

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 (10/22-11/5).

To Enroll:

- 1 Review all of your Annual Enrollment materials and make sure you understand your offerings.
- 2 Call Alight at 833-877-1982 between 7 A.M. - 7 P.M. CT, M-F, during Annual Enrollment (10/22-11/5) to speak to a counselor.
- 3 Visit [HMaccess.us](https://hmaccess.us) or digital.alight.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.

Benefits Enhanced

2025 Annual Enrollment

Enroll between 10/22 - 11/5



Scan the QR code or visit hnamvirtualfair.com to attend the Annual Enrollment Virtual Fair starting 10/2.



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)-426-629.

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.

2025 Highlights NEW!

This year, we're making some enhancements to your benefits package that we think you'll love. Read all about these changes below!

HealthEquity

Blue Cross Blue Shield/HealthEquity

Blue Cross Blue Shield (BCBS) will remain your medical carrier. Per IRS requirements, the \$3,300 plan deductible has increased. To help with this increase, we have decreased the out of pocket maximum.

\$3,300 Plan with an HSA

- ✔ \$3,300/\$6,600 Deductible
- ✔ \$5,000/\$10,000 Maximum
- ✔ Skin cancer screenings now covered at 100%



Cigna Dental Plans

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

Dental PPO

- ✔ \$2,500 Annual Maximum
- ✔ \$2,500 Lifetime Orthodontic Maximum

Dental HMO

- ✔ Moving from coinsurance to a copay



Hinge Health

Hinge Health is new kind of digital clinic for joint and muscle pain — and it's all centered on you, your life, your needs to remove barriers to care.

It combines expert clinical care virtual physical therapy using advanced technology — Enso®, computer vision, and more — to help you move beyond pain, avoid unnecessary surgeries, and reduce opioid use.



Women's Reproductive Health Benefit with Progyny NEW!

Your Progyny benefit has been specifically designed to give you the best chance of fulfilling your dreams of family. Whether you just want to learn more about your options, are trying to conceive, exploring fertility treatment, or entering menopause, Progyny is here to support you each step of the way.

Adoption & Surrogacy

- ✔ \$5,000 benefit

Smart Cycles

- ✔ 3 Smart Cycles

Maternity & Menopause

- ✔ Coverage Included

Annual Enrollment is October 22 - November 5

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

Para obtener información sobre Su Inscripción Anual en Línea, visite HMAccess.us



Diabetes, Hypertension, and Weight Management Solution NEW!

Teladoc Health's Chronic Care Management program provides personalized support for managing chronic conditions like diabetes hypertension, and weight management. You receive expert coaching, use connected devices, and access mental health care, all aimed at improving your health.



Cariloop

Cariloop provides support and resources for caregivers and individuals facing the challenges of child and adult care. The platform offers a range of services, including care coordination, healthcare planning, and access to a network of professional care providers and experts.



MetLife

We offer MetLife Identity Theft Protection to secure your personal data and the MetLife Legal plan to offer guidance for all legal matters, big and small. In addition, Pet Insurance to protect your furry family members, and Farmers Auto and Home Coverage for trusted and comprehensive protection are being offered through direct pay rather than payroll deductions.

- ✔ TurboTax Premium included with MetLife Legal
- ✔ Reproductive Assistance Law coverage included with MetLife Legal



RxSavingsSolutions

If you're eligible for this benefit, RxSavingsSolutions will reach out to you directly. They will guide you on ways you can save on prescription drug costs. Keep an eye out for further communication so you can take full advantage of these savings opportunities.