

2020

# BENEFITS

QUICK GUIDE



Dear teammates,

At Crown Castle we are so fortunate to be able to invest in you and your family's health and long-term wealth through our benefits. We've heard great stories from you about how these benefits have made a difference in your life. And we continually listen carefully to your questions and ideas for ways to improve what we offer.

Each year when we design the benefits we keep 5 main questions in mind:


- > Does the benefit help care for our teammates and their families over the **long-term**?
- > Is there a change that could **simplify** and **enhance** your experience?
- > Can we **minimize** cost increases for all teammates?
- > Is the benefit **equally accessible** to all teammates regardless of their office location?
- > Does our total benefit package position us to continue to recruit and retain **top talent like you**?

The main thing for you to know is that wherever you are in life, Crown's benefit package has you covered. Take some time to review this guide to make the best decision for your life and its needs. If you have questions, please reach out to Your Connection. Our team will answer your questions and help you navigate through the choices.

Thanks for your hard work that makes our company successful.

*Jana B Nichol*

# WHAT'S INSIDE

You can **click** the  icons below to go straight to each section. If you have questions or need help choosing a plan, ask Your Connection at 713-570-5200 or email [YourConnection@crowncastle.com](mailto:YourConnection@crowncastle.com).

## TABLE OF CONTENTS



**401(k)** 



**Health Savings Account (HSA)** 



**Medical Plans** 



**Navigating Healthcare** 



**Additional Health Benefits** 



**Plan for the Unexpected** 



**Personal Time Off (PTO)** 



**Additional Benefits & Perks** 



**Benefit Questions** 

Our benefits website [benefitsconnect.crowncastle.com](https://benefitsconnect.crowncastle.com) has more details about everything in this guide.

# 5 THINGS TO CONSIDER

1. Look at **healthcare spend** on an **annual basis**. 🖱️

Take advantage of the **power** of the **HSA**. 🖱️ 2.

3. Determine **how much** additional **life insurance** you need. 🖱️

Consider increasing your **LTD coverage** by electing the **buy-up option**. 🖱️ 4.

5. Take advantage of the **investment growth** potential and **contribute more** to your 401(k). 🖱️

## 2020 BENEFITS

Our benefits are here to support you, wherever you are in life.



# INVESTING IN YOU: 401(K) RETIREMENT PLAN

Our market-leading 401(k) plan is an investment in you and the financial security of your future. Our savings plan helps you access low-cost, high-quality investment options from best-in-class institutional funds. When you contribute a minimum of 6% of your compensation, you are eligible to receive the maximum contribution from Crown Castle.

## Here's how it works:



## Save as much as you can

> Consider increasing your 401(k) contribution. In 2020, the IRS allows you to contribute up to \$19,500, or \$26,000 if you're 50+.

## As early as you can

> The money you save in your 20s is 5x more valuable than the money you save in your 50s, so don't wait to get started.

## And diversify

> Our target retirement date funds make it simple and do the work for you—they automatically diversify your portfolio based on your age.

## Charles Schwab

Visit [schwabplan.com](https://www.schwabplan.com) or call 800-724-7526

On the site or through a specialist, you can:

- > Manage your contributions and make sure you are contributing as much as you can
- > Learn more about your investment options

## Benefits Connect Website

Visit [benefitsconnect.crowncastle.com](https://benefitsconnect.crowncastle.com)

On the site you can:

- > Learn more about the Crown Castle 401(k) Retirement Plan

# THE POWER OF A HEALTH SAVINGS ACCOUNT (HSA)

HSA-qualified health plans are a better option for most and we want to help you understand why. When you enroll in Crown Castle's **HSA Base** or **HSA Plus** plans, you automatically receive a Health Savings Account with a Crown Castle contribution.

Here are a few benefits you can realize with a Health Savings Account:



It's simple. And it's easy to use—today and in the future.



The most tax-advantaged savings account in today's market



Use your HSA to help save for retirement if you choose



Funds are accessible through a convenient debit card

## Get money from Crown Castle



**\$1,000**

Employee Only



**\$2,000**

Employee + Dependents

In 2020, you can contribute up to \$2,550 as an employee only or \$5,100 as a family; you can make additional catch-up contributions if you are 55+.

