

2019 EMPLOYEE BENEFITS

QUICK GUIDE

Introduction

Here at Crown Castle, we're proud to offer comprehensive health and financial benefits that help us support our people and their families. This guide offers an at-a-glance overview of our retirement, medical and supplemental benefits. If you have questions or need help choosing a plan, ask Your Connection at 713-570-5200 or email YourConnection@crowncastle.com.

You can **click** the icons below to go straight to each section.

WELCOME

Crown Castle is investing in you. Take a look at the suite of competitive benefits we are providing for 2019.

NOTE: You can click the icons on this page to go straight to each section. You can also print this PDF. Note that it has been optimized for readability on 11x17" (ledger) paper. You can select this paper size in your printer settings.

401(k) Retirement

How Crown Castle helps to maximize your investment in your future.

Your Medical Plans at a Glance

Quickly compare plans to find the one that's right for you and your family.

Additional Benefits

Crown Castle offers a suite of competitive benefits, from new parent leave to tuition reimbursement, to make your life a little easier.

Personal Time Off (PTO)

Work-life balance is important. With 11 holidays and 18+ PTO days per year, you can put R&R back on your to-do list.

Benefit Contacts

We're here to help. Here's how you can get in touch.

401(k) Retirement Plan

Our market-leading 401(k) is an investment in you and your retirement. For more details, go to benefitsconnect.crowncastle.com.

Contributions

- You can contribute up to \$19,000 in 2019 (or \$25,000 beginning in the year you turn age 50).
- Crown offers an automatic 3% **base match each payroll period**.
- Crown Castle may also make a 3% **discretionary match** based on annual Board approval, paid in the **first quarter of the following calendar year**.
- The B3 Stock Award, also subject to Board approval, has historically represented 4% of base salary. It is paid in the **first quarter of the following calendar year**. Although the B3 Stock Award is made in the form of Crown Castle stock, you may freely and immediately reinvest it according to your preferences.

Vesting, Investment Options & Account Management

- Crown Castle matches and the B3 Stock Award will vest 33% after one year of service, 67% after two years and 100% after three years.
- Our plans are managed by Charles Schwab. You can make changes to your contributions weekly at schwab.com/workplace, or by calling 800-724-7526 (800-SCH-PLAN).
- New employees are eligible to enroll on their hire date. If no action is taken, new employees will be automatically enrolled with a 6% salary deferral on the first day of the month following 3 months of employment. You can opt out by electing to defer 0%.

If You Work at Crown Castle, You Can Retire a Millionaire

Can you save even more? Start now.

- Did you know that contributing an extra \$100 per paycheck beginning at age 25 has the potential to generate, at 8% annual returns, an extra \$700,000 of retirement income?
- The key is starting early and contributing as much as you can.



Want to retire a millionaire?

- Visit schwabplan.com to schedule a meeting with an investment specialist or call 800-724-7526.
- Log in to your account to make sure you are contributing as much as you can afford to.

GET MONEY FROM THE COMPANY

To take full advantage of the base match and the discretionary match, contribute **at least 6%** of your compensation to the plan.

4% company
B3
Stock Award*

3% company
discretionary
match

3% company
base match


Your 6%
contribution

Your 6% contribution + 10% company contributions (if approved) = a total of 16% of your pay contributed to your account!

To maximize your match, consider contributing a portion of your annual incentive or commission.


*The B3 Stock Award is calculated based on your year-end base salary.

Your Medical Plans at a Glance




HSA Base Plan (New for 2019)

Each Paycheck	Deductible	Out Of Pocket Max	HSA CCI Contribution	HSA Base Plan: How it works
\$	\$\$\$\$ (Your deductible IS your out of pocket max)		\$1,000 IND. \$2,000 FAM.	You pay the lowest premiums up front, but have the highest deductible. To help offset that, Crown provides a seed into your HSA of \$1,000 for an employee, or \$2,000 for a family. Your deductible is equal to your out-of-pocket maximum, so after you hit your deductible, 100% of your expenses are covered.



HSA Plus Plan (Previously CDHP)

Each Paycheck	Deductible	Out Of Pocket Max	HSA CCI Contribution	HSA Plus Plan: How it works
\$\$	\$\$	\$\$\$	\$1,000 IND. \$2,000 FAM.	You spend less money in premiums up front in exchange for higher costs if you need care. Crown provides a seed into your HSA of \$1,000 for an employee, or \$2,000 for a family.



