a critical illness occurs after the initial diagnosis and also in the event of a new critical illness diagnosis.

# Accident

Accident Insurance helps you fill some of the gaps caused by increasing medical deductibles, co-payments and out-of-pocket costs related to an accidental injury.

You may select a Low or High plan option. Accident coverage includes benefits for broken bones, burns, concussions, lacerations, back or knee injuries and provides a benefit for Emergency Room, Urgent Care or a doctor's office visit.

Coverage is guarantee issue (no health questions to answer). Benefit amounts are preset and not based on the medical expenses you are charged. You get a lump sum payment that is specific to the injury or treatment required and you are paid directly regardless of any other insurance you may have with other companies.





## *Have you ever:*

- Wanted to know your legal rights?
- Needed your Will or medical directive prepared or updated?
- Received a moving traffic violation?
- Signed any type of contract?
- Been in a frustrating consumer dispute?

- Been a victim of a data breach?
- Been concerned about security when using public Wi-Fi?
- Been afraid of having your or your family's identity stolen?
- Had unauthorized withdrawals from your bank account or credit cards?
- Had your social media accounts hacked?

## Legal Shield

**Access to a Provider Law Firm** for legal advice and consultation on any personal legal matter, even pre-existing ones.

**Estate Planning Preparation**—Will, Medical Directives, Financial and/or Healthcare Power of Attorney.

**Moving Traffic Ticket Assistance** with non-criminal, moving traffic matters when driving with a license and proper registration.

**Document Review**—Your provider law firm reviews personal documents (up to 15 pages each)

**Letters and Phone Calls** made on your behalf to help resolve consumer legal disputes.

**Uncontested Family Law**—Divorce, separation, adoption and /or name change.

**Discounted Legal Services**—For legal matters that are not covered at 100%, get a 25% discount on the provider law-firm's standard rate.

## ID Shield

**360 Degree Protection**— Threat monitoring of your identity, credit, financial accounts, device, online reputation and social media.

**Real-time Alerts**—Receive an alert on your mobile app, member portal and email when a threat is detected to your identity or credit.

**Financial Protection**—\$3 Million Identity Fraud Protection for unauthorized electronic fund transfers and identity theft-related expenses.

**Full-Service Restoration**— Incase of theft, you get a licensed private investigator to restore your identity to its pre-theft status.

**Unlimited Consultation** gives you access to an identity theft specialist for consultation on any identity theft or online privacy concern.

**Reputation Management**—Scan your social media accounts for existing content that could be damaging to your online reputation.

### Individual Plan Monthly Cost

LegalShield Plan	\$ 23.95
ID Shield	\$ 9.95
Dual Plan	\$ 33.90

### Family Plan Monthly Cost

LegalShield Plan	\$ 23.95
ID Shield	\$ 18.95
Dual Plan	\$ 39.90



## Legal Shield + Gun Owners Supplement

### 25% Discount

As a member, you are entitled to a 25% discount off the provider lawyer's standard hourly rate for additional trial defense services and/or grand jury investigations related to a covered firearm incident. The 25% discount also applies to other gun owner services not otherwise provided by the Supplement.

#### Advise and Consultation

- Advice on where carrying your concealed firearm is allowed
- Advice on where carrying your firearm is openly allowed
- Carry and license requirements
- Gun owner rights
- Recent changes in gun laws

#### Emergency Access for a Firearm Incident

24/7 toll-free access to a provider lawyer for consultation in the event of a covered firearm incident.

#### NFA Gun Trust Services

One (1) NFA Gun Trust prepared by your provider law firm per membership year for a flat fee of \$250.

#### Trial Defense for Gun-Related Matters

- Defense of covered civil and criminal lawsuits filed in state or federal court
- 60 total hours for covered lawsuits (20 hours pre-trial and 40 hours trial plan per year)

Gun Owners Supplement  
Plus Legal Shield

Monthly Cost - \$38.90

To enroll in the Gun Owners Supplement you must also enroll in the Legal Shield benefit.

