2026 - 2027

BENEFITS ENROLLMENT GUIDE







February 1, 2026 - January 31, 2027

PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY

Concrete Reinforcements offers all eligible employees and their eligible family members a comprehensive and robust benefits program. These benefits include Medical, Dental, and Vision coverage. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

Open enrollment is a short period of time each year when you can make changes to your benefits. This guide will outline all of the different benefits offered.

WHEN DOES COVERAGE BEGIN & END?

ANNUAL OPEN ENROLLMENT

The elections you make during Annual Open Enrollment are effective on February 1, 2026 and will remain effective until January 31, 2027. Due to IRS regulations, once you have made your choices for the plan year you can't change your benefits until the next enrollment period unless you have a qualifying life event.

NEW HIRE

- If you are a new-hire you are eligible on the first day of the month following 30 calendar days or 60 calendar days of employment.

YOUR ELIGIBLE DEPENDENTS

- Your legal spouse
- Your dependent children up to age 26 (includes stepchildren and legally adopted children)
- Your dependent child, regardless of age, provided he or she is incapable of self-support due to a mental or physical disability, is fully dependent on you for the support as indicated on your federal tax return, and is approved by your medical plan to continue coverage past age 26.

COVERAGE TERMINATION

Plan coverage will terminate at the end of the month in which the employee terminates employment or is no longer an eligible employee under the plan's provisions for Medical, Dental, and Vision Coverage.

WHO IS ELIGIBLE?

All employees who are active full-time employees working a minimum of 30 hours per week are eligible.

HOW TO MAKE CHANGES (QUALIFYING LIFE EVENTS)

Unless you experience a life-changing qualifying event you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child, or other qualified dependent
- Change in residence (out of carrier area)
- Change in employment status or a change in coverage under another employer-sponsored plan

You have 30 calendar days to notify Human Resources of your change in status if it impacts your benefits status. Your new coverage becomes effective on the date of change or the first of the following month. Make sure you provide Human Resources with verification of the qualifying event.

Medical & Prescription Drug Benefits

Concrete Reinforcements offers medical coverage through Blue Cross Blue Shield of Arizona. Blue Cross Blue Shield of Arizona has a national network of doctors and facilities. The following chart outlines our health benefits effective February 1st, 2026.

Insurance Carrier:
Blue Cross Blue Shield of Arizona

Features	PPO $1,000
Provider Network	**Statewide/National**
Calendar Year Deductible	$1,000 individual $2,000 family
Coinsurance	You pay 20% after you meet the deductible
Out-of-Pocket Maximum (includes deductibles, copays, and coinsurance)	$6,000 individual $12,000 family
Preventative Care	100% covered
Primary Care Visit	$25 copay
Specialist Visit	$45 copay
Telehealth through BlueCare Anywhere	Doctor: $0 copay Counseling: $20 copay Psychiatric: $20 copay
Diagnostic Care	You pay 20%*
In-Patient Hospital	You pay 20%*
Out-Patient Surgery	You pay 20%*
Urgent Care	$75 copay
Emergency Room	You pay 20%*
Prescription Drugs	You pay 75%
Specialty Drugs	You pay 75%
Out-of-network Benefits	50%^ or reduced coverage

*** Benefits with an asterisk (*) require that the deductible be met before the insurance plan begins to pay.**
^ See your summary for out-of-network benefits. There may be balance billing on all out of network benefits.

Medical & Prescription Drug Benefits

YOUR MEDICAL COST IN 2026 –2027, EFFECTIVE FEBRUARY 1, 2026

Concrete Reinforcements contributes to the cost of employee's medical benefits. Bi-Weekly (26) payroll deductions will be as shown below. These deductions are made pretax.

Payroll Deductions				
Plan/Enrollment	Employee only	Employee & Spouse	Employee & Child(ren)	Employee & Family
PPO $1,000	$150	$200	$200	$400

IN-NETWORK VS OUT-OF-NETWORK

Stay In-Network and Save!
Each insurance company/carrier has contracted with a vast number of providers on your behalf to get services at discounted rates in their networks. In return, these health care, dental, and/or vision providers have higher volumes of patients and a consistent flow of insured patients. These providers are designated as being "in-network" because of their pre-selection to provide quality care at a contracted rate.
The main advantage in using an in-network provider is that you receive this negotiated discounted rate for their services and you are not balance billed.



FINDING IN-NETWORK PROVIDERS & FACILITIES WITH BCBS OF ARIZONA

Create or log in to your portal at www.azblue.com and search through your portal - it will limit your search to your network of doctors and facilities.

If you are not yet a member go to www.azblue.com/find-a-doctor and continue as a guest.

- Type of Coverage: Employer Provided
- Type of Provider: Medical
- Network: Statewide/National PPO

Dental

Concrete Reinforcements offers dental coverage through MetLife.