Traditional Plan (Previously Premier PPO)

Each Paycheck	Deductible	Out Of Pocket Max	HSA CCI Contribution	Traditional Plan: How it works
\$\$\$\$	\$	\$\$\$	None	You pay the highest premiums up front, but have the lowest deductible. You pay more predictable flat costs (your copay) for office visits and prescription drugs.

NEED HELP CHOOSING?

Our Benefits website, benefitsconnect.crowncastle.com, has more details about everything in this guide.

For personalized, confidential help choosing a plan, send an email to YourConnection@crowncastle.com or call 713-570-5200.

What does a Year of Medical Coverage Typically Cost?

We invest in your health. What does that look like? Every year Crown Castle pays:



\$5,500
For your coverage.



\$19,500
For a family of four.

You invest in your health, too. What do you pay annually?

	HSA Base Plan				HSA Plus Plan				Traditional Plan			
	You only	w/ spouse	w/ child(ren)	w/ family	You only	w/ spouse	w/ child(ren)	w/ family	You only	w/ spouse	w/ child(ren)	w/ family
Up-front costs Premium (pay deduction)	\$390	\$962	\$936	\$1,508	\$806	\$2,132	\$1,898	\$2,548	\$1,534	\$4,186	\$3,666	\$5,070
CCI HSA Contribution	(\$1,000)		(\$2,000)		(\$1,000)		(\$2,000)				(\$0)	
Out-of-pocket costs												
Light user*	\$500		\$1,000		\$500		\$1,000		\$300		\$600	
Moderate user*	\$1,000		\$2,000		\$1,000		\$2,000		\$400		\$800	
Heavy user*	\$3,000		\$6,000		\$2,000		\$4,000		\$2,000		\$4,000	
Your total estimated cost = Premium + out-of-pocket - CCI HSA Contribution												
Light user*	(\$110)	(\$38)	(\$64)	\$508	\$306	\$1,132	\$898	\$1,548	\$1,834	\$4,786	\$4,266	\$5,670
Moderate user*	\$390	\$962	\$936	\$1,508	\$806	\$2,132	\$1,898	\$2,548	\$1,934	\$4,986	\$4,466	\$5,870
Heavy user*	\$2,390	\$4,962	\$4,936	\$5,508	\$1,806	\$4,132	\$3,898	\$4,548	\$3,534	\$8,186	\$7,666	\$9,070

What plan looks right for you? View your annual medical spend online at www.myuhc.com or www.bluecrossma.com.

Remember, cost is only one factor that may play into your decision. Also consider how you want to pay (up front via premiums vs. later when you need care), your risk tolerance, and your ability to cover unexpected medical expenses out-of-pocket.

Need more help? Call Your Connection at 713-570-5200.

HOW TO USE THIS CHART

1. Who are you covering?

Select the appropriate column.

2. What kind of user are you?

Select a profile based on the amount of care you expect to use.

***Light user** - Visit doctor for annual preventive care, 2 ongoing prescriptions per month (generic), 2 sick visits, 2 single fill prescriptions.

***Moderate user** - Visit doctor for annual preventive care, 3 prescriptions per month (generic), 2 one-time prescriptions (brand), 4 sick visits.

***Heavy user** - For this group, we've modeled hitting your plan out-of-pocket maximum, meaning the most you would pay no matter how many services you have.

3. Compare your total estimated cost on each plan.

Medical Plan Comparison In-Network

Medical Coverage	HSA Base Plan	HSA Plus Plan	Traditional Plan
100% Preventive Care Coverage	✓	✓	✓
UHC Choice Plus Network	✓	✓	✓
HSA with Crown Castle Contributions	✓	✓	✗
Crown Castle Annual HSA Contribution Employee / Family	\$1,000 / \$2,000	\$1,000 / \$2,000	None
Calendar Year Deductible ¹ Employee / Family	\$3,000 / \$6,000	\$1,500 / \$3,000	\$400 / \$800
Calendar Year Out-of-Pocket Max ² Employee / Family	\$3,000 / \$6,000	\$2,000 / \$4,000	\$2,000 / \$4,000
Plan Coinsurance (after deductible)	100%	90%	90%
Other Services	100% after deductible	90% after deductible	Office visits: \$20 / Telemedicine: \$10 / ER: \$150
Prescription Drugs: In-Network Retail Pharmacy (30-day supply) Preventive Generic / Brand / Non-Formulary Brand Mail Order (90-day supply)	100% 100% after deductible 100% after deductible	100% 90% / 80% / 70% after deductible Same as retail	N/A \$10 / \$20 / \$40 2x retail copay
Your Premium Cost Per Paycheck			
Employee Only	\$15	\$31	\$59
Employee & Spouse	\$37	\$82	\$161
Employee & Child(ren)	\$36	\$73	\$141
Family	\$58	\$98	\$195

