

# WHERE BENEFITS BEGIN

Welcome to Your PENN Entertainment Benefits.  
Thank you for betting on us!

At PENN Entertainment, we do benefits differently. We flourish in a culture of innovation and use technology to help you thrive on your wellness journey.



**PENN**  
ENTERTAINMENT

MAIN

# YOUR PENN ENTERTAINMENT BENEFITS PACKAGE GIVES YOU A WINNING HAND!

Welcome to PENN Entertainment, where we are inspired by fun and driven by innovation! Use this helpful overview of the benefits offered at PENN Entertainment to help assist you at making your benefit elections for yourself and your eligible family members within your first 30 days as our valued team member.

**We invest in our team members by providing access to a diverse benefits package we subsidize to keep your costs down.** In the next 30 days, take the time to tailor your plan design, carrier, and coverage level for medical, dental and vision so that your core benefits best meet your needs. This is also the perfect time to decide whether you want extra life insurance for you and your family, or enhanced disability coverage to protect your finances if you're unable to work due to illness or injury.

**Your package doesn't stop at medical, dental and vision.** We also provide you with ways to save on your taxes by offering you access to a Health Savings Account (HSA) and/or Flexible Spending Accounts (FSAs). These accounts help you set aside pre-tax money to spend on health care. If you have family members that require daycare or elder care while you focus on helping our guests find their fun, you can elect the Dependent Care FSA to use pre-tax dollars to cover their care expenses.

**We know that each team member has unique needs.** That's why we offer a full suite of voluntary benefits you can elect to further customize your benefits package and provide extra coverage, based on your unique situation. See [page 22](#) for more details.

**All these benefits and opportunities are offered to you because we care about all 7 dimensions of your well-being;** that's your mental, physical, social, financial, spiritual, environmental and vocational well-being. You — our team member — are our most important asset; without you, we could not successfully deliver one-of-a-kind experiences to our guests. As you look at all the benefits we have to offer, it will be transparent to you that keeping you happy, healthy and safe is PENN Entertainment's priority.

**Within 30 days of your hire date,** be sure to use the resources available on our Benefits Hub and the Help Me Choose tool within our benefits enrollment platform to educate yourself, review your options, and play an active role in selecting benefits that will best support you and your family in 2023. For most of the benefits we offer, if you do not make your benefit elections within 30 days of your hire date, you will not have benefits, besides those automatically provided by the company, for the rest of 2023 unless you experience a qualifying life event (see [page 5](#)).



**There's no time like today to ensure you have the coverage you need in 2023.** (see [page 23](#) for enrollment details).

# CATCH UP. STAY IN THE KNOW. READ ABOUT WHAT'S INSIDE.

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## About this guide

This guide describes the benefit plans available to you as a team member of PENN Entertainment, Inc. or one of its subsidiary properties. 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 the details that are included in your Summary Plan Description ("SPD") as described by the Employee Retirement Income Security Act ("ERISA").

You may also access the Summaries of Benefits and Coverage ("SBCs") for enrollment information about medical and prescription drug coverage when you go to the online enrollment website at [PENNEntertainmentBenefitCenter.com](https://PENNEntertainmentBenefitCenter.com). 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 in 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 PENN Entertainment.

# STAKES ARE HIGH WHEN IT COMES TO YOUR HEALTH: **YOU NEED RESOURCES**

PENN Entertainment provides tools and information to help you before, during and after benefits enrollment. In addition to reviewing this guide, here are other resources so you can make informed decisions. We are here to provide the help you need!

## How to win the game: The Benefits Hub

Visit our **Benefits Hub** for more information, important documents, contact information and more. To access, go to Team Member Self Service (TMSS) at [www.myPENNEntertainment.com](http://www.myPENNEntertainment.com) and click on the PENN Benefits widget located on your landing page, or scan the QR code.



## Plan your hand! Make your elections:

When you're ready to enroll, go to our enrollment website where you'll find user-friendly tools to help you make your benefit decisions. To access, visit [PENNEntertainmentBenefitCenter.com](http://PENNEntertainmentBenefitCenter.com). Remember to complete your elections within 30 days of your hire date to ensure you have the coverage you need.

## Help is on deck! The Penn Entertainment Benefit Center is available at 1-866-238-9995:

Representatives are available to answer your questions as you enroll and offer enrollment assistance. Call any time between 9:00 a.m. and 6:00 p.m. ET, Monday through Friday. Plus, you can speak with an Advocate who can explain how your benefits work and help resolve billing and other benefits-related issues.

On the **Benefits Hub**, you can also utilize the chat feature to speak with the PENN Entertainment Corporate Benefits Team by clicking on the **AskBenefits** hyperlink.



# COMMON QUESTIONS

## Who is eligible for PENN Entertainment benefits coverage?

- ✓ Full-time PENN Entertainment team members who work 30 hours or more per week are benefits eligible.
- ✓ Team members who meet the hours-worked eligibility criteria under the Affordable Care Act (“ACA”), but are not otherwise classified as full-time team members, are eligible for ACA benefit plans only.
- ✓ An eligible team member’s legal spouse.
- ✓ An eligible team member’s child(ren) up to age 26.  
**Note:** Dental and vision requires the child to be unmarried in order to qualify. Child Life Insurance is only available for unmarried children under age 19, or up to the age of 26 if a full-time student.

## What if my spouse is also a PENN Entertainment team member?

If you and your spouse both work at PENN Entertainment, you can either both enroll separately for self-only coverage, or one of you can enroll and cover the other as a spouse. Specific to Life Insurance, you may each elect Voluntary Team Member Life Insurance; however, neither should elect Voluntary Spouse Life Insurance. Only one team member may cover your child(ren).

## When can I make changes to my benefit elections?

You can only make changes to your benefits within 30 days of your hire date, or within 30 days of an eligible qualifying life event. Otherwise you must wait until Open Enrollment in the fall for benefits effective in the following year. Eligible life events include changes to:

- ✓ **Family Status:** Marriage, divorce, birth, adoption or death
- ✓ **Employment Status:** Starting a job, leaving a job, or changing hours
- ✓ **Coverage Status:** Loss or gain of coverage for yourself or an eligible family member
- ✓ **Dependent Status:** Loss of qualification as an eligible family member

## When does coverage take effect?

- ✓ **New Hire Benefits:** Your date of hire, provided you enrolled within 30 days of your hire date.
- ✓ **Qualifying Life Events:** As of the date of your qualifying life event, if you enroll within 30 days of your qualifying life event. In the case of transfers from one property to another, these events are effective the first of the month following the date of transfer, as long as you enroll within 30 days of your eligibility date.
- ✓ **Open Enrollment Electios:** January 1

## It looks like PENN Entertainment’s benefits are available through “an exchange”. What does that mean?

An exchange is a private, online insurance marketplace where buyers like you can shop for medical, dental and vision coverage from multiple carriers who are competing for your business. An exchange merges the best of both worlds: group rates with more individual choice and price competitiveness that comes from free-market competition. We participate in the Aon Active Health Exchange.

