

Catching the Vision & Working Together Effectively

Highlights

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Social Media

Check us out and "like us"!



In our family, my dad is famous for his "Grandpa Stories." Whenever one of his grandchildren is serving a mission for the Church, he writes an email to them weekly and shares a story from his past along with a lesson to be learned. Thankfully, when he sends the email, he includes the entire family, and we all benefit from it! I want to share one of those stories and the lesson it taught as it pertains to each of us in the work we do.

Early in his career, after earning a degree in civil engineering, Grandpa Mike worked for the large international contractor Morrison Knudsen. He was sent to Northern Africa to work on a company project there. **Here are his words:**

"I think I mentioned that the work our company was doing in Algeria was to stabilize huge sand dunes so they did not move onto the cultivated fields. Here is the way it worked. To stabilize the dunes, the portion of the dune that the wind eroded and moved was covered with fiber mats to hold the sand in place long enough so plants could take root and stabilize the dune permanently. So the first thing to do was to identify those critical areas on the big dunes.

"To do this, the company sent out engineers and surveyors. They put stakes around the sensitive areas so the crews that followed and put out the mats would know where to place the mats. Here's where we ran into a problem. You see, in the desert, there is not very much firewood, but everyone who lives there wants to build a little fire to warm up their tea. These survey stakes made great firewood. Every day the surveyors would put out the stakes but by the next morning they would be gone. It didn't take long to realize that this just was not going to work. Another plan was needed. So someone came up with the idea of hiring a guard to watch the stakes during the night and protect them. It was a great idea. A guard was hired and he was to stay in the desert all night to protect the stakes. The next morning when the surveyors came back sure enough the stakes were all still there. The guard had brought all the stakes into his camp so he could guard them better. It had worked--he had all the stakes safely stacked in a pile next to his chair!

"What the guard did not realize is that a stake, like a person, needs to be in the right place at the right time to fill its purpose."

This lesson applies to each of us in our work as a company and as individuals. First, we need to have an understanding, a vision, of how our role fits into the overall project. Each of us is vital to the success of the project. In a future newsletter, I'll share another story and talk about the principle of "lift where you stand." But for now, let me say when we move away from our position in the sand, from our basic role, or try to do someone else's role, it allows the wind to create ripples in the sand that move the dune and inhibit the success of the entire project, and usually creates more work and frustration for the team. Second, no matter your role, whether a survey stake or a guard, or a wind mat, do your job well. There are no shortcuts. Put in the effort to do it right the first time. Remember the big picture and do your very best. As I wrote last time, it's OK to make mistakes. Take responsibility, learn from it, and move on.

Think about the person or crew coming after you and what they need to be effective in their role. In construction, **we call this idea "pull planning"**, and it is an effective way to accomplish amazing results. By working together, focusing on quality and customer service, the very best result is achieved.

In this very competitive market, where skilled labor is hard to find, and timely delivery of materials is rare, I am very grateful for each of you and your hard work and loyalty to this company. I am proud of what we accomplish together and the difference this company makes in our local communities. As always, **thank you for being productive, working safe, and working smart!** And please remember, **"We're here to help!"**

Cris

RECENT **groundbreaking**



DAVIS SCHOOL DISTRICT JR. HIGH 18
Groundbreaking | February 16, 2023



SAFETY speaks

Starting March 2023 through August 2023, we will hold the following “hands-on” courses regularly at the Training Tower in the Centerville yard. See the details below. If you need the hands-on training for Working from Heights OR Powered Industrial Trucks in 2023, John Routson will contact you.

Working From Heights:

- **SECOND** Friday of each month (through August), 11:30-3:30pm.

Powered Industrial Trucks:

- **THIRD** Friday of each month (through August), 11:30-3:30pm.

All classes will be held at or near the Training Tower in the Centerville yard (940 North 1250 West). John Routson will be the trainer.

OPEN ENROLLMENT FOR the hartford

GOOD NEWS EVERYONE!