1. The entire family deductible must be met before benefits are payable for anyone in the family if a member elects to cover dependents.
2. Calendar year out-of-pocket maximum includes deductibles, coinsurance, copays, and other qualified medical and prescription drug expenses.

GLOSSARY

PREMIUM

The amount that must be paid for your health insurance or plan. This amount is deducted from your paycheck every pay period.

DEDUCTIBLE

The amount you pay for healthcare services before our health insurance begins to pay. The deductible may not apply to all services.

COINSURANCE

The percentage of costs that Crown Castle pays after you've met your deductible (for example, 90%).

OUT-OF-POCKET MAXIMUM

The most you could have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits.

The out-of-pocket limit doesn't include your monthly premiums. It also doesn't include anything you spend for services your plan doesn't cover.

For more details, go to benefitsconnect.crowncastle.com.

How It Works

For more details, go to benefitsconnect.crowncastle.com.

Health Savings Account (HSA)

The HSA is a personal savings account that you can use for eligible healthcare expenses. It is available for HSA Plan participants only. You own your account, and the money in it rolls over from year to year, even if you leave the company. Consider it part of your short-term or long-term savings strategy for eligible healthcare expenses.

Every year, Crown Castle contributes \$1,000 for an individual or \$2,000 if you cover dependents.

Flexible Spending Accounts (FSA)

FSAs allow you to set aside pre-tax money to pay for eligible healthcare or dependent care expenses, which helps stretch your money further and lowers your taxable income. The company offers two types of FSAs: healthcare and dependent care, both administered by UHC.

Tobacco/Nicotine Surcharge

If you use tobacco or nicotine, you'll pay a \$75 surcharge per pay period. But, if you enroll in our new cessation program, Quit for Life, we'll waive the surcharge. This program comes with free cessation drugs to help you quit.

How do I order a new medical ID card or print a temporary ID card?

1. Register an account on the UnitedHealthcare website.
 - > Go to www.myuhc.com and click on Register Now.
 - > Enter the following information: First Name, Last Name, Date of Birth, Member ID (your SSN), Group/Account Number (#908789).
 - > Setup security questions, username and password.
2. Once registered, you can request a new ID card or print a temporary card.
 - > Click on View & Print Member ID Cards.
 - > Click Mail ID Card to order a new card.
 - > Click Print ID Card to print a temporary card.

HSA vs FSA



Health Saving Account

If you enroll in the HSA Base Plan or the HSA Plus Plan, Crown Castle will automatically make an annual contribution to your account based on the medical plan tier you elect: **\$1,000** for employee-only coverage or **\$2,000** if you cover dependents.

Keep in mind, the IRS sets limits on the total amount you and the company can contribute (combined) each year, also based on your medical plan tier. For full details about the HSA, visit benefitsconnect.crowncastle.com.



Healthcare FSA

The healthcare FSA can be used for eligible health expenses, like copays, coinsurance, prescription drugs, contact lenses, contact lens solution and orthodontia.

The healthcare FSA allows you to set aside pretax money to pay for eligible medical, prescription drug, dental and vision expenses (see publication 502 on [irs.gov](https://www.irs.gov)).

Unlike HSAs, elections for this benefit **DO NOT** roll over. You must "use it or lose it," and elect it each year you want to contribute. The benefit is administered by UHC.



Finding Network Providers

Go to <https://uhc.welcometouhc.com/>

- > Under "I want to," expand the drop-down menu and click "Find a network doctor or hospital."
- > Choose "Choice Plus" network.

Additional Benefits

Sometimes the unexpected happens—and if it does, we want you to be protected. These benefits are here to give you and your family financial security and peace of mind. For more details about all of these benefits, go to benefitsconnect.crowncastle.com.

Dental Insurance

Our dental plan, administered by Cigna, offers you one of the largest provider networks in the country. You can choose to visit any provider, but you'll pay less when you stay in-network. If you use an out-of-network provider, you will be responsible for any remaining balance billed by the provider.