## How can I find out if my providers are in the medical plan network?

Each insurance carrier has its own network of preferred providers (e.g., doctors, specialists, hospitals). If you want to keep seeing your current doctors, select an insurance carrier that includes your preferred providers in its network. You can check the networks of each insurance carrier you’re considering by using the Help Me Choose Tool when you enroll. For the best results, search for your provider by name — not medical practice — and only the office location where you visit your provider.

## When will I find out the cost of coverage?

As you enroll, you'll be able to see the costs associated with all the different plans and carrier options available to you.

## When will I see my first payroll deduction for benefits?

Your benefits are effective as of your date of hire and you have 30 days from your date of hire to make your elections. Depending on how late in your 30-day enrollment window that you make your elections, you may be responsible for making up missed premium payments called arrears. The sooner your enroll, the less you'll have to pay in arrears.

All arrears are taken on the pay date following the day PENN Entertainment receives the elections. You'd get one of those arrears payments on us, but you'd be responsible for the rest. We call this a one-time arrears holiday. However, the arrears holiday will not apply to any spending account election in order to ensure you meet your annual goal amount. For that reason, it is strongly advised that you make your benefits elections as soon as possible to avoid or limit arrears payments.

## Why do I have to pay for benefits for a pay period in which I haven't worked every day?

Think about auto insurance: when you purchase auto insurance, you owe those insurance premiums as of the day your policy becomes effective. It's the same with your benefits. The benefits provided by the company or elected by you are also insurance policies that offer you coverage as of the date they take effect.



# MEDICAL

No two people or families are alike. That's why PENN Entertainment provides flexibility when it comes to medical coverage, so you can choose what works for you. You can pick your plan design, carrier and whether you want to cover just yourself, or your eligible family members, too. The selections available to you are based on where you live.

PENN Entertainment offers five medical plan designs: Bronze, Bronze Plus, Silver, Gold and Platinum. The plan you select determines how much you pay out of your paycheck (premiums), and how much you pay out of your own pocket when you receive care (deductibles, coinsurance, copays). Generally, the higher the monthly premiums, the less you pay out of pocket when you need care, and vice versa. The plan design you pick also determines what spending accounts you're eligible to participate in — see [pages 10 – 11](#) for more details on how these accounts work. No matter which plan you choose, you have a choice of insurance carriers.

## Medical Plan Designs At-a-Glance

|   | Bronze                       | Bronze Plus                  | Silver   | Gold   | Platinum   |
|---|------------------------------|------------------------------|--|--|--|
| <b>Plan Type</b>  | HDHP with HSA                | HDHP with HSA                | PPO  | PPO  | PPO*   |
| <b>Spending Account Eligibility</b>                     | HSA and LUFSA                | HSA and LUFSA                | FSA  | FSA  | FSA  |
| <b>Paycheck Contributions</b>                           | \$                           | \$                           | \$ \$  | \$ \$ \$   | \$ \$ \$ \$  |
| <b>Annual Deductible (individual/family)</b>            |                              |                              |  |  |  |
| <b>In-Network individual/family</b>                     | \$3,300/\$6,600              | \$2,450/\$4,900              | \$1,000/\$2,000  | \$800/\$1,600  | \$250/\$500  |
| <b>Out-of-Network individual/family</b>                 | \$3,300/\$6,600              | \$2,450/\$4,900              | \$2,000/\$4,000  | \$1,600/\$3,200  | \$5,000/\$10,000   |
| <b>Deductible Type</b>                                  | Embedded                     | True Family                  | Embedded   | Embedded   | Embedded   |
| <b>Annual Out-of-Pocket Maximum (individual/family)</b> |                              |                              |  |  |  |
| <b>In-Network individual/family</b>                     | \$6,400/\$12,800             | \$3,900/\$7,800              | \$5,300/\$10,600   | \$3,600/\$7,200  | \$2,300/\$4,600  |
| <b>Out-of-Network individual/family</b>                 | \$12,800/\$25,600            | \$11,500/\$23,000            | \$10,600/\$21,200  | \$7,200/\$14,400   | \$11,500/\$23,000  |
| <b>Out-of-Pocket Max Type</b>                           | Embedded                     | True Family                  | Embedded   | Embedded   | Embedded   |
| <b>In-Network Benefits</b>                              |                              |                              |  |  |  |
| <b>Preventive Care</b>                                  | Covered 100%, no deductible  | Covered 100%, no deductible  | Covered 100%, no deductible  | Covered 100%, no deductible  | Covered 100%, no deductible  |
| <b>Doctor's Office Visit</b>                            | You pay 25% after deductible | You pay 25% after deductible | You pay \$30 for Primary Care Provider or \$50 for specialist visit, no deductible | You pay \$25 for Primary Care Provider or \$40 for specialist visit, no deductible | You pay \$25 for Primary Care Provider or \$40 for specialist visit, no deductible |
| <b>Emergency Room</b>                                   | You pay 25% after deductible | You pay 25% after deductible | You pay \$150, then 30% after deductible   | You pay 25% after deductible   | You pay 15% after deductible   |
| <b>Urgent Care</b>                                      | You pay 25% after deductible | You pay 25% after deductible | You pay 30% after deductible   | You pay 25% after deductible   | You pay 15% after deductible   |
| <b>Inpatient Care</b>                                   | You pay 25% after deductible | You pay 25% after deductible | You pay 30% after deductible   | You pay 25% after deductible   | You pay 15% after deductible   |
| <b>Outpatient Care</b>                                  | You pay 25% after deductible | You pay 25% after deductible | You pay 30% after deductible   | You pay 25% after deductible   | You pay 15% after deductible   |

\* For some insurance carriers in CA, CO, DC, GA, MD, OR, VA, and WA, the Platinum coverage level is an HMO option that covers in-network care only.

