



EMPLOYEE BENEFITS
2017-2018

This guide describes the benefit plans available to you as an employee of Pennoni. The details of these plans are contained in the official Plan documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in the Plan or the Summary Plan Descriptions (SPDs) (as described by the Employee Retirement Income Security Act).

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the Plan documents, the formal wording of the Plan documents will govern.

Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of Pennoni Associates Inc.

Need additional information? Have a question about one of your benefits? Keep this brochure handy for a quick reference for all your benefit needs. If you still have questions, please contact Benefit Harbor.

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Experts to Help You

Benefit Harbor

Benefit Harbor is your benefit elements and information source for the Pennoni Benefits Plan. Voice mail is available for calls received after hours and on the major holidays when Benefit Harbor is closed.

Access Benefit Harbor Online: www.mypennonibenefits.com



Login: your pennoni network user name

Password: your first initial + your last name + last four digits of your SS#

You will be required to change your password when logging in for the first time. **It will reset every open enrollment period.**

You can access your enrollment and benefits information. The website is designed to provide you with the resources and tools you need to make the most of your Benefits Plan.

- My Profile - includes your contact and dependent information
- My Benefits - allows you to enroll in your benefits, print benefit statements, and designate your beneficiaries
- My Forms and Resources - contains forms, communication material, and links to provider website

Access Benefit Harbor Over the Phone: 888-464-7309



For your convenience, Counselors are available Monday through Thursday from 9:00am to 9:00pm and Friday from 9:00am to 7:00pm.

Basic Benefits

The Pennoni Flexible Benefits Plan is designed to recognize the diverse needs of our workforce. Our plan continues to provide competitive and comprehensive benefit options that allow you to design your own plan based on your individual needs.

We encourage you to review your options before making your benefit elections. Only you can determine which benefits are the best fit for you and your family. We want you to understand your options and then make informed decisions.

Benefit Basics

Once you elect your Pennoni benefit options, your elections remain in effect for the entire plan year.

- Plan Year: April 1, 2017 through March 31, 2018
- You may only change coverage due to a qualified “life event” and must do so within 31 days of the event. Pennoni encourages you to review your benefits and make your selections wisely.

Eligibility

All employees classified as full-time are eligible to participate in the Benefits Plans the first of the month following 30 days of service. Your spouse or dependent children are also eligible for some benefits.

Life Events

The Plan recognizes the following as qualified Life Events:



- Change in status, which may include: marital, number of dependents, employment, change in residence, dependent satisfies or ceases to satisfy eligibility requirements
- Spouse’s or Dependent’s Open Enrollment
- Dependent care change
- Cost or coverage change within the employer’s plan
- HIPAA special enrollment rights
- Judgment, decree, or court order
- Enrollment/ceasing to be enrolled in Medicare or Medicaid
- FMLA special requirements



Please remember that you must contact Benefit Harbor within 31 days of the event to make any changes. You will be asked to provide documentation of your life event. All life events are effective the first of the month following the date of the event, except for birth and adoption which are effective the date of the event.

Who Pays What?

Your Benefits and Your Costs

Pennoni provides a large selection of benefits that help protect your health, wealth, and well being. The company provides some benefits at no cost to you, some you pay for, and other benefit costs are split between Pennoni and you. This mix-and-match benefits program helps you create the best benefits program that fits your needs and your lifestyle.

Benefit	Who Pays?	Tax Status
Medical/Prescription Coverage	Pennoni & You	Pre-Tax
Dental Coverage	Pennoni & You	Pre-Tax
Vision Coverage	You	Pre-Tax
Basic Life/AD&D Insurance	Pennoni	N/A
Supplemental Life/AD&D Insurance	You	After-Tax
Accident Insurance	You	After-Tax
Critical Illness and Cancer	You	After-Tax
Short-Term Disability	Pennoni	After-Tax
Long-Term Disability	Pennoni	After-Tax
Employee Assistance Plan	Pennoni	N/A
Vacation Buy/Sell	You	After-Tax
Flexible Spending Accounts	You	Pre-Tax
Qualified Transportation Benefit Options	You	Pre-Tax
Pennoni Traditional 401(k) Plan & Roth 401K Plan	You You	Tax Deferred After-Tax
Employee Stock Option Plan	Pennoni	Tax Deferred



Core Benefits

Pennoni provides the following benefits to all eligible full-time employees. Upon meeting eligibility, you are **automatically** enrolled in these benefits at **no cost to you**.