The Hartford has APPROVED a one-time “true open enrollment” for:

1. Voluntary Supplemental Life
2. Voluntary Short Term Disability (STD)
3. Voluntary Long Term Disability (LTD)

During this open enrollment, all employees will be able to elect up to the Guaranteed Issue (GI) amount without providing Evidence of Insurability (EOI). This includes employees who have already elected

coverage but elected under the guaranteed issue amount – and employees who have never elected coverage before (waived). Additionally, all employees who have previously waived will be able to enroll in both Voluntary STD & LTD without providing Evidence of Insurability (EOI).

For reference, the Supplemental Voluntary Amount Guaranteed Issue amounts are noted below.

Coverage	Increments	Guaranteed Issue
Employee	\$10,000	\$150,000
Spouse	\$5,000	\$50,000 (<i>spouse coverage cannot exceed 50% of Employee coverage amount, up to \$100,000 maximum</i>)
Dependent Child (unmarried to 19 yrs.)	N/A	\$10,000 flat

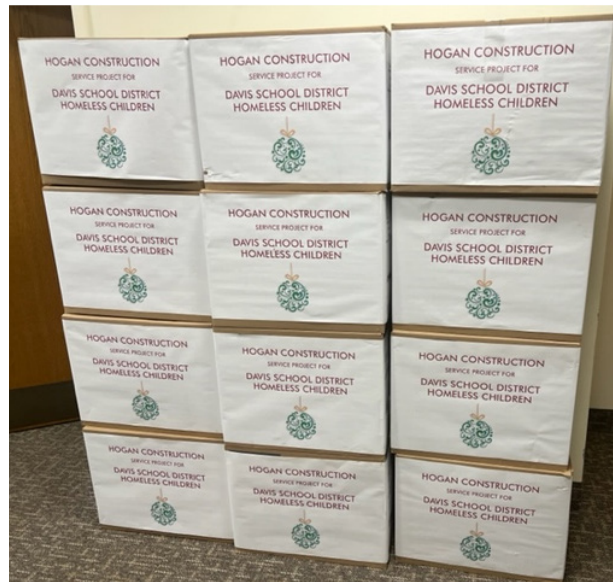
Employees can elect Supplemental Life, STD and LTD through Arcoro/InfinityHR. Look for an email from Arcoro/InfinityHR on Monday, February 27, 2023.

SAFETY training

Hogan believes that safety training is one of the best ways to reduce injuries on our projects. Proper training helps employees understand the various hazards related to their job and gives them the tools they need to safeguard against those hazards. On Wednesday, 2/15/2023, several of Hogan's Ironworkers received their annual steel erection training and the training was done at Hogan's training tower.



HOGAN'S service project



We want to thank all the Hogan employees and subcontractors who participated in Hogan's service project from November 1 to December 16, 2022. All of the donations collected went to the Davis School District which will be distributed to all of the Teen Centers in the District. Those items will directly benefit the 1,200 children classified as homeless in the Davis School District.

When we dropped off the donations, everyone at the District were shocked at how much was donated and they expressed their appreciation. Thank you for your donations everyone!

HR recruiter



We want to welcome Lantzen Toomer to our Hogan team.

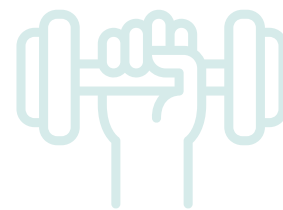
Lantzen was hired to be our new HR Recruiter.

Lantzen is responsible for all recruiting, filling vacant positions, career fairs, on-

boarding and he will participate in many advisory committees with the colleges, trade schools, school districts, STEM programs etc., throughout Utah, Wyoming and Idaho.

Welcome, Lantzen!

DID YOU know?



Hogan Construction will reimburse you and your significant other **\$50 each (\$100 total) for a gym membership each year.**

This can also include the entry fee for a marathon, half marathon, etc.

To get reimbursed, contact Laurie Orchard.