## HDHP Overview

The Bronze and Bronze Plus plan designs are both **High Deductible Health Plans**, or HDHPs. With an HDHP, your monthly premiums (what you pay per paycheck) will be lower than with the Silver, Gold or Platinum plan designs, but you'll pay for care out of pocket until you meet your plan's deductible, then you'll pay coinsurance percentages for your portion of the cost-sharing. HDHPs are also the only plans that allow you to contribute to a Health Savings Account (HSA) to help pay for present or future qualified health expenses. See [page 10](#) for more information on the benefits of the HSA.

While the two plan designs are alike, there are some important differences. See below for some quick facts on how the two HDHPs compare:

### BRONZE

- ✓ **Higher out-of-pocket maximum.**
- ✓ **Higher deductible.**
- ✓ **Has a traditional, or "embedded" deductible.**  
This means that if you cover more than yourself on your medical coverage, each individual is only responsible for reaching their own individual deductible — \$3,300 — before the plan starts covering that individual. Once the full family deductible — \$6,600 — is met through any combination of individuals, coverage kicks in for all family members.
- ✓ **Has a traditional, or "embedded" out-of-pocket maximum (OOPM).** The embedded OOPM has the single OOPM embedded in the family OOPM. No one family member can contribute more than the single amount towards the family OOPM.

1.



**Team Member:**  
\$3,300 in services

**Spouse:**  
\$2,000 in services

2.



**\$3,300 deductible met.**  
Team Member pays coinsurance toward out-of-pocket maximum.



Deductible **not** met.

### BRONZE PLUS

- ✓ **Lower out-of-pocket maximum.**
- ✓ **Lower deductible.**
- ✓ **Has a "true family" deductible.** This means any combination of dependents can satisfy the family deductible amount, but the entire family deductible amount must be met before coinsurance applies to any covered family member. This means that one family member could have an expensive treatment of over \$4,900 and fulfill the deductible for the entire family.
- ✓ **Has a "true family" out-of-pocket maximum (OOPM).** Unlike an embedded OOPM, there is no limit to the amount one family member can pay toward the family OOPM.

1.



**Team Member:** \$4,900 in services  
**Spouse:** \$0 in services  
**Child 1:** \$0 in services  
**Child 2:** \$0 in services

2.



**Family deductible met.**

Family pays copays/coinsurance toward out-of-pocket maximum. Health plan pays balance.



## PPO Overview

The PPO plan designs – Silver, Gold, and Platinum – all offer lower out-of-pocket costs and the predictability of copays for doctor visits and prescriptions, in exchange for higher premiums per paycheck compared to the HDHPs. Please note that, for some carriers in CA, CO, DC, GA, MD, OR, VA and WA, the Platinum plan design is an **HMO** plan that covers in-network care only, not a PPO plan.

With PPOs, you're not eligible to participate in an HSA, but you can elect a Health Care Flexible Spending Account for similar cost savings. While the three plan designs are alike, there are some important differences. See below for some quick facts on how the three PPOs compare to one another:

### SILVER

- ✓ **Lowest premiums** but highest in-network deductible out of the PPOs
- ✓ **Slightly higher copays** for doctor office visits compared to the other PPOs
- ✓ **Lower level of coverage** for hospitalization, urgent care, and inpatient/outpatient treatment

### GOLD

- ✓ **Middle-of-the-road premiums** and in-network deductible out of the PPOs
- ✓ **Lowest out-of-network deductible** and out-of-network out-of-pocket maximum, but you'll still save when you stay in-network

### PLATINUM

- ✓ **Highest premiums** but lowest in-network deductible out of the PPOs
- ✓ **Highest out-of-network deductible** – you'll save big when you stay in-network (**Note:** No out-of-network coverage available if you elect as an HMO option in CA, CO, DC, GA, MD, OR, VA or WA)



# HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the Bronze or Bronze Plus plan design, you have access to a Health Savings Account (HSA), which allows you to set aside tax-free money to pay for qualified health care expenses.

## Benefits of an HSA:

- ✓ **Tax-free contributions.** You can put money into your HSA on a before-tax basis through convenient payroll deductions. Not only do you save money on qualified expenses, but your taxable income is lowered.
- ✓ **Tax-free growth.** You earn tax-free interest on your money. The interest you earn even earns interest!
- ✓ **Tax-free withdrawals.** When you spend your HSA funds on qualified health care expenses, you don't pay any taxes. That means you're saving money on things like your medical, dental and vision coinsurance and deductibles.
- ✓ **Nothing to forfeit.** Just like a bank account, you own your HSA, so it's yours to keep and use even if you change medical options, leave PENN Entertainment, or retire. Keep in mind, while there are limits on annual contributions, there are no limits on how much money you can accumulate in your account — so it can continue to grow year over year!

## Who Is Eligible for an HSA?

To contribute to an HSA, you must be enrolled in the Bronze or Bronze Plus medical option. You are not able to contribute to an HSA if you are:

- ✗ Enrolled in Medicare or TRICARE.
- ✗ Age 65 or over, whether enrolled in Medicare or not.
- ✗ Covered under another medical plan that is not an HDHP.
- ✗ Receiving Veterans Administration (VA) health benefits now or during the past 90 days.
- ✗ Claimed as a dependent on another person's tax return.
- ✗ Electing a Health Care Flexible Spending Account, as you can't participate in both a Health Care FSA and HSA.



### Invest in your health

You can invest your HSA balance once it reaches \$1,000. This is a great way to put your money to work for you and an opportunity to grow your HSA more quickly.

# FLEXIBLE SPENDING ACCOUNTS (FSAs)

There are two types of Flexible Spending Accounts (FSAs) you can use to pay for a variety of out-of-pocket health care expenses with pre-tax dollars: the Health Care FSA and the Limited Use FSA (LUFSA).

- ✓ **The Health Care FSA** works similarly to the HSA. An amount you set aside from your salary before taxes can be used on medical, prescription drug, vision and dental expenses that aren't covered by insurance.
- ✓ **The LUFSA works a little differently.** These pre-tax funds can be used to cover reimbursement of eligible dental and vision expenses, only; it cannot be used for reimbursement of any medical and prescription drug expenses. The LUFSA can be used in conjunction with the HSA — think of it as an extra cushion for dental and vision costs.

