














2026: BENEFITS AT A GLANCE

This summary provides a brief overview of the employee benefits provided by Pennrose Management Company. Employees are eligible to participate on the 1st of the month following your date of hire. Annual Open Enrollment takes place in early November with changes applied for 1/1.

| BENEFITS SPONSORED BY PENNROSE FOR ALL ELIGIBLE EMPLOYEES | | |
|---|---|---|
|  | MEDICAL/RX COVERAGE | Offered through Highmark Blue Cross / Express Scripts Rx Largest National PPO Network Traditional PPO & 2 HDHP Options Pennrose provides a company contribution to the HSA or HRA when electing the HDHP / employee can select which account you prefer at election Visit the HIGHMARK site for provider details. |
|  | DENTAL COVERAGE | Offered through Delta Dental PPO Preventive cleanings 100% & Child and Adult Orthodontia options Visit DELTA DENTAL site for provider details. |
|  | VISION COVERAGE | Offered through VSP Routine annual exam included at \$10 copay Lens/Contact Allowance annually / Frames once every 24 months |
|  | HEALTHCARE SAVINGS ACCOUNT | Administered through Bank of America \$4,400 Individual/ \$8,750 Family IRS Pretax Maximum in 2026 Portable/Dollars Carry Over & Grow Annually Annual contribution from Pennrose of up to \$250 |
| | HEALTHCARE REIMBURSEMENT ACCOUNTS | Administered through Benepass Employer Sponsored Spending Account if electing either HDHP Plan ER annual contributions \$1,500 Individual / \$2,500 Families Plan does not include any carryover Additional contributions of up to \$1,000 can be earned annually through wellness |
| | FLEXIBLE SPENDING ACCOUNTS | Administered through Benepass Healthcare & Dependent Care Programs, as well as Limited Purpose FSA Healthcare Annual Max \$3,400 & Dependent Annual Max \$7,500 for 2026 Includes annual \$680 carryover allowance for healthcare in 2026 |
|  | BASIC LIFE and ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE 100% Employer PAID | Administered through UNUM Up to 2X Salary – Up to \$400,000 Standard age reductions at Age 65 & 70 |
| | VOLUNTARY LIFE | Administered through UNUM Offered to Employee, Spouses and Dependents Employees may elect 5 Increments of Salary to a maximum of \$500K, Guaranteed Issue up to \$150K Spouse Guaranteed Issue of \$25k. May elect to \$250K, EOI required above the Guaranteed Issue amount Dependents offered \$1k- \$10K, No EOI required. |
|  | SHORT TERM DISABILITY 100% Employer PAID | Administered through UNUM Salary continuation between 60% of weekly earnings for 13 weeks. |
| | LONG TERM DISABILITY 100% Employer PAID | Administered through UNUM 60% of Monthly Earnings up to \$10,000 |

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|  | <p>GROUP VOLUNTARY OPTIONS Accident, Hospitalization & Critical Illness, Cancer Guardian Program 100% Employee PAID</p> | <p>Administered by UNUM & CHUBB Several options to consider. Coverage options for dependents/spouses Rates are based on Employee Age/selected coverage. No EOI required.</p> |
|  | <p>EMPLOYEE ASSISTANCE PROGRAM</p> | <p>Offered through UNUM and Life Balance Includes counseling, medication and coaching 24/7 access, no cost/up to 3 visits Contact Life Balance at 800-854-1446 for immediate assistance.</p> |
|  | <p>401K /RETIREMENT PROGRAM</p> | <p>Offered through Fidelity Pennrose will match your personal contribution 50% up to the first 6% Visit FIDELITY or call 800-835-5097 for financial assistance. New Hires: eligible first of the month following 90 days of employment Automatic Enrollment at 4% with no action Rollover options available</p> |
|  | <p>PAID TIME OFF/SICK TIME</p> | <p>Employees receive vacation days based on their level and tenure. PTO can be used for sick and/or vacation time.</p> |
|  | <p>PAID HOLIDAYS</p> | <p>Pennrose offers 11 paid holidays (+1 flexible holiday)</p> |
|  | <p>COMMUTER BENEFITS</p> | <p>Administered through Benepass Monthly elections, cut off 10th of the month prior IRS monthly max of \$340 Transit/\$340 Parking</p> |
|  | <p>WELLNESS</p> | <p>Offered through ConnectCare3 / Benecon Complete and submit the Annual Physical to earn up to \$1,000 in HRA dollars Simple 4 steps to complete the requirements New Hires after 4/1/2026: Simple 2 Steps to complete HRA Incentives are awarded to all members in the next plan year. Visit PENNROSE WELLNESS PLAN to register. Please use your First Name, Last Name DOB and the Employer Code: 2199</p> |

Important Contact Information

| Carrier | Group # | Web / Email | Phone |
|---|----------|---|----------------------------------|
| Medical and Prescription Highmark Blue Cross | 309049 | www.myhighmark.com | 1-800-241-5704 |
| Wellness Program Connectcare | | info@connectcare3.com www.connectcare3.com | 1-877-223-2350 |
| Health Reimbursement Account Benepass | | www.getbenepass.com | |
| Health Savings Account Darrell Bussard | | darrell.bussard@baml.com | 1-804-515-6964 |
| Flexible Spending Accounts Benepass | | www.getbenepass.com | |
| Dental Delta Dental | 23683 | deltadentalins.com | 1-800-932-0783 |
| Vision VSP | 12265667 | www.vsp.com | 1-800-877-7195 |
| Basic Life and AD&D Insurance Supplemental Life Insurance UNUM | 988331 | www.myunum.com | 1-866-679-3054 |
| Cancer Advocacy Product CHUBB | | chubb.com/workplacebenefitsclaims | 1-833-524-2013 |
| Short-Term Disability Long-Term Disability UNUM | 988331 | www.myunum.com | 1-866-679-3054 |
| 401(k) Retirement Plan Fidelity | | www.netbenefits.com | 1-800-835-5097 |
| Employee Assistance Program UNUM | | unum.com/lifebalance | 1-800-854-1446 |
| Benefit Questions? Contact Caitlin Lillie AssuredPartners Benefit Helpline | | benefits@pennrose.com pennrose@assuredpartners.com | 1-267-386-8738 1-888-525-2950 |

Convenient Online Enrollment - Steps for enrolling in your benefits.

- Once you have your user ID, go to <https://workforcenow.adp.com>
Click on **"Myself"**
Click on the **"Benefits"** tab and select **"Review/Change Benefits"**
- Click **"Walk Me Through The Process"**
and make your selections from there. Be sure to have all of your dependents information available (SSN, DOB, etc)

Be sure to verify your personal data, family information and to select coverage for all benefit lines. Please indicate a beneficiary as well. After completing your enrollment be sure to Review and Confirm your final elections. You will be offered the option to print or save a confirmation statement at the end of the tool.

If you have questions about dependent eligibility or the verification process please contact the Employee Benefit Services at 1-888-525-2950 or e-mail pennrose@assuredpartners.com.