CALENDAR

of HR events & training

Date	Event
February 27 to March 17, 2023	<i>With open enrollment, the window to make changes or to sign up for benefits is from February 27, 2023 to March 17, 2023. Look for an email from Arcoro on Monday, February 27, 2023.</i>
March 7, 2023	<i>On March 7, 2023, Hogan employees/spouses can sign up for their annual health assessment online at www.orriant.com.</i>
April 1, 2023	<i>Open enrollment for 401(k), medical, dental, Health Savings Account (HSA)</i>
April 10 – 17, 2023	<i>Annual Health Assessments</i>
March 10, 2023	<i>Working from Heights training from 11:30-3:30pm, SECOND Friday of each month (through the end of August).</i>
March 17, 2023	<i>Powered Industrial Trucks training from 11:30-3:30pm, THIRD Friday of each month (through the end of August)</i>
April 14, 2023	<i>Working from Heights training from 11:30-3:30pm, SECOND Friday of each month (through the end of August)</i>
April 21, 2023	<i>Powered Industrial Trucks training from 11:30-3:30pm, THIRD Friday of each month (through the end of August)</i>
May 12, 2023	<i>Working from Heights training from 11:30-3:30pm, SECOND Friday of each month (through the end of August)</i>
May 19, 2023	<i>Powered Industrial Trucks training from 11:30-3:30pm, THIRD Friday of each month (through the end of August)</i>
June 9, 2023	<i>Working from Heights training from 11:30-3:30pm, SECOND Friday of each month (through the end of August)</i>
June 16, 2023	<i>Powered Industrial Trucks training from 11:30-3:30pm, THIRD Friday of each month (through the end of August)</i>

SWAG ITEMS IN THE company store

Check out the following SWAG items in Hogan's Company Store. Right now, you can get 20 percent off the following hammocks and longboy toolbags. The promotion runs through Friday, March 17, 2023 **OR UNTIL ITEMS RUN OUT!**

NETTED HAMMOCK WITH HOGAN'S LOGO

We have leftover hammocks from the Christmas gifts. Relax anywhere with this lightweight and packable hammock that retails for \$45. Cost with 30 percent promotion is \$31.50 and would be deducted from your check over four pay periods.

Features

- A lightweight hammock made from sturdy 210T nylon/polyester parachute material with an integrated net
- Folds up into the attached drawstring pouch making it easy to take with you
- Hangs securely from any sturdy structure with hanging ropes and carabiner attachments (included)
- Has a 650-lb weight capacity



LONGBOY TOOLBAG

Enjoy the Bucketboss Longboy toolbag with 16 pockets retails at \$47.13. Cost with 20 percent promotion is \$37.70 and would be deducted from your check over four pay periods.

Features

- 24×10×10
- Traditional Gatemouth Series wide, zippered opening
- Durable webbing carry handles
- 16 pockets
- Oversized industrial zippers
- Padded, webbing-reinforced bottom



HEALTHCARE options

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) & HEALTH SAVINGS ACCOUNT (HSA) 2023-2024

As of April 1, 2023, Hogan & Associates Construction is going to offer a new medical plan option that will allow you to open a Health Savings Account (HSA). The new plan offered is a High Deductible Health Plan (HDHP) option which is a qualified health plan allowing you the option of opening an HSA. This new plan option IS IN ADDITION TO the other medical plans that Hogan offers its employees. **You may ask, what is a Health Savings Account (HSA)?**

A Health Savings Account (HSA) is a tax advantaged account that can be used to pay eligible medical expenses not covered by an insurance plan including deductibles and coinsurance. You can fund your HSA with pre-tax dollars. In addition, your employer makes a contribution to your HSA as shown below.

Who is eligible for a Health Savings Account?

Anyone who satisfies all of the following:

- Covered by a Qualified High Deductible Health Plan (QHDHP);
- Not covered under another health plan;
- Not enrolled in Medicare A or Medicare B benefits; and,
- Not eligible to be claimed on another person's tax return.
- Not enrolled in an Flex Spending Account (FSA) or Health Reimbursement Arrangement (HRA).

What is a deductible?

It is a set dollar amount, determined by your plan, that you must pay out of pocket or from your HSA account before insurance coverage for medical expenses can begin.

When do I use my HSA?

After visiting a physician, facility, or pharmacy, request that they submit your claim to your Medical Carrier for payment. You should make sure that your provider has your most up-to-date insurance information.

Q&A

webinar



For anyone who is interested in participating in the High Deductible Health Plan (HDHP) and Health Savings Account (HSA), we are having a Q&A webinar on March 1, 2023 at 4:30pm.

The presenters will be Shaylyn Darling (from Aetna Health Plans) and Amy Sorensen (from Moreton & Company). The Zoom link is below.

