

## Working at Turner Has Its Benefits

At Turner, our number-one concern is people: Those who need our expertise **and** those who make our projects successful. We never settle for “good enough” when it comes to our clients, our communities, or our employees.

To be successful, we must do everything we can to provide a rewarding place to work. Without our diverse team of skilled professionals, we cannot deliver on our commitments with the quality that our clients expect and deserve.

### Our Staff Employees’ Benefits Program

We care deeply about the people who work here. This is why we have a strong, top-tier benefits program that is becoming increasingly rare in today’s cost-cutting corporate world. Our benefits are designed to provide you with a variety of options so that you can select the plans that best meet your individual or family needs for managing your health, security, and wealth.

### Your Health

#### Medical Coverage

Turner offers a choice of several medical plans through United Healthcare (UHC), including two “traditional” PPO plans with low deductibles and copays for some services. Our Plan 3 is a higher-deductible PPO paired with a Health Reimbursement Account (HRA) – and Turner will contribute \$500 - \$1,500 annually depending on the coverage level you select. In these three plans, you have no need for claim forms when you use network providers. HMOs are also offered in certain geographic areas.

#### Prescription Drug Coverage

When you enroll in one of our UHC PPO plans, you pay \$5 for Tier 1 prescriptions, \$30 for Tier 2 prescriptions, and \$60 for Tier 3 prescriptions. A mail order program is also available, where you can receive up to a 90-day supply of maintenance medication. HMOs offer separate prescription drug programs.

#### Dental Coverage (Company paid for employee)

In our low-cost dental plan, you may choose any dentist you want. When you use a MetLife Preferred Dentist, the dentist’s charges are guaranteed by contract, so there are no “surprise” bills. The plan covers preventive care in full, and it limits your costs for other treatment. Turner pays the full cost of employee coverage, and you can purchase coverage for your eligible dependents at low group rates.

#### Vision Coverage

Turner offers vision coverage through Vision Service Plan (VSP). This plan helps pay for eye examinations, glasses, and contact lenses. In this plan’s network, you have guaranteed pricing for most services and supplies.

#### Compass Professional Health Services

Compass can help you navigate the sometimes confusing world of healthcare coverage. As your personal healthcare advisor and concierge, Compass provides free, personalized, unbiased, and confidential answers and assistance with your healthcare insurance questions.

#### Healthy Me Wellness Program

Our wellness program is about more than just feeling good. *Healthy Me* provides information, resources, and incentives to help you maintain – or even improve – your health. The program includes health screenings, routine physicals, the *Naturally Slim* weight loss/health improvement program, health club reimbursement, and medical premium discounts.

*This sheet highlights the benefit plans sponsored by Turner. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. Participation in the plans does not constitute an employment contract. Turner reserves the right to modify, amend or terminate any benefit plan or practice described on this sheet.*

## Employee Assistance Program (EAP)

The EAP is our confidential counseling and referral service. Through the EAP, you and your immediate family members can get help with a wide range of personal issues, including grief and loss, stress management, legal issues, and more.

## 24-Hour Nurse Line

In the UHC medical plans, highly trained registered nurses are available 24 hours a day to assist you. These nurses help you understand your medical problem, plan possible questions for your physician, and help you determine whether your situation requires immediate emergency care.

## Your Security

### Short Term and Long Term Disability Coverage

Turner provides Short Term Disability and Long Term Disability coverage which is designed to replace 50%, 60%, or 100% of your income if you are unable to work for an extended period due to an accident, injury, or sickness.

### Life and AD&D Insurance

Turner provides basic employee life insurance and business travel accident insurance at no cost to you. You also have a number of options for supplemental life insurance, dependent life insurance, and AD&D insurance.

### Legal Services Plan

This voluntary plan offers unlimited telephone advice and office consultations with a Hyatt attorney of your choice. This plan can help you with family law, civil lawsuit defense, real estate matters, wills, trust preparation, document review, and IRS audits. Identity theft services are also available.

## Your Wealth

### TRIP 401(k)

To help you save for retirement and plan for your financial future, Turner offers the TRIP 401(k). The plan offers a number of benefits, including tax-deferred savings, a Roth 401(k) contribution option, a 50% - 100% company matching contribution, an additional earnings-based company contribution, a variety of investment fund choices, and access to your money when you need it in certain circumstances.

### Flexible Spending Accounts (FSAs)

FSAs allow you to put part of your paycheck on a before-tax basis into an account to pay for a wide variety of health care or dependent care expenses. Using before-tax money helps reduce your income taxes and increase purchasing power.

### Tuition Reimbursement

After you complete one year of Turner service, you can participate in this program. With advance approval, you can be reimbursed for successfully completed courses in a degree program.

### Group Home, Auto Insurance

Through Liberty Mutual, Turner offers significant discounts on home insurance and auto insurance.

## Your Resources

### Turnerbenefits.com

This site is your one stop for all your benefit needs. From enrollment to making changes, plan summaries to plan documents, and wellness resources to total rewards statements, this site has the information you need.

### Benefits Service Center

When online resources aren't convenient, you can use the Benefit Service Center as a single point of phone access for the Nurse Line, EAP, Compass, TRIP 401(k), legal services plan, and more.

### Video Library

For a quick overview of important benefits-related information, we have created an online library of videos to describe how our program works. Videos are available 24/7 and are easily accessed on mobile devices.

## Want More Information?

[Click here](#) for a short video that provides a different perspective on our benefits program.