Both FSAs are different from the HSA. You can only select your contribution amount when you enroll (you cannot adjust it throughout the year), and most funds expire each year, so you must “use it or lose it.”

# HSA VS. FSA: WHAT YOU NEED TO KNOW

| HSA  | Limited Use FSA (LUFSA)  | Health Care FSA  |
|--|--|--|
| <b>Who is eligible to contribute</b>   |  |  |
| Team members enrolled in Bronze or Bronze Plus   | Team members enrolled in Bronze or Bronze Plus who have also enrolled in an HSA  | Team members enrolled in Silver, Gold, or Platinum, or who have waived medical coverage and are not covered by an HDHP   |
| <b>Annual contribution limits</b>  |  |  |
| <b>Annual minimum:</b> \$100<br><b>Annual maximum:</b><br><ul style="list-style-type: none"> <li>• \$3,850 TM only</li> <li>• \$7,750 all other coverage levels</li> </ul> <b>Catch-up contributions (above 55):</b><br><ul style="list-style-type: none"> <li>• \$4,850 TM only</li> <li>• \$8,750 all other coverage levels</li> </ul> | \$100 annual minimum<br>\$2,850 annual maximum*  | \$100 annual minimum<br>\$2,850 annual maximum*  |
| <b>When you can change your contributions</b>  |  |  |
| You can change your contribution amount at any time during the year  | You must elect a set amount for the year when you enroll during the enrollment window (i.e. within 30 days of your hire date); amount cannot be changed unless you experience a qualifying life event  | You must elect a set amount for the year when you enroll during the enrollment window (i.e. within 30 days of your hire date); amount cannot be changed unless you experience a qualifying life event  |
| <b>Access to contributions</b>   |  |  |
| Your current account balance only — the pool of money you can use grows with each contribution   | You have access to the full amount of your calendar year election right away   | You have access to the full amount of your calendar year election right away   |
| <b>What's covered</b>  |  |  |
| Eligible medical, dental and vision care expenses (like copayments, coinsurance, deductibles, eyeglasses) for yourself and your eligible family members  | Only for eligible <b>dental</b> and <b>vision</b> care expenses for yourself and your eligible family members  | Eligible medical, dental and vision care expenses (like copayments, coinsurance, deductibles, eyeglasses) for yourself and your eligible family members  |
| <b>When funds expire</b>   |  |  |
| Unused funds roll over each year and are yours to keep, even if you switch to another medical plan or leave PENN Entertainment   | Must incur claims by December 31 of the current year, and file claims by March 31 of the following year.<br><br>You can carry over up to \$570 of unused current year funds into your LUFSA for next year, provided you are an active team member and have enrolled in the LUFSA for next year. Any unused funds in excess of \$570 will be forfeited. | Must incur claims by December 31 of the current year, and file claims by March 31 of the following year.<br><br>You can carry over up to \$570 of unused current year funds into your HCFSAs for next year, provided you are an active team member and have enrolled in the HCFSAs for next year. Any unused funds in excess of \$570 will be forfeited. |

\* Limits subject to midyear changes per IRS regulations. For more information, go to [irs.gov](https://www.irs.gov).

# PRESCRIPTION DRUG

While the plan design for prescription drug coverage is the same regardless of which medical plan you select, your prescription drug provider will vary depending on which medical carrier you select:

- ✓ **If you enroll with one of our national carriers (Aetna, Cigna, Highmark or UnitedHealthcare),** your prescription drug coverage is provided by CVS Caremark. CVS Caremark's pharmacy network includes major chain pharmacies as well as many independent pharmacies.
- ✓ **If you enroll with one of our regional carriers,** your prescription drug coverage is managed by that carrier's pharmacy benefit program.

Each carrier has its own rules about how prescription drugs are covered. Do your homework to find out how your medications will be covered — before choosing your medical carrier. For starters it's helpful to understand the different tiers of medication so you can save money by opting for Tier 1 medications whenever possible:

|  |   |  |
|--|---|--|
| <b>Tier 1 Medications:</b><br>Generic drugs that have the same active ingredients as brand-name equivalents and meet the same standards for quality and effectiveness, but usually cost much less. | <b>Tier 2 Medications:</b><br>Preferred drugs, which are brand-name medications included on the formulary list and favored by your carrier. | <b>Tier 3 Medications:</b><br>Non-preferred drugs, which are brand-name medications not preferred by your carrier. They may still be covered but will cost more. |
|--|---|--|

**Note:** Typically, you will pay a penalty if you get a brand-name drug when a generic equivalent is available.

|  | Bronze   | Bronze Plus  | Silver              | Gold                | Platinum            |
|--|--|--|---------------------|---------------------|---------------------|
| <b>Preventive Drugs</b>                          | You pay \$0*   |  |                     |                     |                     |
| <b>30-Day Retail Supply**</b>                    |  |  |                     |                     |                     |
| <b>Tier 1</b><br>(generally lowest cost option)  | You pay 100% until you reach the deductible; then, you pay 25% | You pay 100% until you reach the deductible; then, you pay 25% | You pay up to \$12  | You pay up to \$10  | You pay up to \$8   |
| <b>Tier 2</b><br>(generally medium cost option)  | You pay 100% until you reach the deductible; then, you pay 25% | You pay 100% until you reach the deductible; then, you pay 25% | You pay up to \$50  | You pay up to \$40  | You pay up to \$30  |
| <b>Tier 3</b><br>(generally highest cost option) | You pay 100% until you reach the deductible; then, you pay 25% | You pay 100% until you reach the deductible; then, you pay 25% | You pay up to \$70  | You pay up to \$60  | You pay up to \$50  |
| <b>90-Day Retail or Mail Order Supply***</b>     |  |  |                     |                     |                     |
| <b>Tier 1</b><br>(generally lowest cost option)  | You pay 100% until you reach the deductible; then, you pay 25% | You pay 100% until you reach the deductible; then, you pay 25% | You pay up to \$30  | You pay up to \$25  | You pay up to \$20  |
| <b>Tier 2</b><br>(generally medium cost option)  | You pay 100% until you reach the deductible; then, you pay 25% | You pay 100% until you reach the deductible; then, you pay 25% | You pay up to \$125 | You pay up to \$100 | You pay up to \$75  |
| <b>Tier 3</b><br>(generally highest cost option) | You pay 100% until you reach the deductible; then, you pay 25% | You pay 100% until you reach the deductible; then, you pay 25% | You pay up to \$175 | You pay up to \$150 | You pay up to \$125 |

\* Preventive drugs are determined by the insurance carrier. You must have a doctor's prescription for the medication — even for products sold over the counter (OTC) — and you must use an in-network retail pharmacy or mail-order service. Preventive drugs do not apply to the deductible.