There are no ID cards for this benefit; just use your Social Security number.

Features of this plan include:

- \$2,000 calendar year maximum per person
- \$2,000 lifetime orthodontia maximum per person

Employee Only	\$3/paycheck
Employee + Spouse	\$11/paycheck
Employee + Child(ren)	\$8/paycheck
Family	\$21/paycheck

Vision Insurance

New for 2019, VSP will provide Crown Castle's vision benefit. With the largest US network of optometrists and ophthalmologists, more doctors are in-network. With a \$10 copay, your annual vision exam is covered at 100% and so are your glasses. If you choose contacts instead of glasses, you'll have a \$150 allowance.

Employee Only	\$1/paycheck
Employee + Spouse	\$2/paycheck
Employee + Child(ren)	\$2/paycheck
Family	\$3/paycheck

Basic Life

Crown Castle provides basic life insurance at no cost to you. Your benefit is 2 times your base annual earnings, up to \$750,000. This coverage complements other life insurance coverage you have; it does not replace it.

Supplemental Life

You also have the option to purchase supplemental life insurance for yourself. You can elect 1x to 5x your base annual earnings, up to the lesser of 5x your base annual earnings or \$750,000. Supplemental life premiums are deducted on an after-tax basis.

Short-Term Disability (STD) & Long-Term Disability (LTD)

STD and LTD replace a portion of your income if you're unable to work because of an illness or injury. Crown Castle provides these important benefits at no cost to you. You're eligible for disability benefits beginning six months after your date of hire.

Additional LTD

If you want more LTD coverage than the company provides, you can purchase additional LTD at group rates.

- Pays you an additional 20% of your base monthly earnings, up to \$17,500 per month.
- Brings your total income replacement to 70% of your base monthly earnings.

Accidental Death & Dismemberment (AD&D)

AD&D coverage is available for purchase at group rates on an after-tax basis. You can purchase coverage for yourself in increments of 1x to 5x your base annual earnings (rounded up to the nearest \$10,000). The maximum amount you can elect is the lesser of 5x your base annual earnings or \$750,000.

DID YOU KNOW?

Short-term disability (STD)



STD covers¹
100%
of your base weekly
earnings for up to
10 weeks.

Long-term disability (LTD)



LTD covers²
50%
of your base monthly
earnings, up to \$12,500
per month.

¹ After 10 weeks, 60% of your base weekly earnings is covered up to 16 more weeks for a total of up to 26 weeks of income protection.

² Long-term disability, if approved, begins after you've been disabled for 26 weeks. It can cover you up to age 65, depending on the severity of your disability.

Additional Benefits (continued)

For more details, go to benefitsconnect.crowncastle.com.

Dependent Care Flexible Spending Account (FSA)

The dependent care FSA allows you to set aside pretax money to pay for eligible day care or elder care expenses (see publication 503 on [irs.gov](https://www.irs.gov)).

You can set aside up to \$5,000 for the year (or \$2,500 if you're married and filing separately). Elections for this benefit do not roll over; you must elect it each year you want to contribute. The benefit is administered by UHC.

New Parent Leave

When you have a new child, you have a big responsibility to care for at home. After six months of employment, Crown Castle gives 10 weeks of leave for moms and 3 weeks of leave for dads at 100% of your normal pay after the birth or adoption of your child.

Adoption Benefit

Adoption is an expensive process, and we want to help with that. Crown Castle reimburses up to \$15,000 in direct expenses for the legal adoption of a child.

Tuition Reimbursement

If you choose to go back to school and further your education, we support you. Crown Castle reimburses 75% of eligible tuition fees, up to \$40,000 (lifetime).

Employee Scholarship Fund

Crown Castle is proud to have a scholarship fund to support and encourage the next generation. Each year, we award up to three students who exemplify B3 values \$10,000 each to help with the costs of undergraduate education.

Employee Assistance Program (EAP)

Sometimes you need extra support for personal concerns and life issues. Crown Castle offers the EAP, which is free and completely confidential for you and your family members, to give you better access to the help you need.

The EAP can help with substance abuse, personal conflicts, grief and loss, legal issues, financial questions, child care/elder care and more.

Go to guidanceresources.com and use the Crown Castle web ID: MGR311.

Mass Transit Benefit

Employees who commute to work by public transit (bus, rail, or ferry) or vanpool can pay their fare with pre-tax dollars. You can set aside up to \$260 per month (\$3,120 per year) for transit or vanpool costs.