Gun Owners Supplement  
Plus Legal Shield  
Plus ID Shield

Individual Monthly Cost - \$48.85  
Family Monthly Cost - \$54.85

## Basic Commercial Drivers Legal Plan Benefits: Monthly Cost \$29.95

#### Tragic Accident Representation

If you or your spouse is charged with a criminal act because of a serious traffic accident, a Commercial Drivers Legal Plan (CDLP) attorney will defend you in the court of original jurisdiction.

#### License Reinstatement

You and your spouse have 2.5 hours of legal help from a CDLP attorney.

#### Moving Violations / DOT and Non-Moving Violations

Defense of non-criminal violations and citations issued in your motor vehicle

#### Property Damage / Personal Injury Collection

A CDLP attorney will help you or your spouse collect minor property damage claims or personal injury claims less than \$2000 as a result of driving, riding in or being struck by any motor vehicle or boat. Up to 2.5 hours per incident.

#### CSA Consultation

You can consult with the Provider Attorney about any points assessed against your record by the Federal Motor Carrier Safety Administration (FMCSA) pursuant to regulations of the FMCSA's Compliance, Safety, Accountability (CSA) program. Plus, an attorney will handle a challenge of any assessed points at the Preferred Member discount rate.

#### All Other Transportation Related Legal Work

You and your spouse can receive this and any other transportation-related legal work not specifically covered by this plan at a 25% discount from the Provider Law Firm's standard hourly rate. Members are responsible for paying court costs, fines and related fees.

For More Information on LegalShield and IDShield

PLEASE CONTACT:

Jimmy Parrish

(205) 585-8595

jparrish1018@gmail.com

# Mental Health Benefits



**Dunn Companies Employee Assistance Program (EAP)**

Dunn Companies is pleased to offer an expanded Employee Assistance Program through Behavioral Health Systems (BHS). Your EAP provides counseling services to employees, dependents and their families.

Many people think that the EAP only covers behavioral, mental health and substance abuse issues, but the EAP through BHS covers services for a variety of situations, including work/life balance, stress, financial, legal and eldercare guidance.

## Employee Assistance Program (EAP) Benefits Include:

- ✓ Six (6) visits/consultations per plan year
- ✓ Coverage for: marriage & family, stress, financial/legal, and work/life balance
- ✓ MemberAccess portal [www.behavioralhealthsystems.com](http://www.behavioralhealthsystems.com) Employer ID: **DUNN**

There are never any claims to file and EAP visits are covered at 100%. Your use of the EAP is completely confidential. In addition to referrals for assessment or counseling services, your BHS Care Coordinator can assist in determining the appropriateness and availability of community resources, such as support groups, that may be beneficial.

**BHS Care Coordinator:** Your designated BHS Care Coordinator can assist with benefits, eligibility, provider availability and issues such as:

Stress Management • Personal Relationships • Marital/Family • Parent-Child Conflict • Grief • Coping • Depression & Anxiety • Work-Related Problems • Alcohol & Drug Abuse • Life Transition • Financial/Legal

BHS is available by calling **800-245-1150** or visiting [www.behavioralhealthsystems.com](http://www.behavioralhealthsystems.com) (MemberAccess, Employer ID: **DUNN**)



 **TELUS® Health**  
powered by  BEHAVIORAL  
HEALTH SYSTEMS

# Mental Health Benefits



Tava Health is a free company paid mental health benefit. All employees and dependents who are covered under Dunn's medical plan are eligible for up to 12 one-hour virtual counseling sessions per year.

[www.Care.tavahealth.com](http://www.Care.tavahealth.com)  
[support@tavahealth.com](mailto:support@tavahealth.com)