## Triple Tax Savings

Pre-tax contribution

Grow your savings tax-free

Spend funds tax-free

Visit [optumbank.com](https://optumbank.com) for more details on how tax rules may apply to your account in specific states. You can also view a full list of qualified medical expenses and investment considerations and risks.

## Built for the Future

- Unused funds roll over every year.
- Balances above \$2,000 can be invested through Optum Bank.
- Funds are yours to keep, even if you change health plans, jobs, or retire.
- After age 65, funds can continue to be used tax-free for medical expenses or withdrawn for other purposes and subject to income tax, just like a 401(k).

# YOUR MEDICAL PLANS AT A GLANCE

Medical Coverage*	HSA Base Plan		HSA Plus Plan		Traditional Plan	
	Per Paycheck	Annual	Per Paycheck	Annual	Per Paycheck	Annual
<b>Your Premium Cost</b>						
Employee Only	\$15	<b>\$390</b>	\$31	<b>\$806</b>	\$59	<b>\$1,534</b>
Employee + Spouse	\$37	<b>\$962</b>	\$82	<b>\$2,132</b>	\$161	<b>\$4,186</b>
Employee + Child(ren)	\$36	<b>\$936</b>	\$73	<b>\$1,898</b>	\$141	<b>\$3,666</b>
Employee + Family	\$58	<b>\$1,508</b>	\$98	<b>\$2,548</b>	\$195	<b>\$5,070</b>
<b>Crown Castle Annual HSA Contribution</b>						
Employee Only	<b>\$1,000</b>		<b>\$1,000</b>		None	
Employee + Dependents	<b>\$2,000</b>		<b>\$2,000</b>			
<b>Annual Deductible</b>						
Employee Only	\$3,000		\$1,500		\$400	
Employee + Dependents	\$6,000		\$3,000		\$800	
<b>Medical Care</b>	After you meet the deductible, you pay:		After you meet the deductible, you pay:		You pay:	
Telemedicine	0%		10%		\$10	
Office Visit (PCP / Specialist)	0%		10%		\$20 / \$35	
Urgent Care	0%		10%		\$35	
Other Services	0%		10%		10% after you meet the deductible	
<b>Prescription Medications</b>						
Preventive	You pay: 0%		You pay: 0%		See copays below	
	After you meet the deductible, you pay:		After you meet the deductible, you pay:		You pay:	
Generic	0%		10% (up to a max of \$25)		\$10	
Preferred Brand	0%		20% (up to a max of \$75)		\$30	
Non-Preferred Brand	0%		30% (up to a max of \$150)		\$50	
Mail Order	0%		Same as retail**		2x retail amount above	
<b>Out-of-Pocket Max</b>						
Employee Only	\$3,000		\$3,000		\$3,000	
Employee + Dependents	\$6,000		\$6,000		\$6,000	

All 3 plans provide the same:

- > Network of providers
- > Free preventative care
- > Medical care and prescriptions.

Watch this [video](#) to see how each of these plans work and could impact your annual spend.



What's the most you could spend in one year? [Click here](#) to find out.

\*Table represents in-network coverage only; see Summary of Benefits Coverage (SBC) for non-network coverage details.

\*\*Max is 2x the retail amount.

# WHAT'S THE MOST YOU COULD SPEND IN ONE YEAR

When choosing a plan, consider the most you could spend and keep these facts in mind:

**< \$1,000** the average family spends less than **\$1,000** in medical cost **per year**.

**90%** of teammates **do not** meet the out-of-pocket max

**70%** of the time, the **HSA Base Plan** is the best plan financially

	Employee Only		
Medical Coverage	HSA Base Plan	HSA Plus Plan	Traditional Plan
Annual Premium	\$390	\$806	\$1,534
Crown Castle HSA Contribution	(\$1,000)	(\$1,000)	(\$0)
Medical Cost (capped at max)	\$3,000	\$3,000	\$3,000
Maximum Spend	<b>\$2,390</b>	<b>\$2,806</b>	<b>\$4,534</b>