Join Zoom Meeting

<https://moreton.zoom.us/j/81090512516?pwd=eXRUblZOREVtZ1QvM2lpSWRpY3k4dz09>

Meeting ID: 810 9051 2516

Passcode: 3NPW44

One tap mobile

+16699006833,,81090512516#,,,*,
414222# US (San Jose)
+17193594580,,81090512516#,,,*,
414222# US

Meeting ID: 810 9051 2516

Passcode: 414222

Once the claim has been processed, any out of pocket expenses will be billed. At this time you may choose the following options:

- Use your HSA debit card or HSA check to pay for any out of pocket expenses. Participants will be issued a debit card from NBS Benefits.
- Write a personal check, receiving reimbursement at a later date.
- Save your HSA dollars for future medical expenses.

You should always ask that your claim be submitted to the health plan before you seek reimbursement from your HSA. This procedure will ensure that provider discounts are applied. Also, remember to keep all medical receipts and Explanation of Benefits (EOBs) to support your personal tax record. You should keep these records for at least four years.

How much can be contributed to an HSA?

As mandated by federal law, the Annual Contribution limits are:

2023 Maximum	
Type of Coverage	Annual Contribution
Individual	\$3,850.00
Two Party	\$7,750.00
Family	\$7,750.00

Does my employer contribute to my HSA?

Hogan & Associates Construction has elected to contribute the following amounts. The applicable contribution amount listed below will be evenly distributed to your HSA weekly. These amounts apply towards your Annual Maximum Contribution:

2023 Employer	
Type of Coverage	Annual Contribution
Individual	\$1,500.00
Two Party	\$2,250.00
Family	\$3,000.00

HSA & FSA

differences

- An HSA can rollover unused funds from year to year indefinitely.
- FSA contribution limits are lower than for HSAs. In addition, not all FSAs have a rollover feature, and those that do can only rollover a limited amount. With Hogan's FSA plan, if you don't use all the pre-tax dollars you deposited in your FSA account during the plan year, you may roll over up to \$610 into the next plan year.

Can I contribute to both an HSA and FSA in the same year?

You **may not** contribute to or use a general purpose health FSA and an HSA. However, contributions to a Limited Purpose FSA, which only allows reimbursement of certain expenses that are not eligible for payment under the High Deductible Health Plan (HDHP), are permissible.

The Limited Purpose FSA allows HSA-covered employees to pay for dental and vision expenses that are not covered by insurance. However, it does not allow you to pay for other medical expenses, until you have reached your HDHP medical deductible. Hogan Construction HAS NOT established a limited FSA to allow employees to contribute pre-tax dollars to an account.

Employees enrolled in the HDHP and HSA option may also not take advantage of a Health Reimbursement Arrangement (HRA).

options continued...

What if I am a new hire or have a special enrollment and enroll in an HSA in the middle of a year?

If you enroll in an HSA and corresponding HDHP at any time other than the start of the calendar year, so long as you enroll by December 1, you may still contribute the maximum amount allowed for the calendar year (see the chart on the previous page).

However, the IRS requires you to participate in the HDHP during a subsequent testing period (generally through the end of the following year). Failure to do so will result in adverse tax consequences.

Why should I elect an HSA?

- **Cost Savings**
 - Tax Benefits: HSA contributions are excluded from federal income tax.
 - Interest earnings may be tax free.
 - Withdrawals for eligible expenses are exempt from federal income tax.
- You generally pay a lower plan premium for a HDHP than a traditional indemnity plan.
- Unused money is held in interest-bearing savings or investment accounts from year to year.
- You control and manage your health care expenses.
- You choose when to use your HSA dollars to pay your health care expenses.
- You choose when to save your HSA dollars and pay health care expenses out of pocket.
- You can choose to increase or decrease your election during the year.

Can I use my HSA dollars for non-eligible expenses?

Money withdrawn from an HSA account to reimburse non-eligible expenses is taxable income to the account holder and is subject to a tax penalty. If the account holder is over age 65 OR disabled, the distribution amount (if for a non-eligible expense) is still considered taxable income; however, the tax penalty is waived.

When can I start using my HSA dollars?

You can use your HSA dollars for any qualifying expense incurred after your HSA account activation and once contributions have been made.