## 1 Find the perfect fit

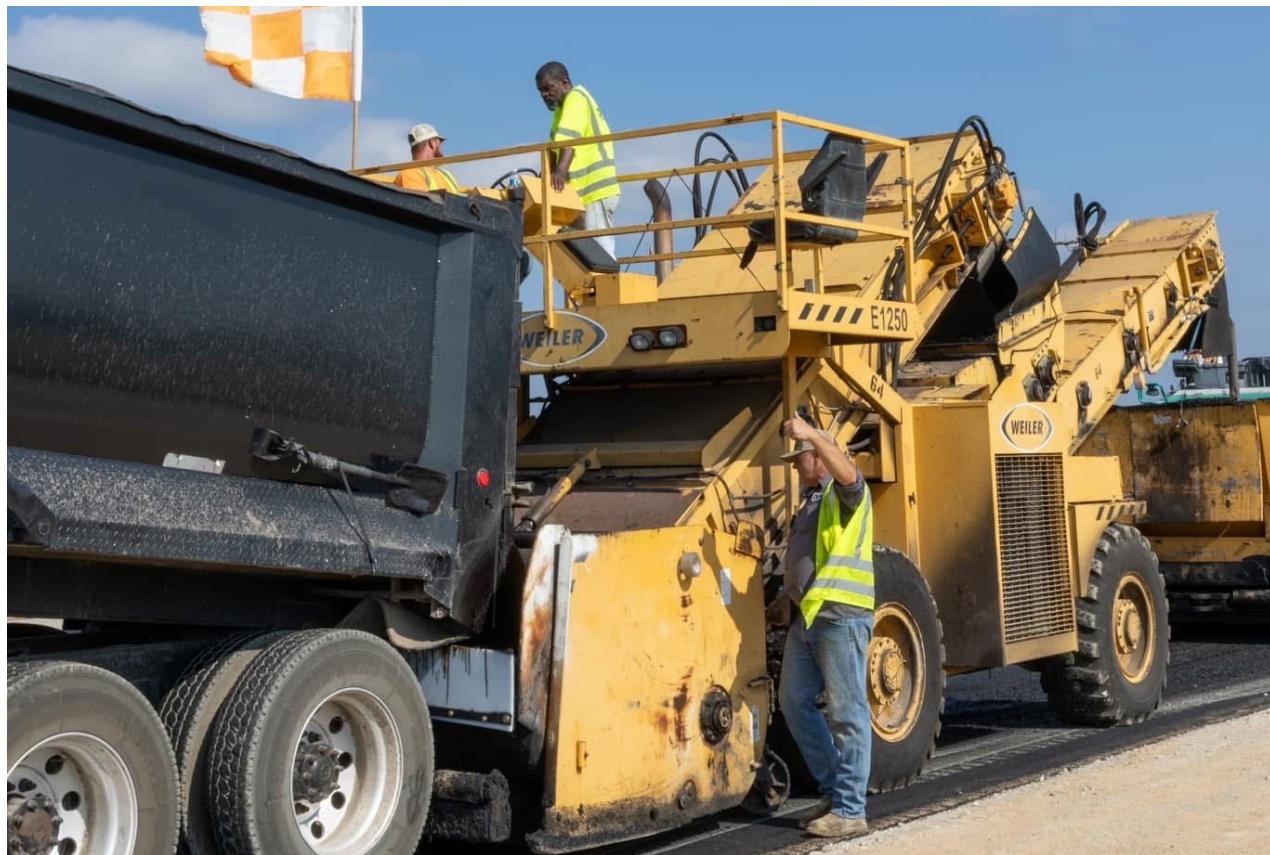
Get therapist recommendations based on your needs and preferences, or browse detailed therapist profiles until you find someone you're comfortable with.

## 2 Meet when you want

Schedule an appointment in a few clicks, then meet with your therapist anywhere you can connect to the web.

## 3 Feel better

92% of Tava clients report improved mental health after just 4 sessions



# Retirement Plan

The Dunn Investment Co. 401(k) and Profit Sharing Plan (the "Plan") is a benefit which provides an excellent way for you to prepare for your financial future, while enjoying tax benefits along the way. When you participate in the Plan, you can take advantage of:

- **Convenient Payroll Deductions:** Your contributions are deducted from your paychecks automatically, and invested in your account.
- **Tax Advantages:** Depending on the type of contributions you select, you can benefit from certain tax advantages.
- **Matching Contributions:** Dunn Investment Company matches a portion of your contributions. That's like getting paid to participate.
- **Roth 401(k) Option:** Your Plan also offers a Roth 401(k) contribution options, which provides alternative tax benefits.

The money you invest in your account always belongs to you (adjusted for earnings or losses). The sooner you begin participating, the sooner you can start preparing for your financial future – take advantage of what the Plan offers.