Basic Life Insurance

- 1 x your annual base salary (up to \$50,000)

Basic Accidental Death & Dismemberment (AD&D) Insurance

- 1 x your annual base salary (up to \$50,000)

Short-Term Disability

- Covers 66 2/3% of weekly compensation
- Weekly maximum benefit of \$2,500
- Benefit begins on the first calendar day of an accident/eighth calendar day for an illness and continues to the earlier of recovery or 13 weeks

Long-Term Disability

- Covers 66 2/3 % monthly compensation
- Monthly maximum benefit of \$7,500
- Benefit begins after 90 days of continuous disability and continues until the earlier of recovery or retirement age (whichever comes first)

Employee Assistance Program (EAP)

- Confidential counseling sessions (up to 5 per year at no cost to you)
- Work/Life Balance resources
- Financial, Legal, and Educational Resources
- Child care and Elder care
- 24-hour/7 days a week access via telephone or internet

Vacation

- Vacation time is accrued bi-weekly
- Your vacation time should be used to spend time away from work to renew and refresh

Holidays

- Pennoni recognizes 8 paid holidays each year which includes one employee selected holiday
- Additional holidays may be recognized at the discretion of management

Sick Time

- Paid sick leave is granted to full-time employees at the discretion of management

Employee Stock Ownership Plan (ESOP)

- Company stock purchased on your behalf
- Fully vested after 6 years in the plan, partial after 2 years
- Automatic enrollment upon meeting plan requirements
- Online Access to your account with ESOP Navigator

Medical and Prescription Benefits

In addition to the core benefits, you have the opportunity to build a benefits plan that meets your needs and the needs of your family. Pennoni is committed to providing a range of benefits from which you can choose. You are responsible for a percentage of, or the total cost of these benefits.

Medical Coverage

Pennoni offers two **Independence Blue Cross Personal Choice Preferred Provider Organization** Plans - PPO Plan A and PPO Plan B. Both Plans utilize the nationwide BlueCard® PPO Provider Network. This network provides you with access to In-Network doctors across the country.

PPO plans are least expensive when you use In-Network providers. When you do so, a greater percentage of your expenses are covered and your out-of-pocket costs are reduced. However, you can opt to use Non-Network or Out-of-Network doctors or facilities and still receive comprehensive coverage. When you do seek care Out-of-Network you will incur higher deductibles and will pay a higher portion of the costs yourself. To locate an in-network provider, select the National BlueCard PPO Network.

Prescription Drug Coverage

Prescription drug coverage is included as part of both PPO Plan A and PPO Plan B and is provided through **Express Scripts**. The plan utilizes a three-tiered Formulary Prescription Drug Program. Generic Drugs are available at the lowest co-pay rate; Brand Name drugs that appear on the Formulary Drug List are available at a lower co-pay – than other brand name drugs.

A Mail Order Prescription program is also available for all maintenance medications. Mail order provides a way for you to save money and time. You receive a three month supply for a two month co-pay that's getting one month free! You also get free delivery and save yourself a trip to the pharmacy.

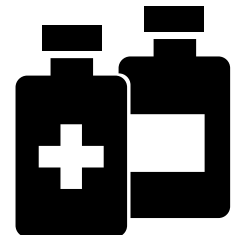
Express Scripts can help you find ways to save on your prescriptions through the My RX Choices program. This tool, available on Express Scripts' comprehensive website, will show you cheaper alternatives to the medications you're currently taking and the amount you could save by switching to mail order. If you decide to switch, Express Scripts will even contact your doctor for you.