\*\* You will pay a penalty if you get a brand-name drug when a generic equivalent is available.

\*\*\* For those national medical plans that have CVS Caremark as the prescription drug carrier, the plan limits refills to a 30-day supply at a retail pharmacy. In addition, after two fills (one initial fill and one refill) of a maintenance medication at a retail pharmacy, the plan requires you to fill a 90-day supply through a CVS retail pharmacy or mail-order pharmacy.

If you're enrolled in a national medical plan with Aetna, Cigna, Highmark or UnitedHealthcare...

### Save Money and Time Through 90-day Maintenance Medication Fills!

If you or a family member take maintenance medications to manage an ongoing condition – like asthma or high blood pressure medications – you will save money if you switch to filling your medication in a 90-day supply instead of 30-day supply. 90-day supplies of medications can be filled either at a CVS Pharmacy, or through the CVS Caremark Mail Service Pharmacy, which will deliver the medication directly to your home. Keep in mind that after two 30-day fills (one initial fill and one refill) of a maintenance medication at a retail pharmacy, the plan requires you to switch to a 90-day supply, otherwise the medication won't be covered, and you'll pay the entire cost.

Signing up for CVS Caremark's Maintenance Choice program is easy! You have two options:

- ✓ Pickup at CVS Pharmacy: Visit [Caremark.com/MoveMyMeds](https://www.caremark.com/MoveMyMeds)
- ✓ RX Delivery by Mail: Visit [Caremark.com/RxDelivery](https://www.caremark.com/RxDelivery)

### Get Help Managing Diabetes - For Free!

You and your covered family members have access to CVS Caremark's Next Generation Transform Diabetes Care (ngTDC) program, which offers a better way to manage your diabetes and overall health — available at no cost to you or your covered family members. You or your covered family members do not need to enroll in this program; if you're managing diabetes, you're automatically enrolled and CVS Caremark will reach out with additional details. This program also offers the covered diabetic a Welch Allyn blood pressure monitor, BioTel Care or OneTouch Verio Reflect glucometer, glucose test strips and lancets at no cost. Even if the diabetic is not actively leveraging the ngTDC program, they can receive the glucose test strips and lancets at no cost. For more information, call the ngTDC team at **1-800-348-5238**.

### Save on Specialty Medications!

The PrudentRx Copay Program provided in partnership with CVS Caremark can help you or a covered family member save money on specialty medications. Specialty medications are often high-cost, and often may need to be administered via injection, infusion or other similar method. Through PrudentRx, you can pay \$0 out of pocket for all specialty medications on CVS' Exclusive Specialty Drug List as well as other select high-cost specialty medication. If you take a specialty medication, you can find more information at [cvsspecialty.com](https://www.cvspecialty.com).

For more information or to make sure you're opted in to participate (if eligible), call PrudentRx at **1-800-578-4403**.



# WANT TO PAY LESS FOR MEDICAL PREMIUMS?

## PLAY YOUR CARDS RIGHT BY EARNING THE WELLNESS CREDIT AND AVOIDING THE WORKING SPOUSE PREMIUM!

### Wellness Credit

As part of our commitment to your overall well-being, PENN Entertainment encourages all team members and their families to go tobacco-free. PENN Entertainment offers a Wellness Credit to all team members in a PENN Entertainment-sponsored medical plan if you and your covered spouse (if applicable) are tobacco-free – the credit is a **\$23.08 bi-weekly** reduction in your medical premiums if one covered person is tobacco-free and a \$46.15 reduction in your medical premiums if both you and your covered spouse are tobacco-free. In order to earn the Wellness Credit, you must certify that you have not used tobacco products\* within three months of your benefits eligibility date, or else complete an approved tobacco cessation program or reasonable alternative. Be sure to certify whether you or your covered spouse are tobacco-free when you enroll. If you don't complete the certification, the Wellness Credit will not be applied.

More information is available on the [Benefits Hub](#) by searching for Wellness Credit in the search bar.

\* Tobacco products include cigarettes, cigars, pipes, chewing tobacco, smokeless/electronic devices, vaping and any other form of tobacco or nicotine.

### Working Spouse Premium

Research has shown that covered spouses often have more expensive medical costs than team members. If your spouse is eligible for medical coverage through their own employer (or through self-employment) it may cost you less if they enroll on their employer's plan instead of being enrolled on the PENN Entertainment-sponsored medical plan. Your spouse is still eligible to be covered under your PENN Entertainment medical plan. However, a **\$75 bi-weekly** Working Spouse Premium will apply if you enroll your spouse on our medical plan when they have access to a medical plan through their own employer (regardless of the type of medical plan being offered by their employer). The Working Spouse Premium helps offset some of the increased costs for PENN Entertainment, while still providing an affordable medical option for you and your family. Be sure to certify whether your spouse is eligible for their own coverage when you enroll. If you don't complete the certification, the Working Spouse Premium will automatically be applied.

**Note:** A spouse is not considered to have access to other medical coverage if that spouse is also a PENN Entertainment team member or the other medical coverage is Medicare.

### A Note about Accurate and Truthful Statements

- ✓ If you are eligible for the Wellness Credit, it is your responsibility to notify the PENN Entertainment Benefit Center immediately if you and/or your covered spouse become(s) a tobacco user during the plan year and are no longer eligible for the Wellness Credit. Similarly, if you are attesting that you are not required to pay the Working Spouse Premium and your spouse's eligibility for other medical coverage changes during the plan year, it is your responsibility to notify the PENN Entertainment Benefit Center immediately that you have become responsible for paying the Working Spouse Premium.
- ✓ PENN Entertainment team members are expected to provide accurate and truthful statements on all employment forms. Therefore, if it is determined that you submitted false information related to the Wellness Credit, the Working Spouse Premium or did not notify the PENN Entertainment Benefit Center that your situation changed during the plan year, you will be subject to paying the Working Spouse Premium and/or receiving no Wellness Credit for the applicable plan year. Providing false information or failing to provide updated information as required may lead to disciplinary action, up to and including termination of employment and possible legal action.