To help you get started, Dunn Construction will enroll you automatically at 2% of your compensation on a pre-tax basis and contribute it to your account in the plan! If you take no action, you will be automatically enrolled 30 days after eligibility. If you need help, or if you do not want to participate, contact Merrill Lynch before the 30-day waiting period is over by going to [www.benefits.ml.com](http://www.benefits.ml.com) or call Merrill Lynch at 800-228-4015 between 8 AM and 7 PM eastern on any day the New York Stock Exchange is open.

Benefits eligibility is dependent upon a variety of factors, including employee classification. For more information regarding the benefits programs, please refer to the Summary Plan Descriptions, which were provided to employees upon hire, during open enrollment, or you may contact the Human Resources department located in its corporate office at 3905 Airport Highway, Birmingham, Alabama 35222.

For current details on enrollment, eligibility, vesting and investment options, contact Human Resources.



# Paid Time Off (PTO) Benefits

Paid time off is available to eligible full-time employees to provide opportunities for rest, relaxation, and personal pursuits. New employees must work 30 hours before one hour of PTO is awarded. At that point, paid time off may be taken during the remainder of the calendar year on a pro rata basis according to the employee's hire date.

Paid time off can be used in minimum increments of 1 hour. To take paid time off, employees must provide a written request to their supervisor at least seven calendar days in advance, if the leave is foreseeable. In other situations, a request should be made as soon as practicable. Paid time off may not be approved for more than 40 consecutive hours at a time unless there is a medical necessity. If you are absent for more than three days without prior approval, medical documentation must be provided.

Requests to use PTO after an absence has already occurred, will be reviewed. Any denials for PTO will be communicated in writing with a detailed explanation. The employee may request paid time off anytime during the year, but has the option to take paid time off during the week after Christmas, as operations may cease during that week.

In the event that available paid time off is not used by the end of the benefit year, employees will be able to roll over a maximum of 56 hours. Unused PTO will not be paid to the employee at time of separation.

PTO Benefits	
Years in Eligible Service	Awarded Days / Hours
1 to 5 Years	7 / 56
5+ Years	12 / 96

Award as follows if hired before the 15th of the month	
Month of Hire	Awarded Days / Hours
January	7 / 56
February	6.5 / 52
March	6 / 48
April	5.5 / 44
May	5 / 40
June	4.5 / 36
July	4 / 32
August	3.5 / 28
September	3 / 24
October	2 / 16
November	1 / 8
December	1/2 / 4

The length of eligible service is calculated based on a "benefit year." This is the 12 month period that begins with the employee's date of hire.



# 2026 Holiday Schedule

Dunn will grant paid holiday time off to all eligible employees beginning with the date of hire. Holiday pay will be calculated based on the employee's straight-time pay rate (as of the date of the holiday) and paid for eight hours. Holiday pay is considered part of the first 40 hours paid to the employee for that week.

A recognized holiday that falls on a Saturday will be observed on the preceding Friday. A recognized holiday that falls on a Sunday will be observed on the following Monday. If a recognized holiday falls during an eligible employee's paid absence (such as paid time off), holiday pay will be provided instead of the paid time off benefit that would otherwise have applied.

If eligible non-exempt employees work on a recognized holiday, they will receive holiday pay plus wages at their straight time rate for the hours worked on the holiday. If an employee has an unexcused absence on a day preceding or following a recognized holiday, the employee will not be eligible for that holiday's pay. Paid time off for holidays will not be counted as hours worked for the purposes of determining overtime.

New Year's Day	January 1
Martin Luther King, Jr Day	January 19
Memorial Day	May 25
Independence Day	July 4
Labor Day	September 7
Thanksgiving Day	November 26
Day after Thanksgiving	November 27
Christmas Eve	December 24
Christmas Day	December 25



# Other Employee Accessible Sites

## DUNNCONSTRUCTION.COM

Our employee portal contains many important employee documents and forms.

Click on “employee login” at the bottom of the home page.

Username: employee / Password: dunn1878



## DUNN GEAR

<https://dunngear.com/>

Did you know you have the opportunity to purchase Dunn items at half the cost? If it's your first time on the Dunn Gear site, click on the register button at the top right of the page. You will register by using the email address you provided Human Resources. Once you've created a username and password you are ready to shop. The price you see is the price you pay and the company picks up the other 50%. Dunn's logo can be added to all items except the items along the top of the page that state company exclusive.