Can my HSA dollars be used for retirement health care costs?

Yes, for expenses eligible for reimbursement, and Medicare and other health coverage premiums after age 65.

Can I use the money in my account to pay for my dependents' medical expenses?

Yes, you can use the money in the account to pay for medical expenses of yourself, your spouse, or your dependent children. You can pay for expenses of your spouse and dependent children even if they are not covered by your HDHP.

How can I sign up for the HDHP and HSA?

On Monday, February 27, 2023, everyone will receive an email from Arcoro/InfinityHR. Look for the email in your inbox or junk mail. The window to sign up for the HDHP and HSA is from Monday, February 27, 2023 to Friday, March 17, 2023. You will sign up through Arcoro/InfinityHR.

summary

Medical Plans: 2023-2024

Hogan & Associates Construction offers the following medical plans through Aetna:

\$3,500 High Deductible Health Plan (HDHP)		
	Network	Non-Network *
	\$3,500 Individual / \$7,000 Family	\$3,500 Individual / \$7,000 Family
Deductible PCY	If any family member reaches the Individual Deductible then the deductible is satisfied for that family member. If any combination of family members reach the Family Deductible, then the deductible is satisfied for the entire family.	
	\$4,000 Individual / \$8,000 Family	\$4,000 Individual / \$8,000 Family
Out of Pocket Maximum (Includes Most Services)	If any family member reaches the Individual Out of Pocket Maximum, then the out of pocket maximum is satisfied for that family member. If any combination of family members reach the Family Out of Pocket Maximum, then the out of pocket maximum is satisfied for the entire family.	
Coinsurance (Carrier Pays / Member Pays)	80% / 20% AD	60% / 40% AD
Office Visits		
Primary Care	80 / 20 AD	60 / 40 AD
Preventive **	Covered 100%	60 / 40 AD
Specialists or Secondary Care Provider	80 / 20 AD	60 / 40 AD
Chiropractic	80 / 20 AD	60 / 40 AD
Diagnostic Lab & X-Ray Services		
Minor (In Office)	80 / 20 AD	60 / 40 AD
Major	80 / 20 AD	60 / 40 AD
Hospital Services		
Outpatient	80 / 20 AD	60 / 40 AD
Inpatient	80 / 20 AD	60 / 40 AD
Maternity	80 / 20 AD	60 / 40 AD
Emergency Services		
Urgent Care	80 / 20 AD	60 / 40 AD
Emergency Room	80 / 20 AD	See Network Benefits
Ambulance	80 / 20 AD	See Network Benefits
Mental Health Services		
Inpatient	80 / 20 AD	60 / 40 AD
Outpatient	80 / 20 AD	60 / 40 AD
Outpatient - Office	80 / 20 AD	60 / 40 AD
Prescriptions (Generic Required)		
Pharmacy	80 / 20 AD	Not Covered
Maintenance Drugs or Mail Order	80 / 20 AD	Not Covered

\$3,500 High Deductible Health Plan (HDHP) Employee Rates		
Coverage Type	Monthly	Monthly Non-Compliant
Employee	\$0.00	\$90.94
Two Party	\$0.00	\$190.97
Family	\$0.00	\$272.81

AD: After Deductible

APD: After Pharmacy Deductible

PCY: Per Calendar Year

* Member will be responsible for amounts billed by non-participating providers in excess of eligible medical expense amount.

** Please refer to your provided Aetna materials for a full list of covered preventive services and limitations.

Please Note: Some benefits require pre-authorization and/or limitations may apply. Please refer to your provided Aetna materials for additional information.

OPEN

enrollment

APRIL 1, 2023

It's time again for our open enrollment for our healthcare plans. Hogan pays 80% of the medical premium for the employee and family on our standard plan. There is an additional monthly premium for those who choose to participate in the "buy-up plan." If you and your partner choose to participate in the wellness program, Hogan will pay 100% of the medical premium. Our medical plans are with Aetna Health Plans. In addition, it is time for open enrollment with our dental plan. The cost to participate in the dental plan per month is shown below. Our dental plan is with EMI Health (Educator's Mutual).

