



2021

BENEFITS

QUICK GUIDE



What's inside.

We recognize that there is more to well-being than just the physical. Our benefits programs provide access to high-quality care and resources that help you achieve balance in your total well-being, which includes:

Physical Health

Taking care of our health and getting the care we need to provide us the ability and energy to achieve our goals, fulfill our responsibilities and live into our purpose each day.

Mental Health


Understanding our thoughts and feelings and having the tools that help navigate life's ups and downs with confidence, purpose and resilience. This enables us to be more present and effective within our daily lives and our communities.

Financial Health

Effectively managing our economic life, living with a sense of financial security in the present day and planning for the future.

TABLE OF CONTENTS



Investing in you: 401(k) retirement plan. 



The power of a Health Savings Account (HSA). 



Your medical plans at a glance. 




Navigate to quality health care. 



Connect to mental health care. 



Additional health benefits. 



Plan for the unexpected. 



Additional benefits and perks. 



Personal time-off (PTO). 



Benefits questions. 

If you have questions or need help choosing a plan, ask Your Connection at 713-570-5200 or email YourConnection@crowncastle.com. Our benefits website benefitsconnect.crowncastle.com has more details about everything in this guide.

5 THINGS TO KNOW

1. Starting Jan. 1, **Aetna** will be the **medical plan** administrator.

Access up to 16 sessions with **Lyra** for mental health care at **no cost to you.**

2.

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

3.

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

4.

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

5.

2021 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 2021, 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.

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



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.



Currently 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 2021, you can contribute up to \$2,600 as an employee only or \$5,200 as a family; you can make additional catch-up contributions if you are 55+.

Triple Tax Savings



Visit 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
Your Premium Cost						
Employee Only	\$16	\$416	\$33	\$858	\$62	\$1,612
Employee + Spouse	\$39	\$1,014	\$86	\$2,236	\$169	\$4,394
Employee + Child(ren)	\$38	\$988	\$77	\$2,002	\$148	\$3,848
Employee + Family	\$61	\$1,586	\$113	\$2,938	\$224	\$5,824
Crown Castle Annual HSA Contribution						
Employee Only		\$1,000		\$1,000		None
Employee + Dependents		\$2,000		\$2,000		
Annual Deductible						
Employee Only		\$3,000		\$1,500		\$400
Employee + Dependents		\$6,000		\$3,000		\$800
Medical Care	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
Prescription Medications						
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
Out-of-Pocket Max						
Employee Only		\$3,000		\$3,000		\$3,000
Employee + Dependents		\$6,000		\$6,000		\$6,000

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

**Max is 2x the retail amount.



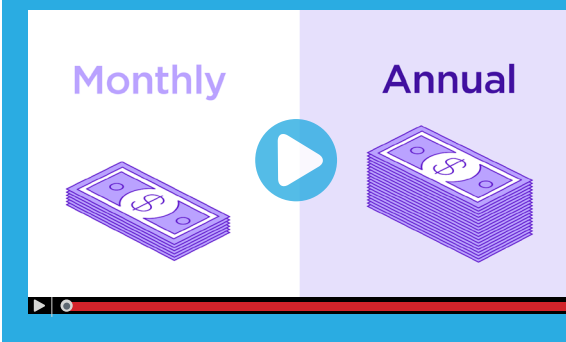
FOR 2021:

- > Aetna will be the medical plan administrator starting Jan. 1, 2021
- > Less than 2% will likely need to transition to a new physician
- > During benefits enrollment you can visit the [Aetna](#) website to confirm your physician is in-network

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.

The charts below show your maximum spend under each plan. No matter which plan you choose, your medical costs are capped at \$3,000 or \$6,000 depending on how many people you cover.

When choosing a plan, consider:



Focusing on your annual spend more than your monthly or per occurrence cost.

<\$1,000

The average family spends less than **\$1,000** in medical costs **per year** with the Crown Castle HSA contribution.



The power of an HSA and its triple tax savings and investment growth potential.