**Please note, you will have separate ID cards for the medical and prescription benefits.*

Medical / Prescription Plan



	Per Pay Cost	
	Plan A	Plan B
Single	\$88.35	\$51.19
Employee & Child(ren)	\$155.94	\$90.35
Employee & Spouse	\$176.70	\$102.38
Family	\$247.38	\$143.34



The Pennoni PPO Plans A and B are compared on the following pages - each plan is shown with both the in-network and out-of-network benefits.

Contacts:

Independence Blue Cross

www.ibx.com

877-585-5734

Express Scripts

www.express-scripts.com

800-711-0917

Plan A

Benefit	In-Network	Out-of-Network ¹
DEDUCTIBLE		
Individual	\$500	\$1,000
Family	\$1,000	\$2,000
AFTER DEDUCTIBLE, PLAN PAYS	90%	80%
OUT-OF-POCKET MAXIMUM		
Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
LIFETIME MAXIMUM ³	Unlimited	Unlimited
DOCTOR'S OFFICE VISITS		
Primary Care Services	\$15 Copayment, no deductible	80%, after deductible
Specialist Services	\$30 Copayment, no deductible	80%, after deductible
PREVENTIVE CARE FOR ADULTS AND CHILDREN	100%, no deductible	80%, after deductible
PEDIATRIC IMMUNIZATIONS	100%, no deductible	80%, NO deductible
ROUTINE GYNECOLOGICAL EXAM/PAP 1 per Contract year for women of any age ⁵	100%, no deductible	80%, NO deductible
MAMMOGRAM	100%, no deductible	80%, NO deductible
NUTRITION COUNSELING FOR WEIGHT MANAGEMENT 6 visits per calendar year ⁶	100%, no deductible	80%, after deductible
MATERNITY		
First OB visit	\$15 Copayment, no deductible	80%, after deductible
Hospital	90% after \$250 copay per day, maximum 5 copays per admission (once per Contract year), no deductible	80%, after deductible ⁴
INPATIENT HOSPITAL SERVICES		
Facility	90% after \$250 copay per day, maximum 5 copays per admission (once per Contract year), no deductible	80%, after deductible ⁴
Physician/Surgeon	90% after \$250 copay per day, maximum 5 copays per admission (once per Contract year), no deductible	80%, after deductible
INPATIENT HOSPITAL DAYS	365	70 ⁴
OUTPATIENT SURGERY		
Facility	90%, after deductible	80%, after deductible
Physician/Surgeon	90%, after deductible	80%, after deductible
EMERGENCY ROOM	\$100 Copayment (Copayment waived if admitted), no deductible	\$100 Copayment (Copayment waived if admitted), NO deductible
URGENT CARE CENTER	\$35 Copayment, no deductible	80%, after deductible
AMBULANCE		
Emergency	100%, no deductible	100%
Non-emergency	90%, after deductible	80%, after deductible
OUTPATIENT LABORATORY/PATHOLOGY	100%, no deductible	80%, after deductible
OUTPATIENT X-RAY/RADIOLOGY	90%, after deductible	80%, after deductible
THERAPY SERVICES		
Physical, Speech and Occupational	\$30 Copayment, no deductible	80%, after deductible
Cardiac Rehabilitation 36 visits per Contract year ³	\$30 Copayment, no deductible	80%, after deductible
Pulmonary Rehabilitation 12 visits per Contract year ³	\$30 Copayment, no deductible	80%, after deductible
Respiratory Therapy	\$30 Copayment, no deductible	80%, after deductible
RESTORATIVE SERVICES, INCLUDING CHIROPRACTIC CARE Orthoptic/Pleoptic Therapy limited to 8 sessions lifetime maximum ³	\$30 Copayment, no deductible	80%, after deductible
CHEMO/RADIATION/DIALYSIS	90%, after deductible	80%, after deductible
OUTPATIENT PRIVATE DUTY NURSING	90%, after deductible	80%, after deductible
SKILLED NURSING CARE	90%, after deductible	80%, after deductible
HOSPICE AND HOME HEALTH CARE	90%, after deductible	80%, after deductible
DURABLE MEDICAL EQUIPMENT AND PROSTHETICS	90%, after deductible	80%, after deductible
OUTPATIENT DIABETIC EDUCATION	100%, no deductible	Not covered
INTRAUTERINE DEVICE	100% ² , no deductible	80%, after deductible

