

Nov. 1, 2020

Dear NANA employee,

Welcome to 2021 open enrollment. Open enrollment is Monday, Nov. 9 - Monday, Dec. 14, 2020 and applies to medical, dental, vision, voluntary life, voluntary accidental death and dismemberment (AD&D) and flexible spending account (FSA) benefits for plan year 2021 (Jan. 1 – Dec. 31, 2021).

Open enrollment is an annual opportunity when all eligible employees may change, add or remove benefit coverage without the requirement of a qualifying life event. The enclosed materials will provide you and your family with important information about the 2021 benefit plan options. These plans reflect NANA's continued commitment to providing quality, competitive and sustainable benefit programs across our subsidiaries.

Below is a summary of 2021 plan changes:

Benefit	2021 Change
Federal Employees Health Benefits (FEHB) Medical	New rates for most plans
Medical FSA	2 ½-month grace period added, allowing you to spend any remaining balance in your account at the end of the year through March 15 of the following plan year

Enclosed in this packet is your 2021 benefits guide with more information about your benefits and helpful hints on how to choose the coverage that will best fit your needs. Once you have reviewed the materials and made your decisions, complete the enrollment process online by using Deltek Time & Expense (T&E) with Employee Self-Service (ESS). Instructions for how to log in and complete the process are listed on the reverse side of this page.

Important: This year we are conducting a passive enrollment, meaning that if you do not take any action, 2020 elections will carry over to 2021. If you have an FSA, a new election needs to be made each year, even if the amount you want to elect is not changing. If you aren't making changes, going through the ESS benefits enrollment process allows you to confirm your current elections, view 2021 premium rates and review/update beneficiary information for your life insurance.

Keep a copy of your summary page (last page of the benefits enrollment process) or confirmation email. This is your record of your new elections, and you will use it to review your benefit premium deductions on your first paycheck of 2021.

We have asked HealthAdvocate to assist employees with questions regarding the 2021 benefit plans. You may contact a representative at 1-866-799-2728.

Thank you for actively engaging in your benefit decisions and participating in open enrollment.

NANA Benefits Department

Deltek Time & Expense (T&E) with Employee Self-Service (ESS) Benefits Enrollment

- Visit http://time.nana.com/ and select your company logo from the display
- Enter your credentials:
 - o Login ID: your employee number
 - Password: your established password; if you do not remember your password, call (907) 265-4357 or email <u>support@nana.com</u>; the default password is your date of birth (YYYYMMDD)
- Domain is company-specific; see below:
 - o NANA (for NRC, Sivu, LLC and Tuuq Drilling employees)
 - NANA-NMS (for NMS and NANA Construction employees)
 - NANA-NWP (for NANA Worley employees)
 - NANA-KUNA (for Kuna Engineering employees)
- Select Login
- Select Self-Service > Payroll & Benefits > Benefits Enrollment to start open enrollment process
- 1. Instructions: the first page of the open enrollment process contains valuable information, including dates you can enroll, dates your new benefits will be in effect and payment of premiums.
- 2. Current Elections: displays your 2020 benefit elections, coverage level and bi-weekly premium costs.
- 3. Dependents/Beneficiaries: add, remove or make changes to your list of dependents and beneficiaries.
- 4. Medical Benefits: either waive coverage or select your FEHB medical plan and the level of coverage (self, self + 1 or family) you wish to enroll in. You must scroll to the bottom of the list to see your dependent list and make sure the box next to the name is checked if you want to cover that person.
 - **NOTE**: If you are changing plans, adding a new dependent or not currently enrolled but enrolling for 2021, you must click on the link to Other Medical Coverage Questions on the Summary page in order to complete your enrollment.
- 5. Dental Benefits: waive coverage or select your dental plan and level of coverage; review the dependent list and check the box next to the name of anyone you want to cover on your dental plan.
- 6. Vision Benefits: waive coverage or select your vision plan and level of coverage; review the dependent list and check the box next to the name of anyone you want to cover on your vision plan.
- 7. Medical FSA: enter the dollar amount you wish to contribute or "0" if you do not wish to participate.
- 8. Dependent FSA: enter the dollar amount you wish to contribute or "0" if you do not wish to participate.
- 9. Employee Life: basic life coverage is company paid, salary based and cannot be changed; however, there is a link to the Prudential enrollment site if you are interested in enrolling in or changing voluntary life or voluntary AD&D coverage.
- 10. AD&D, Short-Term Disability, Long-Term Disability: these benefits are company paid, salary based and cannot be changed.
- 11. Designate Beneficiaries: name primary and contingent beneficiaries for your basic life and AD&D insurances; designations must add up to 100%.
 - **NOTE**: 401(k) beneficiaries must be named and updated through Lincoln Financial Group at www.lfg.com
- 12. Summary: displays your new 2021 benefit elections and bi-weekly premium rates.
 - Select Confirm to record your 2021 elections.
 - If you enrolled in a new FEHB medical plan or added a new dependent to your medical plan, you MUST click on the link to the Other Medical Coverage Questions FEHB Insurance Declaration Form.

Save this page to compare to the premiums withheld on your first paycheck of 2021. Report any discrepancies to benefits@nana.com immediately.

