



Important Updates to Your 2027 Healthcare Benefits

Dear [Employee],

At Heidelberg Materials, we remain committed to providing valuable healthcare benefits while working to keep costs as affordable as possible. Like many employers across the country, we have experienced a significant increase in healthcare expenses this year, resulting in higher plan costs for 2027 than we have typically seen.

We understand the impact healthcare costs can have on employees and their families. As we navigate these challenges, we continue to invest in programs and services designed to enhance your healthcare experience, improve access to quality care, and support your overall well-being.

What's Changing for 2027?

New Medical Navigation Partner: Transcarent

Effective January 1, 2027, we will transition from Quantum Health to Transcarent for medical navigation services. Transcarent offers a modern, easy-to-use platform and personalized guidance to help you understand your benefits, find quality care, and make informed healthcare decisions.

New Pharmacy Benefits Provider: Judi Rx

We are also transitioning our pharmacy benefits from CVS Caremark to Judi Rx. If you currently take prescription medications, Judi Rx will send you information in November outlining any actions that may be needed before the transition. In addition, Judi Rx's customer service team will be available beginning October 27 at: 833-246-9501, to answer questions and provide support.

Your Medical Network Remains the Same

There are no changes to the Blue Cross Blue Shield (BCBS) medical network. You will continue to have access to your current in-network physicians, specialists, and healthcare providers.

New Services and Enhanced Benefits

Teladoc 24/7 Care

Access to timely care remains an important part of our commitment to employee health. Beginning in 2027, medically enrolled employees and covered dependents will have access to **no-cost Teladoc 24/7 care visits and dermatology visits**.

Through Teladoc, you can connect with a licensed physician anytime, day or night, by phone or video for non-emergency medical concerns.

Teladoc Virtual Primary Care

If you're looking for a primary care provider, Teladoc Virtual Primary Care offers convenient access to a dedicated physician who can **help manage your ongoing healthcare needs, at no-cost**. Complete your annual preventive visit and earn **\$150 toward your HSA or HRA**.



OneImaging

To help ensure access to high-quality, cost-effective imaging services, we are introducing OneImaging for MRI and CT scans.

Beginning in 2027, members will use OneImaging to access MRI and CT services. OneImaging helps connect members with high-quality, cost-effective imaging providers, while the current approval process will continue unchanged.

Medical Plan Changes for 2027

Due to continued increases in healthcare costs nationwide, in-network deductibles and out-of-pocket maximums will increase effective January 1, 2027.

In-Network Individual Deductibles	In-Network Family Deductibles	In-Network Out-of-Pocket Maximums
\$1,250 → \$1,500	\$3,000	\$1,500 Plan: \$4,000 individual / \$8,000 family
\$1,750 → \$2,000*	\$4,000	\$2,000 Plan: \$5,500 individual / \$11,000 family
\$3,400 → \$3,700	\$7,400	\$3,700 Plan: \$5,500 individual / \$11,000 family

* The **Individual** deductible for the \$2,000 plan only applies to the Employee-only tier. If you have a spouse or dependent(s) enrolled, only the **Family** deductible applies.

There are no changes to out-of-network deductibles and out-of-pocket maximums.

While healthcare costs continue to rise, our goal remains unchanged: to provide competitive benefits, meaningful choices, and access to high-quality care. We encourage you to take advantage of preventive care services and the many resources available through our benefits programs to support your health and well-being.

Preparing for Annual Enrollment

Annual Enrollment will take place October 27 through November 10, 2026.

To prepare, we encourage you to:

- Review your current healthcare coverage and anticipated needs.
- Use Alight's decision-support tools to compare plan options.
- Visit the Virtual Benefits Fair at hmnamvirtualfair.com to learn more about your 2027 benefits and available resources. The Fair opens on October 7.

Thank you for being a valued member of Heidelberg Materials. We appreciate the opportunity to support you and your family's health and well-being in the year ahead.

For a happier, healthier 2027, now is the time to enroll.