- To find an in-network provider go to www.metlife.com/dental and select 'Find a participating dentist', then select network "PDP Plus".
- For questions call 800.942.0854 (plan member).
- You do not receive a dental ID card with MetLife, simply use your name and social to receive benefits. You can also print your own ID card if you register for your account at www.metlife.com/mybenefits.

The following chart briefly outlines the dental benefits.

Dental Benefits			
Services		In-Network Provider	Out-Of-Network Provider^
Preventative Services	Exams, cleanings, x-rays	You pay 0%	You pay 0%
Deductible	Applies to Basic & Major Services only • Individual • Family	 $25 $75	 $25 $75
Basic Services	Fillings, simple extractions, root canals, periodontics	You pay 10%	You pay 10%
Major Services	Crowns, dentures, bridges, implants, inlays/onlays	You pay 40%	You pay 40%
Annual Maximum	The maximum amount the plan pays per year per covered person	$2,250	$2,250
There are no waiting periods for timely entrants. ^There may be balance billing on all out-of-network services. Reimbursement is at the maximum allowable charge.			

YOUR DENTAL COST IN 2026 - 2027, EFFECTIVE FEBRUARY 1, 2026

Concrete Reinforcements contributes to the full cost of employee's and their dependent's dental benefits. Bi-Weekly (26) payroll deductions will be as shown below. There are no changes in payroll deductions this year. These deductions are made pretax.

Payroll Deductions				
Plan/Enrollment	Employee only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Dental	$0	$0	$0	$0

Vision

Concrete Reinforcements offers vision coverage through MetLife, who uses the VSP Enhanced network of vision providers.

- To find an in-network provider go to www.metlife.com/vision and select 'Find Vision Provider', then select "Vision PPO". For questions call 855.638.3931.
- MetLife does NOT send ID cards. You can simply notify your vision provider that you are enrolled in a MetLife Vision plan using the VSP network and give them your social. You can also print your own ID card if you register for your account at www.metlife.com/mybenefits.

The following chart briefly outlines the vision benefits.

Vision Benefits		
Services	In-Network Provider	Out-Of-Network Provider
Exam	$10 copay	Plan pays up to $45
Frames	$150 allowance	Plan pays up to $70
Singles Lenses Lined Bifocal Lenses Lined Trifocal Lenses	covered in full after $10 copay covered in full after $10 copay covered in full after $10 copay	Plan pays up to $30 Plan pays up to $50 Plan pays up to $65
Contacts Fitting and evaluation Elective	copay not to exceed $60 $150 allowance	Applied to contact allowance Plan pays up to $105
Frequency	Examinations : 1 per 12 months | Eyeglass lenses : 1 per 12 months Frames : 1 per 12 months | Contact lenses : 1 per 12 months Either glasses or contacts allowed per frequency	

YOUR VISION COST IN 2026 - 2027, EFFECTIVE FEBRUARY 1, 2026

Concrete Reinforcements contributes to the full cost of employee's and their dependent's vision benefits. Bi-Weekly (26) payroll deductions will be as shown below. There are no changes in payroll deductions this year. These deductions are made pretax.

Payroll Deductions				
Plan/Enrollment	Employee only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Vision	$0	$0	$0	$0

Need help with your coverage and plan?

For Questions About:	Contact	Call	or Visit/Email	Policy Number
Medical & Prescription	Blue Cross Blue Shield of Arizona	877.475.8440	www.azblue.com	039034
Dental	MetLife	800.942.0854	www.metlife.com/dental	5976270
Vision	MetLife	855.638.3931	www.metlife.com/vision	5976270
Concrete Reinforcements	Sherry Rodriguez Human Resources Director	623.975.2970 ext. 210	sherry@cri.team	n/a
Concrete Reinforcements	Julienne Andrade	904.520.7100	julienne@cri.team	n/a
Benefit Questions & Claims Inquiries	**Benefits Advocate at FBC**	**480.398.2909**	**Katrina Cimagllia questions@fbcserv.com**	**n/a**

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by your employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between this Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.

Under ERISA, the Plan Administrator of the group health plan may have fiduciary responsibilities regarding distribution of dividends, demutualization and use of the Medical Loss Ratio rebates from group health insurers. Some or all of any rebate may be an asset of the plan, which must be used for the benefit of the participants covered by the policy. Participants should contact the Plan Administrator directly for information on how the rebate will be used.

The Employer has the right to modify or amend the plan with a 60-day written notice. This document is also serving as your SPD. All our plans are 501 ERISA Plans.
Concrete Reinforcements Health and Wellness Plan | Tax ID: 31-1498990
Address: 13450 W Peoria Ave | Surprise, AZ 85379

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