Employee Only

Medical Coverage	HSA Base Plan	HSA Plus Plan	Traditional Plan
Annual Premium	\$416	\$858	\$1,612
Crown Castle HSA Contribution	(\$1,000)	(\$1,000)	(\$0)
Medical cost (capped at max)	\$3,000	\$3,000	\$3,000
Maximum Spend	\$2,416	\$2,858	\$4,612

Employee + Spouse

Medical Coverage	HSA Base Plan	HSA Plus Plan	Traditional Plan
Annual Premium	\$1,014	\$2,236	\$4,394
Crown Castle HSA Contribution	(\$2,000)	(\$2,000)	(\$0)
Medical cost (capped at max)	\$6,000	\$6,000	\$6,000
Maximum Spend	\$5,014	\$6,236	\$10,394

Employee + Child(ren)

Medical Coverage	HSA Base Plan	HSA Plus Plan	Traditional Plan
Annual Premium	\$988	\$2,002	\$3,848
Crown Castle HSA Contribution	(\$2,000)	(\$2,000)	(\$0)
Medical cost (capped at max)	\$6,000	\$6,000	\$6,000
Maximum Spend	\$4,988	\$6,002	\$9,848

Employee + Family

Medical Coverage	HSA Base Plan	HSA Plus Plan	Traditional Plan
Annual Premium	\$1,586	\$2,938	\$5,824
Crown Castle HSA Contribution	(\$2,000)	(\$2,000)	(\$0)
Medical cost (capped at max)	\$6,000	\$6,000	\$6,000
Maximum Spend	\$5,586	\$6,938	\$11,824

Navigate to quality health care.



Grand Rounds is your personal healthcare assistant. Finding high-quality healthcare hasn't been easy, but Grand Rounds makes it simple! As your personal healthcare assistant, 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.



Expert Opinions

Receive an expert 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 **at any time and begin using Grand Rounds immediately.**

Contact the Grand Rounds Care Team in the most convenient way for you:

Website

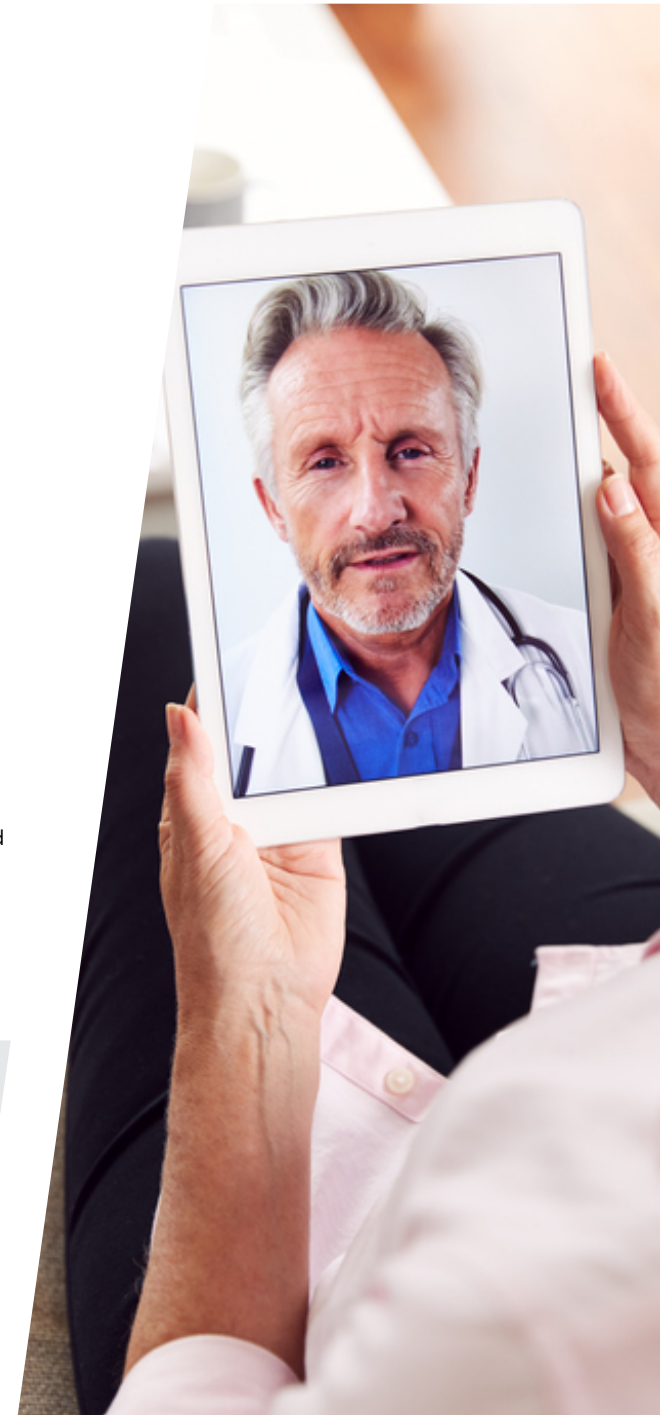
Enter your email and a password to create your account at grandrounds.com/crowncastle.