Plan B

Benefit	In-network	Out-of-network ¹
DEDUCTIBLE		
Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
AFTER DEDUCTIBLE, PLAN PAYS		
	80%	70%
OUT-OF-POCKET MAXIMUM ²		
Individual	\$3,000	\$5,000
Family	\$6,000	\$10,000
LIFETIME MAXIMUM ³		
	Unlimited	Unlimited
DOCTOR'S OFFICE VISITS		
Primary care services	\$15 copayment, No deductible	70%, after deductible
Specialist services	\$30 copayment, No deductible	70%, after deductible
PREVENTIVE CARE FOR ADULTS AND CHILDREN		
	100%, No deductible	70%, No deductible
PEDIATRIC IMMUNIZATIONS		
	100%, No deductible	70%, No deductible
ROUTINE GYNECOLOGICAL EXAM/PAP 1 per calendar year for women of any age ²		
	100%, No deductible	70%, No deductible
MAMMOGRAM		
	100%, No deductible	70%, No deductible
NUTRITION COUNSELING FOR WEIGHT MANAGEMENT 6 visits per calendar year ³		
	100%, No deductible	70%, after deductible
OUTPATIENT LABORATORY/PATHOLOGY		
	100%, No deductible	70%, after deductible
MATERNITY		
First OB visit	\$15 copayment, No deductible	70%, after deductible
Hospital	80%, after deductible	70%, after deductible ⁴
INPATIENT HOSPITAL SERVICES		
Facility	80%, after deductible	70%, after deductible ⁴
Physician/Surgeon	80%, after deductible	70%, after deductible
INPATIENT HOSPITAL DAYS		
	Unlimited	70 ⁴
OUTPATIENT SURGERY		
Facility	80%, after deductible	70%, after deductible
Physician/Surgeon	80%, after deductible	70%, after deductible
EMERGENCY ROOM		
	\$50 copayment, No deductible (waived if admitted)	\$50 copayment, No deductible (waived if admitted)
URGENT CARE CENTER		
	\$35 Copayment	70%, after deductible
AMBULANCE		
Emergency	100%, No deductible	100%, No deductible
Non-emergency	80%, after deductible	70%, after deductible
OUTPATIENT X-RAY/RADIOLOGY		
Routine Radiology/Diagnostic	80%, after deductible	70%, after deductible
MRI/MRA, CT/CTA Scan, PET Scan	80%, after deductible	70%, after deductible
THERAPY SERVICES		
Physical and occupational 30 visits per calendar year ³	\$30 copayment, No deductible	70%, after deductible
Cardiac rehabilitation 36 visits per calendar year ³	\$30 copayment, No deductible	70%, after deductible
Pulmonary rehabilitation 36 visits per calendar year ³	\$30 copayment, No deductible	70%, after deductible
Speech 20 visits per calendar year ³	\$30 copayment, No deductible	70%, after deductible
Orthoptic/Pleoptic 8 session lifetime maximum ³	\$30 copayment, No deductible	70%, after deductible
SPINAL MANIPULATIONS 20 visits per calendar year ³		
	\$30 copayment, No deductible	70%, after deductible
INJECTABLE MEDICATIONS		
Standard injectables	100%, No deductible	70%, after deductible
Biotech/Specialty injectables	\$100 copayment, No deductible	70%, after deductible
CHEMO/RADIATION/DIALYSIS		
	80%, after deductible	70%, after deductible

Wellness Rewards

Wellness

Taking small steps every day can add up to big changes in your health. Pennoni's medical insurance offers wellness programs that support you and your family in improving and maintaining good health by earning points, rewards, and reimbursements. These programs are available for you and each family member enrolled in Pennoni's medical plan through Independence Blue Cross, including your spouse and children.

Wellness Rewards Program

By simply getting preventive screenings, exercising, or visiting your doctor, you and your family members can each earn points that are redeemable for up to \$200 in gift cards. Take healthy actions, at your own pace, and watch your points grow. The points that you earn for your healthy habits are redeemable for gift cards to hundreds of restaurants and retailers.