# WELLNESS PROGRAM

## GAME ON! GET #PENNSTRONG IN 2023!

To support our team members' total well-being, we offer the #PENNSTrong Wellness Program to help you thrive wherever you are — at home, at work, and in our communities. Open to all team members eligible for a PENN Entertainment-sponsored medical plan, our Wellness Program is a fun benefit to help you prioritize your well-being, stress less, and bond with fellow team members over a little friendly competition. Plus, by participating you will have an opportunity to earn cash and rewards to help offset your overall costs. Your eligible spouse can also enroll in the program to partner with you on your wellness journey. Your spouse will earn points that provide them affirmations versus Pulse Cash as they reach the various levels of the program.

### How Does It Work?

Through our partnership with Virgin Pulse, you have access to their platform of wellness content and tools. Throughout the year, the healthy actions you complete translate into points, corresponding with a level and reward. You can **earn up to \$100 in Pulse Cash each year** for participating! Pulse Cash can be redeemed in three ways: as merchandise at the Virgin Pulse mall, as a gift card from over 40 retailers or as a donation to various charities.

| Level | Points | Rewards*        |
|-------|--------|-----------------|
| 1     | 7,000  | \$10 Pulse Cash |
| 2     | 25,000 | \$15 Pulse Cash |
| 3     | 40,000 | \$25 Pulse Cash |
| 4     | 60,000 | \$50 Pulse Cash |

Visit the **Benefits Hub** and search for "Wellness Program" in the search bar for more information and examples of how you can earn points by completing healthy activities. The more actions you take, the more points you earn!

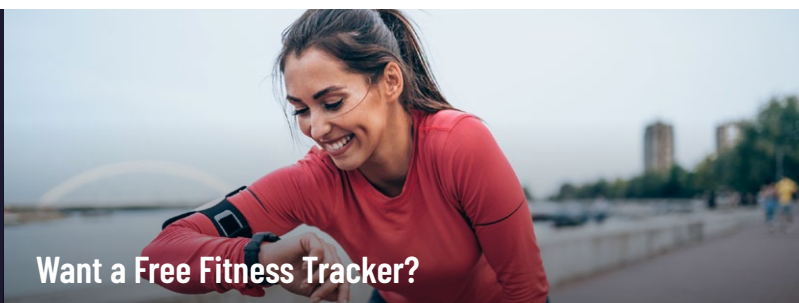
\* Pulse Cash is considered compensation and is subject to federal, state and employment tax withholding.

### Additional Programs Available through Virgin Pulse:

- ✓ **RethinkCare:** RethinkCare provides tools and resources to help you reduce stress, increase resiliency, and improve your health, relationships, sleep, and more. With over 250+ programs and 1,800+ video/audio resources, RethinkCare can help you develop practical and repeatable everyday skills through easy, bite-sized mini courses on mindfulness, emotional well-being, stress management, sleep improvement and more!
- ✓ **Wellbeats:** Wellbeats provides access to virtual fitness, nutrition and mindfulness classes! No matter your age, level, ability, or interest, you can choose what fits your lifestyle. Whether you're an expert at yoga, new to running, looking for ways to eat healthy or only have five minutes to unwind, there are a variety of ways to live a healthy life with Wellbeats.

### How Can I Access the Platform?

- ✓ **Step 1:** Sign up for your Virgin Pulse account at [join.virginpulse.com/PENNEntertainment](https://join.virginpulse.com/PENNEntertainment).
- ✓ **Step 2:** Accept the terms and conditions. Then, choose your email preferences so you can get the latest tips and information.
- ✓ **Step 3:** Connect a fitness tracker to get credit for your steps, active minutes and sleep. Virgin Pulse syncs with many devices and apps (e.g., Max Buzz™, Apple Watch, Fitbit).
- ✓ **Step 4:** Upload a profile picture and add some friends.
- ✓ **Step 5:** Set your interests to get personalized daily tips on eating healthy, getting active, reducing stress, sleeping well and more!
- ✓ **Step 6:** Download the Virgin Pulse mobile app for iOS or Android. Then, access your account and track your activity anywhere, anytime. Once you've registered, access the platform online through the Virgin Pulse mobile app.



### Want a Free Fitness Tracker?

Team members eligible for a PENN Entertainment medical plan who also register to participate in the Wellness Program will be eligible to receive a free Max Buzz™ fitness device — a sleek wearable daily activity tracker that tracks your steps, sleep, active minutes and more and syncs seamlessly with the Wellness Program platform.

# DENTAL

You have four dental plan designs to choose from. No matter which plan design you choose, you can select the dental carrier of your choice, available at different costs.

PENN Entertainment provides access to three PPO plans, and one DHMO plan.

## PPOs:

Our Bronze, Silver and Gold dental plan designs are PPOs. They each provide coverage for both in-network and out-of-network care, but you'll always save money when you stay in-network, so it's advised that you check your network providers before you enroll or make a dental appointment.

## DHMO:

The Platinum plan design is a DHMO. You must choose a primary care dentist in your carrier's Platinum network, which is a much smaller provider network. Please note: there is **no out-of-network coverage**; check the network before enrolling.

|  | Bronze                       | Silver  | Gold  | Platinum*   |
|--|------------------------------|---|---|---|
| Plan Type  | PPO                          | PPO   | PPO   | DHMO  |
| Annual Deductible (individual/family)  | \$100/\$300                  | \$100/\$300   | \$50/\$150  | None  |
| Annual Maximum (excludes orthodontia)  | \$1,000 per person           | \$1,500 per person  | \$2,500 per person                                  | None  |
| Orthodontia Lifetime Maximum   | Not covered                  | \$1,500 per child   | \$2,000 per person                                  | Varies by insurance carrier; copay based on schedule                          |
| In-Network Benefits  |                              |   |   |   |
| Preventive Care  | Covered 100%, no deductible  | Covered 100%, no deductible                               | Covered 100%, no deductible                         | Varies by insurance carrier; generally covered 100%                           |
| Minor Restorative Care (e.g., root canal treatment, gum disease treatment, and oral surgery) | You pay 20% after deductible | You pay 20% after deductible                              | You pay 20% after deductible                        | Varies by insurance carrier; copay based on schedule                          |
| Major Restorative Care (e.g., implants, dentures)  | Not covered                  | You pay 40% after deductible                              | You pay 20% after deductible                        | Varies by insurance carrier; copay based on schedule                          |
| Orthodontia  | Not covered                  | You pay 50%, no deductible for children up to age 19 only | You pay 50%, no deductible; for children and adults | Varies by insurance carrier; copay based on schedule; for children and adults |

\* Not available in some limited areas. Only the coverage levels for which you are eligible will show as options when you enroll. The Platinum plan is an in-network only plan. There is no out-of-network coverage provided.