	Employee + Spouse		
Medical Coverage	HSA Base Plan	HSA Plus Plan	Traditional Plan
Annual Premium	\$962	\$2,132	\$4,186
Crown Castle HSA Contribution	(\$2,000)	(\$2,000)	(\$0)
Medical Cost (capped at max)	\$6,000	\$6,000	\$6,000
Maximum Spend	<b>\$4,962</b>	<b>\$6,132</b>	<b>\$10,186</b>

	Employee + Child(ren)		
Medical Coverage	HSA Base Plan	HSA Plus Plan	Traditional Plan
Annual Premium	\$936	\$1,898	\$3,666
Crown Castle HSA Contribution	(\$2,000)	(\$2,000)	(\$0)
Medical Cost (capped at max)	\$6,000	\$6,000	\$6,000
Maximum Spend	<b>\$4,936</b>	<b>\$5,898</b>	<b>\$9,666</b>

	Employee + Family		
Medical Coverage	HSA Base Plan	HSA Plus Plan	Traditional Plan
Annual Premium	\$1,508	\$2,548	\$5,070
Crown Castle HSA Contribution	(\$2,000)	(\$2,000)	(\$0)
Medical Cost (capped at max)	\$6,000	\$6,000	\$6,000
Maximum Spend	<b>\$5,508</b>	<b>\$6,548</b>	<b>\$11,070</b>



# A NEW WAY TO NAVIGATE HEALTHCARE IN 2020



Meet Grand Rounds, your personal healthcare concierge. Finding high-quality healthcare hasn't been easy, but Grand Rounds makes it simple! As your personal healthcare concierge, Grand Rounds puts you and your family on a path to higher quality medical care.



**At no cost to you**, Grand Rounds can help you and your family find:



### Doctors

See the highest quality, in-network physicians in your local area for physical and mental health.



### Personal Assistance

Get help booking appointments, gathering medical records, ID card information and more.



### Medical Guidance

Talk to Grand Rounds staff physicians over the phone about symptoms, where to start or what to do next.



### Second Opinions

Receive a second opinion from the nation's leading medical experts such as Mayo Clinic and Johns Hopkins.



### Clarity

Get a better understanding about your health benefits, managing your healthcare spending and personalized recommendations.



Activate your account **during benefits enrollment** and begin accessing it on **January 1<sup>st</sup>**.

You'll be able to contact the Grand Rounds Care Team in the most convenient way for you:

#### Desktop

**Starting Nov. 1**, enter your email and a password to create your account at [grandrounds.com/crowncastle](https://grandrounds.com/crowncastle).

#### Phone

Call 844-825-1689 from 8am to 9pm ET (Mon-Fri) to speak with our care team and set up your account.

#### Mobile

1. Download the Grand Rounds app in the Apple App Store or Google Play Store.
2. Enter your email and password to create your account.





# ADDITIONAL HEALTH BENEFITS

## Prescriptions

Our pharmacy plan is administered by Express Scripts. Certain prescriptions will require a review to ensure medical necessity and that a safe amount is being prescribed, in addition to cost effectiveness of treatment. Most of the time, this process happens behind the scenes between your doctor and your pharmacy.

- > You may receive a letter in the mail from Express Scripts noting any required action before your next fill.
- > For any questions about your specific medications, call 855-778-1431 or visit [express-scripts.com/crowncastle](https://express-scripts.com/crowncastle) beginning Nov. 1.

## Progyny

We'll partner with Progyny, a leading fertility benefits solution, to provide an even more inclusive family-building benefit.

- > Comprehensive treatment coverage for both medical care and prescription medications under any Crown Castle medical plan
- > Access to a high-quality network of fertility specialists that leverage the latest technologies and evidence-based treatments, and
- > A dedicated Patient Care Advocate to guide and support you.

You can learn more by contacting Progyny's Patient Care Advocate team at 855-507-6307.

## Dental Insurance

Our dental plan, administered by Cigna, offers you one of the largest provider networks in the country. You can 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.

Features of this plan include:

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

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

## Vision Insurance

VSP administers our vision plan and offers the nation's largest network of optometrists and ophthalmologists. 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 + Child(ren)	\$2/paycheck
Employee + Spouse	\$2/paycheck	Family	\$3/paycheck

## Tobacco/Nicotine Surcharge

If you use tobacco or nicotine, you'll pay a \$100 surcharge per pay period. But, if you enroll and participate in our cessation program, Quit for Life, we'll waive the surcharge. This program comes with free cessation drugs to help you quit.