Aetna Standard Plan		
	Participants	Non-Participants
Single	\$0	\$119.65
2P	\$0	\$251.28
Family	\$0	\$358.97
Aetna "Buy-Up" Plan		
Single	\$62.52	\$126.31
2P	\$131.30	\$265.25
Family	\$187.57	\$378.93
High Deductible Health Plan/ Health Savings Plan		
Single	\$0	\$90.94
2P	\$0	\$190.97
Family	\$0	\$272.81
EMI Health Dental Plan		
Single	\$0	
2P	\$40.50	
Family	\$70.00	

Please note: If you are currently enrolled in one of Hogan's healthcare plans or dental plan and you don't have any changes to make, i.e., add dependents or change which plan you're on, **THERE IS NOTHING YOU NEED TO DO DURING OPEN ENROLLMENT.**

However, if you need to add dependents to your medical or dental plan, switch from the standard medical plan to the buy-up plan, or enroll in dental or medical if you are not currently participating, this is your only opportunity in 2023. Also, this is your one opportunity in 2023 to participate in the High Deductible Health Plan (HDHP) and Health Savings Account (HSA).

If you need to make changes to your medical or dental plans, you will make those changes through Arcoro (formerly known as InfinityHR).

On Monday, February 27, 2023, you will receive an email from Arcoro with instructions. The window to make changes is from Monday, February 27, 2023 to Friday, March 17, 2023.

OPEN

enrollment continued

When you receive the email, do the following:

1. If you are a first time user, click on “First Time User” and create your login. If you forgot your User ID or Password, click on “Forgot / Reset User ID or Password.”
2. Click on the “Events available” drop down menu and click on “Open enrollment” and click on “Begin event.” At this point, you will be able to make changes to your medical and dental plans. If you choose to participate in the HDHP and HSA, this is where you will sign up.

HOGAN
CONSTRUCTION MANAGER • GENERAL CONTRACTOR

Core HR

MORETON & COMPANY
TRUSTED SINCE 1910

Home Support Site Sign Out

QUICK LINKS

- FAQ
- Learn about your Benefits
- Form 1095

EMPLOYEE INFO

jmorgan@hoganconstruction.com

CONTACT INFO

Jared Morgan
jmorgan@hoganconstruction.com
Laurie Orchard
lorchar@hoganconstruction.com
Phone: 801-951-7000

powered by
InfinityHR

Welcome to the Hogan & Associates, Inc benefit enrollment site.
From here you are able to do the following:

- enroll for coverage and check your benefits elections
- manage life events
- review company documents and access insurance carrier websites

CHANGE EVENTS

You may choose to complete any of the appropriate Events in the dropdown box below to affect your current benefits.

Events Available:

Address Change or Verification

Employees will be issued new medical ID cards because of open enrollment. Employees that have created an account in Aetna Navigator will see an updated digital ID card in their portal. To see the digital ID card, do the following.

1. Go to www.aetna.com.
2. Click on “Member Login.”
3. Add your username and password. If you haven’t created an account, click on “Register.”
4. Click on “Plan Overview” then click on “View ID Cards.”

Employees that haven’t created an account in Aetna Navigator will have a medical ID card mailed to the address that Aetna has on file.

EMPLOYEE

promotions

Congratulations to each of the following individuals. We're grateful for their leadership and willingness to take on more responsibility within the company.



JOSH VOELKEL
Project Superintendent



ANDREW BOYCE
Project Foreman



CARLOS CABALLERO
Project Foreman



NATHAN ROPER
Project Foreman



JARAMIE RYDSTROM
Project Foreman



DAVE TAYLOR
Project Foreman
(photo unavailable)



BRETT DAVIS
Team Lead—Civil Trucking



SHANE DRAPER
Assistant Project Manager



ROB BIRCH
Vice President of Operations

MILLCREEK COMMON

free skating passes



Hogan's HR Department has about 100 free rollerskating passes for Millcreek Common's 11,000-square-foot skating rink! Check out one of Hogan's newest and coolest projects with your friends and family. Enjoy Pizza Nono and Normal Ice Cream, or attend Food Truck Thursdays for various options. Please note, each pass is for one free rollerskating and skate rental. They do not include food or other activities.

The passes are first come, first serve. Please get in touch with Laurie Orchard if you'd like any.