## Will you need orthodontic coverage?

Pay attention to the plan design you choose if you or a family member will need orthodontic coverage. Our Bronze plan design does not provide any orthodontic coverage, and our Silver plan design provides coverage only for children up to age 19. Orthodontia is covered for both children and adults under both the Gold and Platinum plan designs.



# VISION

PENN Entertainment provides three vision plan designs to choose from. Each plan design is available from different vision carriers at different costs.

## In-Network Benefits

|   | Bronze   | Silver   | Gold   |
|---|--|--|--|
| <b>Routine Vision Exam</b><br>(once per plan year)  | Covered 100%   | You pay \$20   | You pay \$10   |
| <b>Frames</b><br>(one per plan year)  | Discount may apply                                   | \$130 allowance*                                     | \$200 allowance*                                     |
| <b>Lenses (once per plan year; premium lenses may cost more)</b>                            |  |  |  |
| <b>Single Vision<br/>Bifocal<br/>Trifocal<br/>Standard<br/>Progressive**<br/>Lenticular</b> | Discount may apply                                   | You pay \$20   | You pay \$10   |
| <b>Contact Lenses</b>   |  |  |  |
| <b>Medically Necessary</b>  | Not covered  | You pay \$20   | You pay \$10   |
| <b>Elective</b>   | Not covered  | \$130 allowance*                                     | \$200 allowance*                                     |
| <b>Fit and Evaluation</b>   | Discount may apply                                   | You pay \$20   | You pay \$10   |
| <b>Laser Surgery</b>  |  |  |  |
| <b>Elective</b>   | 15% off regular price or<br>5% off promotional price | 15% off regular price or<br>5% off promotional price | 15% off regular price or<br>5% off promotional price |

\*Allowance can be used for frames or elective contact lenses, not both.

\*\* Vision benefits are for standard progressives. Enhanced progressives may cost more and will vary by insurance carrier.



# LIFE AND AD&D

## Basic Term Life and AD&D Insurance

To protect those you love, PENN Entertainment provides Basic Life and Accidental Death & Dismemberment (AD&D) Insurance at no cost to you. Coverage is provided in the amount of one times your annual salary, up to a maximum of \$150,000 for each plan. If you are a director or above, your annual salary maximum is \$500,000. This amount is paid out to you, or your beneficiaries, upon receipt of an eligible claim.

## Voluntary Life Insurance\*

You can choose to elect additional voluntary term life insurance\* for yourself in addition to the basic life insurance coverage provided by PENN Entertainment. You can also elect spouse and/or child life insurance for your spouse and/or your eligible children if you elect voluntary life insurance for yourself.

|   | <b>Guaranteed Issue Amount</b><br>(Upon Initial Eligibility) | <b>Maximum Benefit Amount</b>  |
|---|--|--|
| <b>For You</b>  | Up to \$200,000  | 5x your annual earnings, up to a maximum of \$500,000 (can be elected in increments of \$10,000) |
| <b>For Your Spouse**</b>  | Up to \$50,000   | Maximum of \$250,000<br>(can be elected in increments of \$5,000)                                |
| <b>For Your Eligible Children</b> (to age 19, or 26 if a full-time student)** | N/A  | Choice of \$5,000 or \$10,000  |

\* Premiums for this coverage are based on your age, in five-year increments, and are subject to change during the plan year.

\*\* Amount not to exceed 50% of your coverage amount.

## Evidence of Insurability

If you are electing voluntary life insurance for you or your spouse for any amounts over the guaranteed issue, you will be required to submit Evidence of Insurability (EOI).

### Reduction at Age 65

The amounts of your Basic Life, Basic AD&D and Voluntary Life Insurance on and after age 65 will be reduced by applying the appropriate percentage to the amount of your insurance in effect on the day before your 65th birthday: reduced to 65% at age 65, and reduced to 50% at age 70.

**Note:** The above changes will take effect on the first day of the calendar month in which you attain the age shown above.

# DISABILITY

## Short Term Disability (STD)

Short-Term Disability (STD) insurance allows you to replace a portion of your income if you become unable to work because of a covered illness or injury, for up to 13 weeks. If you are a director or above, your disability benefits are different; please visit the [Benefits Hub](#) and type Disability in the search bar to read about your disability benefits.

As a new team member who has worked at PENN Entertainment for less than one year, you can choose to purchase Basic STD, for coverage of 40% of your pre-disability salary, up to a maximum of \$1,000 per week.

Once you've been employed at PENN Entertainment for one year, PENN Entertainment provides this Basic STD coverage at no cost to you. On the first of the month following your one-year anniversary date, you may also choose to elect Buy-Up STD coverage — which you pay for — to provide extra coverage beyond the Basic STD coverage. If you elect Buy-Up STD, you'll receive coverage of 66.67% of your pre-disability salary (instead of 40%), up to a weekly maximum of \$1,500 (instead of \$1,000).

**Note:** If you elect Basic STD during your first year at PENN Entertainment, it will automatically convert to Buy-Up STD on the first of the month following your one-year anniversary date. You can drop the team member-paid Buy-Up STD benefit by accessing the online benefits enrollment website ([PENNEntertainmentBenefitCenter.com](https://pennentertainmentbenefitcenter.com)).

|                               | <1 Year at PENN Entertainment    | >1 Year at PENN Entertainment |   |
|-------------------------------|----------------------------------|-------------------------------|---|
|                               | Team Member-Paid Basic STD*      | Company-Paid Basic STD*       | Team Member-Paid Buy-Up STD*  |
| Eligibility Date              | Less than one year of employment | After one year of employment  | After one year of employment  |
| Enrollment                    | Voluntary                        | Automatic                     | Automatic if enrolled in team member-paid Basic STD during year one, but can opt out<br>Voluntary active election if not enrolled in team member-paid Basic STD during year one |
| Weekly Pre-Disability Income  | 40%                              | 40%                           | Enhancement to 66.67%   |
| Weekly Maximum Benefit Amount | \$1,000                          | \$1,000                       | Enhancement to \$1,500  |
| Elimination Period            | 29 days                          | 29 days                       | Reduced to 14 days  |
| Who Pays for this Benefit     | Team Member                      | PENN Entertainment            | Team Member   |

\* If you have been actively at work for less than 12 months after the date your disability insurance takes effect, benefits will not be paid for a disability that results from a pre-existing condition. Pre-existing condition refers to a sickness or accidental injury in the three months before your disability insurance takes effect, for which you received medical treatment, consultation, care, or services; took prescription medication or had medications prescribed; or had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment.