# PLAN FOR THE UNEXPECTED



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.

## 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](https://guidanceresources.com) and use the Crown Castle web ID: MGR311.

## Basic Life Insurance

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 Insurance

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 & Long-Term Disability

Disability replaces 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.

## Buy-up Long-Term Disability

If you want more long-term disability coverage than the company provides, you can purchase additional coverage 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 the amount equal to the amount for which you are insured under Supplemental Employee Life coverage.



# PERSONAL TIME OFF (PTO)

PTO is an important part of maintaining work-life balance. As a Crown Castle teammate, 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.

## 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 and Above	28	8.61

## 2020 Holiday Schedule

- > **New Year's Day** - Wednesday, January 1
- > **Martin Luther King Jr. Day** - Monday, January 20
- > **Presidents' Day** - Monday, February 17
- > **Good Friday** - Friday, April 10
- > **Memorial Day** - Monday, May 25
- > **Independence Day** - Friday, July 3
- > **Labor Day** - Monday, September 7
- > **Veterans Day\*** - Wednesday, November 11
- > **Thanksgiving Day** - Thursday, November 26
- > **Day after Thanksgiving** - Friday, November 27
- > **Christmas Day** - Friday, December 25
- > **Floating Holiday** - Teammate's choice

\*For Crown Castle teammates who have served in the armed forces.



# ADDITIONAL BENEFITS & PERKS



## Flexible Spending Accounts (FSA)

FSAs allow you to set aside pre-tax money to pay for eligible expenses, which helps stretch your money further and lowers your taxable income. The company offers two types of FSAs that are administered by UHC: healthcare and dependent care. Elections for each account do not roll over; you must elect it each year you want to contribute.



## Healthcare FSA

You can set aside up to \$2,650 for the year. The healthcare FSA can be used for eligible health expenses, like medical care coinsurance and copays, prescription drugs, contact lenses, contact lens solution and orthodontia. For a full list, see publication 502 on [irs.gov](https://www.irs.gov).



## Dependent Care FSA

You can set aside up to \$5,000 for the year (or \$2,500 if you're married and filing separately). The dependent care FSA allows you to set aside pre-tax money to pay for eligible day care or elder care expenses. For a full list, see publication 503 on [irs.gov](https://www.irs.gov).



## New Parent Leave

New Parent Leave provides mothers and fathers up to 8 weeks of 100% paid leave upon birth or legal adoption of a new child. Additionally, birth mothers are eligible to receive up to 8 weeks of 100% paid medical leave under the short-term disability policy, for a total of 16 weeks.



## 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.



## Gym Reimbursement

We understand the importance of health and exercise. Each month, Crown Castle reimburses up to \$50 for gym memberships.



## 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).

## 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.

## 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 \$265 per month (\$3,180 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](https://www.milkstork.com/crowncastle) to get started.

## Matching Charitable Gifts

Crown Castle will match from \$100 up to \$1,000 per year per teammate to qualified charitable organizations. Please see the guidelines at [benefitsconnect.crowncastle.com](https://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](mailto:YourConnection@crowncastle.com).

# BENEFITS QUESTIONS

## Contact Your Connection

Your home for benefits, support services, and the help you need. If you can't find it here, or just need to talk to someone, our Your Connection experts are here to assist you.

### Your Connection

📞 713-570-5200 | ✉️ [YourConnection@crowncastle.com](mailto:YourConnection@crowncastle.com)

#### The Your Connection team is available from:

Monday-Friday 8am through 4pm all time zones.

Your Connection can:

- Help you understand the plans we offer
- Answer your specific benefit questions
- Address all Business Support questions

### Benefits Connect Website

💻 [Benefitsconnect.crowncastle.com](https://Benefitsconnect.crowncastle.com)

#### The Benefits Connect Website is available:

24 hours a day, seven days a week.

On the site you can:

- Learn more about your benefits
- Review information about finding and receiving quality care
- Find contact information for our benefits partners