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.



Connect to mental health care.



Lyra provides care for your mental health how, when, and where you need it, at no cost to you. Whether you're feeling stressed, anxious, or depressed, Lyra's top mental health coaches and therapists are here to help.

At no cost to you, Lyra can help you and your family find:

Self-care apps:
These digital lessons and exercises via desktop or mobile app are a great option if you are self-motivated and want to tap into support anywhere - even on the go.

Mental health coaching:
May be a good fit if you have a focused area where you want to grow and are ready to take action toward specific goals.

Short-term therapy:
Receive guidance from a therapist to identify and better understand your thoughts, behaviors and emotions.

Fast and effective care matched to you. Activate your account **at any time and begin using Lyra immediately.**

16
sessions at no cost to you or your eligible dependents.

You'll be able to get connected to the Lyra team in the most convenient way for you:

- Website**
Get started at crowncastle.lyrahealth.com.
- Mobile**
Call 844-825-1689 24/7 to speak with a Care Team member to access care.



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.

For any questions about your prescription medications, call 855-778-1431 or visit [express-scripts.com/crowncastle](https://www.express-scripts.com/crowncastle).

SaveOnSP

For those on a specific specialty medication, you may be able to receive your medication at no cost (\$0 coinsurance or copay).

If your prescription qualifies for this program:

- You will receive a letter in the mail from Express Scripts noting any required action before your next fill.
- For any questions about your specialty medications, call 800-683-1074.

Progyny

We 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 the Aetna cessation program, 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.

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.

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.



Additional benefits and perks.

NEW! **Optum will administer the Flexible Spending Account (FSA)** - Starting Jan. 1, 2021

FSA's 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 FSA's that are administered by Optum: 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 \$2,750 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 pretax 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! **Lyra Work and Life Services**

In addition to offering services to support your mental well-being, Lyra offers Legal, Financial, Identity Theft, and Dependent Care services to assist you and your family during challenging times.

- › Financial consultations
- › Identity theft solutions
- › Legal consultations
- › Child, elder and pet care referrals

New Child Leave

New Child 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 \$270 per month (\$3,240 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 teammate 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.

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

2021 Holiday Schedule

- > **New Year's Day** - Friday, January 1
- > **Martin Luther King Jr. Day** - Monday, January 18
- > **Presidents' Day** - Monday, February 15
- > **Good Friday** - Friday, April 2
- > **Memorial Day** - Monday, May 31
- > **Independence Day** - Monday, July 5
- > **Labor Day** - Monday, September 6
- > **Veterans Day*** - Thursday, November 11
- > **Thanksgiving Day** - Thursday, November 25
- > **Day after Thanksgiving** - Friday, November 26
- > **Christmas Day** - Friday, December 24
- > **New Year's Day (2022)** - Friday, December 31
- > **Floating Holiday** - Employee's choice

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



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

The Your Connection team is available from:

Mon-Fri 8am through 4pm all time zones.

Your Connection can:

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

Benefits Connect Website

🖥 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





Statement of Material Modifications

This enrollment guide constitutes a Summary of Material Modifications (SMM) to the Crown Castle International Corp. Health & Welfare Plan summary plan description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.