Healthy Lifestyles™ Solutions Reimbursements

Get rewarded for taking small steps every day that can add up to big changes in your health. Healthy Lifestyles Solutions reimbursements offer you:

- Up to \$150 back on your fitness center fees

With Independence Blue Cross' fitness program, you can get up to \$150 back by going to an approved fitness center 120 times during a 365-day period (example: June 2017 through May 2016.) The Fitness Program rewards you for incorporating a well-rounded exercise program into your routine. To be eligible for the fitness center reimbursement, you must choose a full-service fitness center that offers a variety of cardiovascular, flexibility, and resistance training in a supervised setting.

- \$150 back on an approved weight management program

No one said weight loss is easy, but support from others can make the challenge feel more manageable. Enroll in Weight Watchers®, Weight Watchers® Online, or an approved weight management program at any network hospital and you can get encouragement to manage your weight for the long haul. The Healthy Lifestyles Solutions Weight Management Program will reimburse you up to \$150 for the cost of an approved weight management program.

- \$150 back for programs to help you quit tobacco

You probably know many of the reasons why you should quit smoking — it can help you breathe easier, live longer, and protect the health of those around you. Quitting isn't easy, and many people try more than once before they succeed, but it's worth it. To help you quit for good, our Healthy Lifestyles Solutions Tobacco Cessation Program will reimburse you up to \$150 for completing an approved tobacco cessation program. If you're 18 or older and your program costs less than \$150, you can apply the difference toward reimbursement of nicotine replacement products or medications prescribed to you to help you quit.

Begin earning points, rewards, and reimbursements by logging into ibxpress.com.

Dental Benefits

Taking care of your teeth and eyes is as important as taking care of the rest of your body. That's why Pennoni offers dental and vision plans that cover routine check-ups and additional services needed for your health.

Dental Benefits are provided through Delta Dental and utilizes the Delta Dental Premier Network of Dentists. Pennoni's Dental Plan covers four main types of expenses:

- Preventive and diagnostic care like routine exams and cleaning, fluoride treatments, sealants and x-rays
- Basic treatment such as simple fillings and extractions, root canals, oral surgery, and gum disease treatment
- Major treatment such as crowns and dentures
- Orthodontia
- Pre-determination is required for certain treatment plans

Benefit	Delta Dental - Base Plan (In-Network)	Delta Dental - Buy-up Plan (In-Network)
Annual Deductible Single Family	\$50 \$100	\$50 \$100
Preventative & Diagnostic Care	100% (No Deductible)	100% (No Deductible)
Basic restorative, oral surgery, endodontics, and periodontics	80% (After Deductible)	90% (After Deductible)
Major restorative, prosthodontics, and implants	50% (After Deductible)	50% (After Deductible)
Orthodontia*	\$1,500 per person per lifetime	\$2,000 per person per lifetime
Annual Maximum Benefit	\$1,500 per person per year	\$2,000 per person per year



Dental	Base Plan Per Pay Cost	Buy-up Plan Per Pay Cost
Single	\$3.60	\$6.66
Employee & Child(ren)	\$22.60	\$30.63
Employee & Spouse	\$16.60	\$23.40
Family	\$36.90	\$48.82

Contact Delta Dental

www.deltadental.com

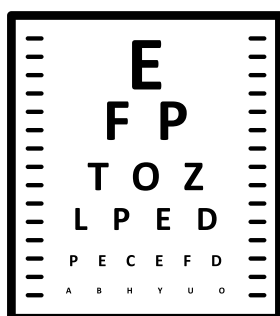
800-932-0783

Additional Information on Pennoni Portal

Vision Benefits

Vision Benefits are provided through VSP. Under this plan you may use the eye care professional of your choice, but when you use a participating provider, you will receive higher levels of coverage.