## Dunn Advantage

### Dunn Companies Learning Management System

Dunn University has spent countless hours preparing a library of learning materials for you to explore. You can log onto Dunn Advantage for the first time by following these steps:

**Go to:** <https://dunnadvantage.com/>

**Username:** First initial of your first name + your last name + 1878

Example: Joe Smith = jsmith1878

**Password:** training

Please change your password after logging in for the first time. You can do so by clicking on your name in the top left corner of the screen then click “my profile” in the drop down box. When the screen appears, you will be able to update your password on the left side of the screen under “password”. Be sure to click save after making the change.

# Access Perks

Employees who sign into access perks may save up to 50% at restaurants, retailers, hotels, grocery stores and more—nationwide!

## STEP 1: Log in: <https://dunnconstruction.accessperks.com>

- Simply click “Sign In” and enter the email address your company has on file for you. *You will only be asked to setup a password if you attempt to make a purchase using the shopping cart.*

## STEP 2: Visit your app store and download the Access Perks mobile app.

- Go to the Apple Store or GooglePlay and search for “Access Perks”
- Download the app, and then open it.
- Enter the email address your company has on file for you.  
(No need to click “Set up Account” since one has already been created for you!)
- Complete the registration page and setup your password. *Note: this will be the same password you'll use to access the “shopping cart” on the website.*

## STEP 3: Start saving at thousands of participating providers.



## START SAVING ON

Electronics • Appliances • Apparel • Cars • Flowers • Fitness Memberships  
Gift Cards • Groceries • Hotels • Movie Tickets • Rental Cars • Special Events  
Theme Parks • And More!



YOUR COMPANY CODE

DUNN

## New to TicketsatWork? Getting Started is Easy.

Maximize your time away from the workplace and start saving today!



Visit [TicketsatWork.com](https://TicketsatWork.com)



Click [Become a Member](#)



Enter your company code or work email to create an account

NEED HELP? EMAIL US: [CUSTOMERSERVICE@TICKETSATWORK.COM](mailto:CUSTOMERSERVICE@TICKETSATWORK.COM)

# Longevity Award

You are the reason our business exists and your hard work and loyalty does not go unnoticed. All employees are eligible for the longevity awards which are given out in five year intervals. Naturally the longer you have been with the company the larger the value of your award will be.

Longevity awards are usually given out at the Dunn holiday meeting in December. You will be awarded points for your longevity awards on your work anniversary through AWARDCO. If you voluntarily quit or been terminated and rehired, your time will start over as a new employee. If you have any questions or concerns about this policy or any others please contact Human Resources.

# Safety Award

**Be where your feet are!** Here at Dunn, safety and health are top priority, our focus is to make sure you go home every day in the same or better condition than you arrived. Hourly employees are eligible to participate in the safety award program on January 1st following the date of hire. To receive a safety award, you must complete six months of service free of any accidents or disqualifying incidents along with five successfully completed courses in Dunn Advantage. Therefore, failing a drug/alcohol screen (among other things) would disqualify you from receiving your award. If the safety award is forfeited in the first six months, you may have the opportunity to receive a safety award the second half of the year. Starting January of the next year, you will start back at year one with the opportunity to receive eight hours in your safety bonus. If you have any questions about this policy, please contact the Safety & Human Resources Department. Please see the award matrix below:

## Hourly Employees Safety Award Matrix (January 1 - June 30)

Number of Continuous Years without an Accident or Incident	Hours Paid at Regular Hourly Rate of Pay	Safe CDL Driver Bonus	Awards that increase in Value each year	EXAMPLE: Employee Making \$10.00/hr Safety Award	EXAMPLE: Hourly Truck Driver with HAZMAT Hourly Wage \$14.00
1	4	4		\$40.00	\$168.00
2	8	4		\$80.00	\$224.00
3	12	4		\$120.00	\$280.00
4	16	4		\$160.00	\$336.00
5	20	4		\$200.00	\$392.00
5+	20	4	X	\$200.00 Plus Award via AWARDCO points	\$392.00 Plus Award via AWARDCO points

