

**Heidelberg Materials**  
300 E. John Carpenter Freeway  
Irving, Texas 75062

**Open Immediately!**  
**Annual Enrollment is coming!**

## One-on-One Benefit Reviews

Call 833-877-1982 for enrollment assistance during Annual Enrollment (10/28-11/11).

### To Enroll:

- 1 Review all of your Annual Enrollment materials and make sure you understand your offerings.
- 2 Call Allight at 833-877-1982 between 7 A.M. - 7 P.M. CT, M-F, during Annual Enrollment (10/28-11/11) to speak to a counselor.
- 3 Visit [Hmaccess.us](https://hmaccess.us) or [digital.allight.com/heidelbergmaterials](https://digital.allight.com/heidelbergmaterials) to enroll.

Take advantage of our enrollment assistance line to help you make the best benefits decision for you and your family.

You'll review your benefit offerings one-on-one with a counselor and they'll provide

knowledge and insight as to what plans might be best for you and your family

based on your financial and health goals.

2026 Annual Enrollment

# Benefits Built to Last.

Enroll between 10/28 - 11/11

Scan the QR code or visit  
[hmaccess.us](https://hmaccess.us)



And be sure to visit the virtual fair starting 10/2 at [hmnamvirtualfair.com](https://hmnamvirtualfair.com)



A Summary of Benefits and Coverage (SBC) has been designed to assist you with better understanding the coverage being offered to you, and to allow you to compare coverage options. The SBC is available on [Hmaccess.us](https://hmaccess.us). A paper copy is also available, free of charge, by calling (877)-426-6291.

Heidelberg Materials permits insurers to offer employees of Heidelberg Materials certain voluntary insurance programs. Whether you choose to enroll in any of these programs is completely optional and voluntary. Heidelberg Materials does not make a contribution towards the cost of these programs and employees pay the full cost of premiums on an after-tax basis. Heidelberg Materials does not sponsor, maintain, endorse, recommend, or promote these voluntary programs. Heidelberg Materials' involvement regarding these voluntary insurance programs is strictly limited to allowing the insurer access to publicize these programs and Heidelberg Materials may perform certain ministerial functions such as payroll deduction and forwarding employee premium payments to the insurer. Heidelberg Materials does not receive any consideration in the form of cash or otherwise in connection with the program, other than reasonable compensation, excluding any profit, for administrative services actually rendered in connection with payroll deductions. Accordingly, these voluntary insurance programs are not subject to ERISA and related regulations. All questions or claims regarding these programs should be directed to the insurer.

All benefit plans are governed by master policies, contracts, and plan documents. In the event of any inconsistency between the information contained herein and the applicable plan documents, the provisions of the plan documents shall prevail. Heidelberg Materials reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.

# 2026 Changes

This year, we're introducing updates and enhancements to your benefits package—designed to give you greater value and support.



## Carrum Health – Center of Excellence



We're excited to announce Carrum Health as a new Center of Excellence provider. Carrum makes it easier to access high-quality care from leading hospitals and specialists, often at lower or no cost to you.

- ✓ Bariatric surgery must now be performed through Carrum Health to ensure you receive the highest level of care and best outcomes.
- ✓ Other programs are optional, giving you access to bundled services for a variety of procedures.
- ✓ With Carrum, you'll benefit from personalized care coordination, upfront pricing with no hidden bills, and a dedicated Care Concierge to guide you through every step.

Carrum Health is designed to simplify your care experience, reduce stress, and connect you with top providers so you can focus on recovery.



## Dependent Verification Audit



In Spring 2026, we'll conduct a Dependent Verification Audit to confirm that everyone covered under our plans is eligible. During Annual Enrollment, please review and confirm that your covered dependents are still eligible for benefits.

Dependents are typically covered through the end of the year in which they turn twenty-six. Spouses and other dependents may lose eligibility in the event of divorce or other life changes, so this is the right time to ensure your records are accurate.



## Progyny Women's Reproductive Health Benefits



### Now with 3 Smart Cycles!

We've increased our Progyny Smart Cycles from 2 to 3, giving you more flexibility and support for your family-building journey.

### Pregnancy & Postpartum Program Upgrades:

#### Leave & Benefits Navigation:

Get expert help navigating parental leave and understanding your benefits.

### New Parenting Program!

Support for parents raising children up to age 12, with resources, guidance, and a supportive community.

#### Virtual Doula Access:

Connect with a virtual doula for guidance and support during pregnancy and postpartum.

## Annual Enrollment is October 28 - November 11

[HMAccess.us](https://HMAccess.us)

### Have questions about your enrollment?

Speak to a live counselor who will help answer your benefits questions and help select the right benefits for you.

### Take a look at your Benefits Guide.

Get more familiar with the changes by reading through the Benefits Guide available now on [HMAccess.us](https://HMAccess.us)

Para obtener información sobre Su Inscripción Anual en Línea, visite [HMAccess.us](https://HMAccess.us)

## What's Staying the Same

Alongside the new updates, we're keeping the benefits you know and trust—so you can continue enjoying the same great coverage and resources.



### Blue Cross Blue Shield/HealthEquity

Blue Cross Blue Shield (BCBS) will remain your medical carrier in 2026, so you'll continue to have access to the same strong provider network you rely on. Per IRS requirements, the \$3,300 plan deductible has increased to \$3,400, \$6,800.



### Cigna Dental Plans

We will continue to offer a Dental PPO and Dental HMO plan through Cigna, which features thousands of dentists in-network.



### Hinge Health

Hinge Health offers digital care for joint and muscle pain, combining virtual physical therapy, advanced technology, and expert clinical support.



### Diabetes, Hypertension, and Weight Management Solution

Teladoc supports chronic condition management with expert coaching, connected devices, and more.



### Lyra Employee Assistance Program

Lyra provides confidential counseling and mental health support. Access personalized care, resources, and specialists to help you thrive.



### Cariloop

Cariloop provides personalized support for caregivers and families, helping manage the challenges of child, adult, and elder care.



### MetLife

MetLife offers Identity Theft Protection, a Legal plan, plus Pet Insurance and Farmers Auto & Home coverage to keep your family (and furry friends) covered.



### RxSavings Solutions

Eligible members will be contacted directly by RxSavings Solutions. They'll guide you on ways to lower your Rx costs and maximize savings.



### MyQHealth by Quantum Health

MyQHealth connects you with a Care Coordinator to guide you through your healthcare journey. Get help with benefits, finding providers, and more.