Benefit	VSP (In-Network)	VSP (Out-of-Network)
Exams (every 12 months)	\$10 co-pay	Reimbursed up to \$45
Glasses (frames every 12, months; lenses every 12 months)	\$25 materials co-pay	Reimbursed up to \$79 for glasses; reimbursement for lenses varies from \$30 to \$65 depending on type of lenses
Contacts in lieu of frames and glasses	\$25 materials Co-pay	Reimbursed up to \$105



Vision	Per Pay Cost
Single	\$4.13
Employee & Child(ren)	\$6.75
Employee & Spouse	\$6.61
Family	\$10.88

These charts for dental and vision benefits show how much you pay for certain products and services. Keep in mind, if your doctor charges more than the plan's "reasonable and customary" charge, you may be required to pay the extra amount.

Dependant age limit for both dental and vision is to age 26.

Contact VSP

www.vsp.com

800-877-7195

Additional Information on Pennoni Portal

Flexible Spending Programs

Flexible Spending Accounts

Spending Accounts work like a savings account - each pay period a pre-tax payroll deduction is deposited to your Medical and/or Dependent Care Spending Account. When you need money to cover an eligible expense, you make a pre-tax "withdrawal" by using your flexible benefits debit card, or completing a claim form and providing proper documentation (pharmacy receipts, detailed bills, or explanation of benefits [EOB]). You may elect to have your reimbursement check deposited directly into your checking or savings account.

Account	Used For	Contributions
Medical Spending	Most medical, dental, and vision expenses (like co-payments, deductibles, eyeglasses, and certain Over-the-Counter medications)	\$2,600 maximum per plan year May roll over \$500 into the following plan year.
Dependent Care Spending	Dependent care expenses (like daycare, after-school programs, or elder care programs) so you and your spouse can go to work or go to school full-time.	\$5,000 maximum per plan year.

Qualified Transportation Benefit Options

Pennoni offers Commuter benefits that help you save money by allowing you to use pre-tax money for eligible expenses. Participants can pay for related expenses using your FSA debit card, online submissions, or completing reimbursement forms which are available via ibxpress.com

Transit Account	For anyone who uses mass transit as part of the daily commute to work. It covers fees for trains, buses or vanpools
Parking Account	For anyone who parks at or near their place of employment or the parking lot of a mass transit or train station

Both Transit and Parking accounts have the following features:

- Up to \$255/month contribution with rollover
- Ongoing full monthly contributions available first of month
- Elections can be adjusted any time during the year through Benefit Harbor if commuting patterns change



Contact Independence Blue Cross

www.ibxpress.com

800-ASK BLUE



Bicycle Commuter Program

- Employees who regularly use their bicycle for transportation between their home and work location are eligible for up to \$20 per month to use towards expenses related to their commute. This benefit may not be used if you have elected either mass transit or parking expense reimbursement.



Vacation Buy / Vacation Sell Program

The Pennoni Vacation Buy/Sell Program is a wonderful opportunity for employees to be able to buy or sell vacation time as they deem fit for the upcoming year.

- You may buy one week of vacation.
- You may sell one week of vacation after you begin accruing 3 weeks of vacation annually.
- You must elect this benefit during the open enrollment period if you are interested in participating in this plan. You will not be permitted to make any mid-year elections, so plan ahead!
- You must meet the eligibility requirements as of April 1, 2017 or you must wait until next open enrollment.
- The Buy/Sell amount will be set based on your salary as of April 1, 2017 and will not be adjusted during the year. The cost will be deducted (vacation buy) or added (vacation sell) to your paycheck on an after-tax basis over 26 pay periods.
- Vacation purchased through the Vacation Buy program must be used in one week increments. Partial reimbursement requests will not be accepted.

Life and Supplemental AD&D Benefits



If you want additional protection for you and your family, you can buy:

Supplemental Life	Available Coverage
For you	\$10,000 increments; The lesser of up to five times annual earnings up to \$500,000 maximum benefit; \$200,000 Guaranteed Issue
For your Spouse (Must also purchase employee coverage)	\$5,000 increments; \$250,000 maximum benefit or 100% of employee amount (whichever is less); \$30,000 Guaranteed Issue
For your Child(ren) (Must also purchase employee coverage)	\$2,500 increments, \$10,000 maximum benefit

Employee Cost for Supplemental Life Insurance for Employee / Spouse

Benefit Amount / \$1000 x Per Pay Rate for Employee Age (see chart) = Per Pay Cost