## Hourly Employees Safety Award Matrix (July 1 - December 31)

Number of Continuous Years without an Accident or Incident	Hours Paid at Regular Hourly Rate of Pay	Safe CDL Driver Bonus	Awards that increase in Value each year	EXAMPLE: Employee Making \$10.00/hr Safety Award	EXAMPLE: Hourly Truck Driver with HAZMAT Hourly Wage \$14.00
1	4	4		\$40.00	\$168.00
2	8	4		\$80.00	\$224.00
3	12	4		\$120.00	\$280.00
4	16	4		\$160.00	\$336.00
5	20	4		\$200.00	\$392.00
5+	20	4	X	\$200.00 Plus Award via AWARDCO points	\$392.00 Plus Award via AWARDCO points

# AwardCo

Dunn Construction has teamed up with Awardco to provide more rewarding recognition to all of our employees. Gone are the days of flimsy windbreakers and mugs that sit on desks gathering dust - with Awardco you have millions of choices at your fingertips. Rewarding recognition means providing you the chance to choose a reward you actually care about, so you know we care about you.

## WHAT IS AWARDCO?

Awardco is a simple, user-friendly platform through which you can give and receive recognition for a job well done. Plus, it's the only recognition program to integrate with Amazon Business to provide you millions of options for your recognition rewards. As if that wasn't enough, you can also use your rewards points to select experiences like hotel stays and event tickets. Recognize team members, earn points and reward yourself with something you really want. You may spend your points as they come or save them up for a large ticket item or a trip.

## HOW DOES IT WORK?

When you are recognized by your managers you accrue points which can be redeemed for millions of items on the Awardco platform. You can also spread the love by recognizing and nominating others for their good work.

## GETTING STARTED

1. Log in to your platform at [dunn.awardco.com](http://dunn.awardco.com)
2. Update your profile and upload an image
3. Start recognizing others on the social feed

## What you can do with Awardco

- Recognize others for good work in the social feed
- Comment or leave reactions to other recognitions
- Nominate others for a job well done
- Earn points and choose to redeem them from among millions of options
- Encourage and motivate teams to great heights
- Donate to favorite charities

Contact Human Resources at  
[careers@dunnconstruction.com](mailto:careers@dunnconstruction.com)

Or [support@awardco.com](mailto:support@awardco.com)

# Additional Benefits

**Employee Discounts:** As an employee of Dunn Construction, you will receive discounts to certain businesses within the community. You will be given this information at new hire orientation and throughout your career as we continue to obtain new discounts with vendors. The vendors will extend many services to the employees of the Company, but Dunn is in no way affiliated with any of the vendors offering discounts. The Human Resource department is available to answer employee discount questions and assist in enrollment as needed.

### Regions Bank:

Dunn employees have an available employee account at Regions Bank. Regions extends many financial services to the employees of the Company, but Dunn is in no way affiliated with Regions Bank.

### Credit Union:

Dunn employees have memberships available with America's First Federal Credit Union. The credit union extends many

financial services to the employees of the Company, but Dunn is in no way affiliated with America's First Federal Credit Union.

### Laundered Uniforms:

For the first 90 days of employment, you must provide your own work attire. After this time period, you will be given uniforms appropriate to your job classification.

# Contacts

PLAN	CARRIER	PHONE	WEBSITE
Medical	Blue Cross Blue Shield	800-292-8868	AlabamaBlue.com
Dental	Delta Dental	800-521-2651	DeltaDentalins.com
Vision - Basic	EyeMed Plan	866-939-3633	EyemedVisionCare.com
Vision - Premium	VSP Vision Plan	800-877-7195	VSP.com
Life/Disability Critical Illness/Accident	The Hartford	888-563-1124	TheHartford.com
Employee Assistance Plan	Telus Health Behavioral Health Systems	800-245-1150	BehavioralHealthSystems.com
Virtual Mental Health	Tava Health	n/a	<a href="https://care.tavahealth.com/login">https://care.tavahealth.com/login</a>
401K	Merrill Lynch	800-228-4015	Benefits.ml.com
Legal/ID Protection Services	LegalShield	205-585-8595	ShieldBenefits.com/hsi