2022 AWARD-WINNING projects

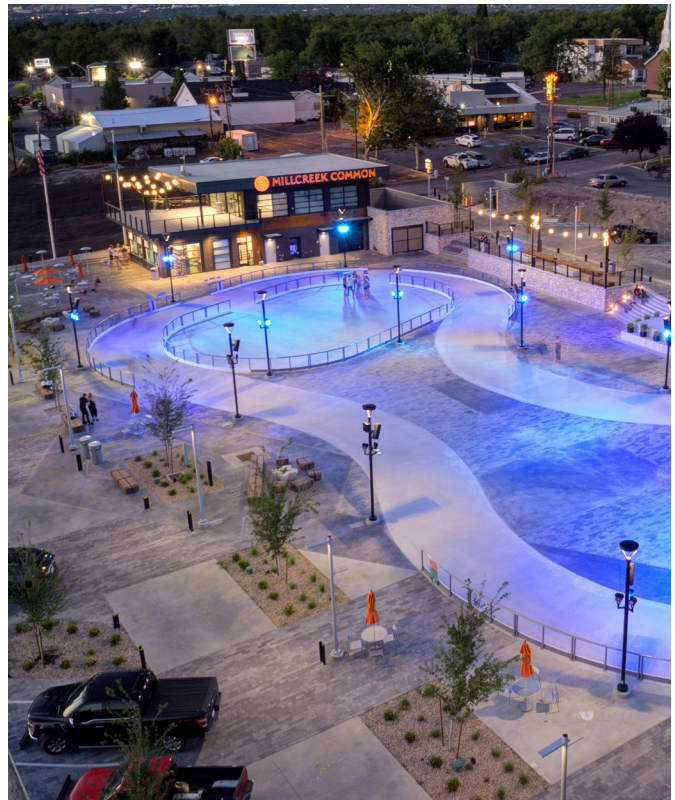
Hogan received numerous awards this year for our projects from Utah Construction & Design Magazine & the AGC of Utah. The following are the projects with the awards they won.



USU MOAB ACADEMIC BUILDING
AGC & UC&D Green/Sustainable Building



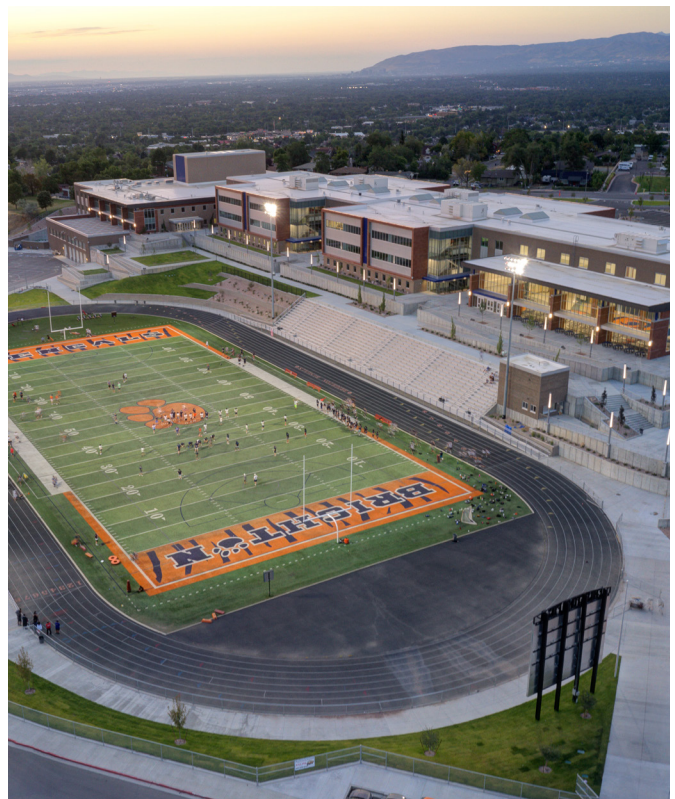
DAVIS CO. MEMORIAL COURTHOUSE
AGC, UC&D & Preservation Utah Restoration Project



MILLCREEK COMMON
AGC & UCD Park/Plaza Project



DAVIS CATALYST CENTER
UC&D Publisher's Pick



BRIGHTON HIGH SCHOOL
AGC K12 Project of the Year