Age as of April 1, 2017	Employee	Spouse
Under 30	\$0.0351	\$0.0411
30-34	\$0.0392	\$0.0457
35-39	\$0.0480	\$0.0563
40-44	\$0.0738	\$0.0868
45-49	\$0.1260	\$0.1482
50-54	\$0.2091	\$0.2455
55-59	\$0.3258	\$0.3831
60-64	\$0.5086	\$0.5982
65-69	\$0.9129	\$0.9129
70+	\$1.6338	--

Employee Cost for Supplemental Life Insurance for Dependent Children

Benefit Amount / \$1000 x \$0.0462 = Per Pay Cost

Supplemental AD&D	Available Coverage
For you	\$10,000 increments; \$500,000 maximum benefit Amounts more than \$250,000 cannot exceed 10x annual salary
For your Spouse (Must also purchase employee coverage)	\$5,000 increments; \$300,000 maximum benefit or 100% of employee amount (whichever is less)
For your Child(ren) (Must also purchase employee coverage)	Flat benefit of \$50,000 for each eligible child

Contact Sun Life

www.mysunlifebenefits.com

800-247-6875

Accident, Critical Illness, & Cancer Insurance

Employee Cost for Supplemental Accidental Death and Dismemberment Insurance

Accident Insurance	Available Coverage
Available for you and your family. Provides 24 hour coverage. Pays out a flat \$ benefit amount based on the covered injury incurred.	Covered claims have reimbursements that range from \$20 to \$40,000. Please refer to the plan design summary for specifics on this plan.

Employee Cost for Accident Insurance	Pay per cost
Single	\$4.60
Employee & Child(ren)	\$7.23
Employee & Spouse	\$7.52
Family	\$11.96



Critical Illness & Cancer	Available Coverage
Provides a lump sum benefit upon diagnosis of a covered condition. All coverage is Guaranteed Issue (No Evidence of Insurability needed). Coverage for spouse/dependents is contingent on employee selecting coverage.	Benefit amounts that can be selected range from \$5,000 to \$20,000 for the employee and from \$5,000 to \$10,000 in increments of \$2,500 for spouses and a flat \$5K for dependents(s). Please refer to the plan design summary for specifics on this plan. Separate rates for smokers and non-smokers.

Employee Cost for Critical Illness and Cancer Insurance for Employee / Spouse Benefit Amount / \$1,000 X per Pay Rate for Employee Age (see Chart) = Per pay cost

Age as of April 1, 2017	Employee Non-Smoker	Employee Smoker	Spouse Non-Smoker	Spouse Smoker
Under Age 29	\$0.2123	\$0.2215	\$0.2123	\$0.2215
30-39	\$0.3323	\$0.3785	\$0.3323	\$0.3785
40-49	\$0.6692	\$0.96	\$0.6692	\$0.96
50-59	\$1.37	\$2.46	\$1.37	\$2.46
60-69	\$2.76	\$5.82	\$2.76	\$5.82
70-74	\$4.45	\$9.31	\$4.45	\$9.31
75-79	\$5.85	\$11.00	\$5.85	\$11.00
80 & Over	\$6.64	\$11.84	\$6.64	\$11.84

Employee Cost for Critical Illness and Cancer Insurance for Dependent.
Same cost whether one dependent or multiple dependents.
Benefit Amount / \$1,000 X dependent rate (see chart) = per pay cost

Age as of April 1, 2017	Dependent
All Age Bands	\$0.4154

Contact Sun Life

www.mysunlifebenefits.com

800-247-6875

* For both plans the following rules will apply:

No double dipping - No person may be considered to be a dependent child of more than one employee and no person may be considered both a spouse and an employee.

Retirement Benefits

Pennoni provides you with two opportunities to save for retirement. No matter what your age, now is the time to save for your retirement years by participating in your employer-sponsored retirement plans.