Milk Shipping for Traveling Moms

When new moms return to work, traveling can be stressful. Milk Stork is a shipping service for traveling nursing moms. Crown Castle subsidizes 100% of the cost! Go to www.milkstork.com/crowncastle to get started.

Matching Charitable Gifts

Crown Castle will match from \$100 up to \$1,000 per year per employee to qualified charitable organizations. Please see the guidelines at benefitsconnect.crowncastle.com for more information on qualifying organizations and gifts.

To participate, please send the completed form and applicable receipts to YourConnection@crowncastle.com.

DID YOU KNOW?

Matching Charitable Gifts



Crown Castle will match between

**\$100-
\$1,000**

per year of your gift to qualifying charitable organizations.

Mass Transit Benefit



You can set aside up to

\$260

per month pre-tax to cover your commute if you take a bus, rail, ferry or vanpool.

Tuition Reimbursement



Crown Castle reimburses

75%

of eligible tuition fees, up to \$40,000 (lifetime).

Personal Time Off (PTO)

PTO is an important part of maintaining work-life balance. As a Crown Castle employee, you accrue a bank of PTO biweekly, according to the schedule in the table below. You can use PTO for sick days, vacation, personal matters and more.

For more details, go to benefitsconnect.crowncastle.com.

Full-time Eligible PTO Hours, Based on Years of Service

Years of Service	Total Days per Year	Hours Accrued Per Pay Period
Up to 5 Years	18	5.53
5 to 10 Years	23	7.07
10 Years & Above	28	8.61

2019 Holiday Schedule

- > **New Year's Day** - Tuesday, January 1
- > **Martin Luther King Jr. Day** - Monday, January 21
- > **Presidents' Day** - Monday, February 18
- > **Good Friday** - Friday, April 19
- > **Memorial Day** - Monday, May 27
- > **Independence Day** - Thursday, July 4
- > **Labor Day** - Monday, September 2
- > **Thanksgiving Day** - Thursday, November 28
- > **Day after Thanksgiving** - Friday, November 29
- > **Christmas Day** - Wednesday, December 25

THERE'S MORE

We provide 10 National Holidays each year, plus



1 FLOATING HOLIDAY

Employee's Choice



VETERANS DAY

Monday, November 11

For Crown Castle employees who have served in the armed forces.

Benefit Contacts

If you need more information, visit benefitsconnect.crowncastle.com. You can also email Your Connection at YourConnection@crowncastle.com or give us a call at 713-570-5200.

We're happy to help you in any way we can.



NEED ADDITIONAL HELP?

If you need assistance or have questions, please contact the Your Connection team by emailing YourConnection@crowncastle.com or call 713-570-5200.

This guide contains new information on your benefits and serves as a Summary of Material Modifications (SMM) under the Crown Castle International Corp. Health & Welfare Plan. Please keep this document with your Summary Plan Description (SPD) and other important plan documents, as the SMM is intended to be a supplement to these. In case of conflict, the official plan documents and/or contracts will govern. Crown Castle reserves the right to terminate or amend the provisions described at any time. You can find the Crown Castle SPD and other important plan documents on benefitsconnect.crowncastle.com or by contacting Your Connection.

For Questions About...	Contact	Contact Information
Medical Care	UnitedHealthcare (UHC) Group #908789	866-633-2446 myuhc.com
Prescription Drugs & Mail Order Service	Express Scripts Group #CRNCSTL	855-778-1431 express-scripts.com Formulary: express-scripts.com/NATPLSBASIC
Health Savings Account	Optum Bank	800-791-9361 optumbank.com
Flexible Spending Accounts	UHC	800-331-0480 myuhc.com
Dental Care	Cigna PPO Group #3217116	800-244-6224 mycigna.com
Vision Care	VSP	800-877-7195 vsp.com
Life, AD&D & Disability Insurance	Prudential Group #52958	Life claims: 800-524-0542 Disability claims: 800-842-1718 prudential.com/mybenefits
Employee Assistance Plan	ComPsych Company ID: MGR311	800-272-7255 guidanceresources.com
401(k) Retirement Plan	Charles Schwab	800-SCH-PLAN (800-724-7526) schwab.com/workplace
Mass Transit Benefit	Infinisource, Inc.	800-733-8839 infinisource.com
Milk Shipping for Traveling Moms	Milkstork	milkstork.com/crowncastle