Pennoni Traditional 401(k) Plan & Roth 401K Plan

The Pennoni 401(k) Retirement Options are federally qualified, tax-deferred retirement savings plans. With a Traditional 401(k) Plan, your contribution and your investment return are not taxed for Federal Withholding Tax or some State Income Tax* purposes until you withdraw your balance. This deferral of taxes enables your balance to grow faster than it would if it were in a normal savings account. The Roth 401K Plan allows you to make after tax contributions to the plan and never pay taxes on the earnings. The two options give you greater flexibility in planning your retirement portfolio.



*Note: Some states, including Pennsylvania, require you to pay State Income Tax on your contribution to the plan.

- If you are age 21 and older, you are eligible to participate in the 401(k) Retirement Plan as soon as administratively feasible following 30 days of service. New employees are automatically enrolled at a 3% contribution rate. You may change or cancel your contribution at any time.
- You can contribute in one-percent increments up to the IRS maximum limit. For those over 50 years of age, an additional “catch-up” contribution can be made once the IRS maximum limit is reached.
- A diverse selection of investment options is available which allows you to select the fund(s) which best meet your personal retirement needs.
- You will be sent enrollment information prior to your eligibility date. Once you are eligible to participate, you may enroll in the Plan at any time.
- To access your account online go to www.retirementdirections.com. Your default user name is your social security number. Your default password is the MMDD of your birthday.

Contact PNC: 800-374-4631
M-F 8am - 10pm Eastern

Employee Stock Ownership Plan (ESOP)

The Pennoni ESOP is a federally qualified, tax-deferred retirement savings plan. The plan was adopted in 1994 and allows employees to be owners of the company without investing their own money. The ESOP is the majority stock holder owning approximately 60% of the company. Each eligible employee, as a participant in the ESOP, is a member of this majority group.

- You are eligible for the Pennoni ESOP if you are on the payroll as of December 31 and have worked 1,000 hours in **the plan year**. Enrollment is automatic once you satisfy the eligibility requirements.

YEARS OF ESOP PARTICIPATION	% VESTED
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%



- You are fully vested in the Plan after 6 years in the ESOP. Vesting means your ownership of the dollars in your Plan account. The vesting schedule is as follows:
- Value of the shares are determined by an independent appraiser each year.
- Statements are generated once per year and are available online at <https://pennoni.esopnavigator.com>
Your user name is your email address @ pennoni.com.
Your temporary password is the last four digits of your SS# and the first two letters of your last name.

Contact Information

Primary Contact	Hours of Operation	Website	Phone Number
Benefit Harbor	M-Th: 9:00am - 9:00pm EST Fri: 9:00am - 7:00pm EST	www.mypennonibenefits.com	888-464-7309
Plan	Administrator	Website	Phone Number
Medical Benefits	Independence Blue Cross	www.ibx.com	877-585-5734
Prescription Benefits	Express Scripts	www.express-scripts.com	800-711-0917
Dental Benefits	Delta Dental	www.deltadental.com	800-932-0783
Vision Benefits	VSP	www.vsp.com	800-877-7195
Basic Life/AD&D Insurance	Sun Life	www.mysunlifebenefits.com	800-247-6875
Supplemental Life Insurance	Sun Life	www.mysunlifebenefits.com	800-247-6875
Supplemental AD&D Insurance	Sun Life	www.mysunlifebenefits.com	800-247-6875
Family Medical Leave	Sun Life / FMLA Source	https://fmla.sunlife-usa.com	877-SUN-FMLA
Short-Term Disability	Sun Life	www.mysunlifebenefits.com	800-247-6875
Long-Term Disability	Sun Life	www.mysunlifebenefits.com	800-247-6875
Accident Insurance	Sun Life	www.mysunlifebenefits.com	800-247-6875
Critical Illness and Cancer	Sun Life	www.mysunlifebenefits.com	800-247-6875
Flexible Spending Accounts	Independence Spending Accounts	www.ibxpress.com	800-ASK BLUE
Employee Assistance Plan	Carebridge	www.myliferesource.com Access Code: 7J6BH	800-437-0911
401(k) Retirement Plan	PNC Advisors	www.retirementdirections.com	800-374-4631
ESOP	Pennoni	https://pennoni.esopnavigator.com	215-222-3000

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PARTNERS FOR WHAT'S POSSIBLE