### Evidence of Insurability

If you do not elect the Team Member-paid Basic STD for yourself when initially eligible, you will be required to submit Evidence of Insurability (EOI) if you later enroll in Basic STD or Buy-Up STD coverage.

### What does "elimination period" mean?

The elimination period is the amount of time you need to wait until STD benefits kick in. That means you will need to have 29 consecutive days for basic STD of illness or injury before you begin receiving STD benefit payments. If you're eligible and elect the Buy Up STD, your elimination period is reduced to 14 days. During the elimination period, you will typically use available time off benefits to cover absences. In either case, you need to report the need for STD benefits within 24 hours of the incident or when you first learn you will need to be absent (e.g. following a scheduled surgery).

## Long Term Disability (LTD)

PENN Entertainment provides access to two Long-Term Disability (LTD) coverage options. LTD is a team member-paid benefit, and you can enroll as soon as you become benefits eligible. Premium rates vary and are based on your age and the length of time benefits are provided. If you are a director or above, your disability benefits are slightly different than what is listed below; please visit the [Benefits Hub](#) and type Disability in the search bar to read about your disability benefits.

**Note:** If you do not elect Voluntary LTD for yourself when initially eligible, you will be required to submit Evidence of Insurability (EOI) if you decide to enroll in this coverage outside your initial eligibility window.

|                                | Team Member-Paid 50% LTD*<br>to Age 65 | Team Member-Paid 50% LTD*<br>Payable for Five Years          |
|--------------------------------|--|--|
| Enrollment                     | Voluntary                              | Voluntary  |
| Monthly Pre-Disability Income  | 50%                                    | 50%  |
| Monthly Maximum Benefit Amount | \$10,000                               | \$10,000   |
| Elimination Period             | 90 days                                | 90 days  |
| Duration of Benefits           | To age 65**                            | For five years from the date the LTD benefits become payable |
| Who Pays for this Benefit      | Team Member                            | Team Member  |

\* If you have been actively at work for less than 12 months after the date your disability insurance takes effect, benefits will not be paid for a disability that results from a pre-existing condition. Pre-existing condition refers to a sickness or accidental injury in the three months before your disability insurance takes effect, for which you:

- received medical treatment, consultation, care, or services;
- took prescription medication or had medications prescribed; or
- had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment.

\*\* If you are over the age of 61 on the date your disability begins, benefits will continue from 12 to 42 months, depending on your exact age on the date disability begins.

### When are LTD benefits payable?

You must have received the maximum period of STD benefits to be eligible for LTD benefits, and you must be disabled for at least 90 consecutive calendar days before benefits are payable to you. Monthly benefits may continue to be paid as long as you remain disabled as defined under the Long-Term Disability policy, until your 65th birthday or for up to five years, depending on which option you choose.

# OTHER BENEFITS TO CONSIDER

PENN Entertainment offers a robust suite of additional programs for you and your eligible family members. To learn more about these benefits, please review the plan features on each vendor's website or on the [Benefits Hub](#).

## Dependent Care FSA

A Dependent Care FSA is a special account that can be used to pay for eligible dependent care expenses – like day care, after-school programs or elder care programs — so you and your spouse, if applicable, can use tax-free money to pay for care while you work or attend school full time. For 2023, you can contribute from a minimum of \$100 up to a maximum of \$5,000 per family (or \$2,500 if you're married, but file taxes separately).\*

**Note:** The Dependent Care FSA is not for medical expenses. For information on health care spending and saving accounts, see [pages 10 – 11](#).

Like all FSAs, you must “use it or lose it”—if you have 2023 funds remaining in your Dependent Care FSA account at the end of the year, you may continue to incur claims during the grace period, which ends on March 15, 2024. You have until March 31, 2024 to submit all Dependent Care FSA claims, after which remaining funds are forfeited.

## Employee Assistance Program (EAP)

The Employee Assistance Program (EAP), provided by LifeWorks, is a confidential resource available at no cost to you and your family, even if you work for PENN Entertainment part-time. Experienced and licensed counselors are available to help when you need support with:

- ✓ Relationship and family concerns
- ✓ Childcare and eldercare
- ✓ Death of a loved one
- ✓ Stress
- ✓ Substance abuse
- ✓ Financial or legal referrals
- ✓ Anxiety and depression

Visit [metlifeeap.lifeworks.com](https://metlifeeap.lifeworks.com) and use the username “metlifeeap” and password “eap” to log in, or you and your family can call the EAP 24/7 at **1-888-319-7819** for confidential assistance. We provide up to five face-to-face counseling sessions per issue per calendar year.

## PerkSpot

Save money on purchases with **PerkSpot** ([PENNEntertainment.perkspot.com](https://PENNEntertainment.perkspot.com)), our personalized discount program. With PerkSpot, you can search by brand or category, discover discounts related to your interests, and enjoy savings on a variety of products and services including PENN Entertainment exclusive offers. Visit the PerkSpot Discount Portal (passphrase: PENNPERKS) to start participating. You will need to register with the primary e-mail you have on file in Team Member Self Service (TMSS).

## Student Loan Relief

PENN Entertainment offers access to Fiducius, a loan relief program to help reduce the stress associated with student loans. Fiducius will work with you on loans you have for yourself, as well as any loans you have for dependents (Parent Plus loans). To get started, log in to the MyFiducius Portal (use the link sent to your work email; if you have trouble logging in, send an email to [loginassistance@getfiducius.com](mailto:loginassistance@getfiducius.com)). Complete the initial screening, then schedule an advisor consultation and share your personal financial plan. The plan is complimentary; you only pay Fiducius if you choose to have them implement your plan.

## Tuition Reimbursement\*\*

PENN Entertainment values innovation and the continued professional growth of all our team members. To support your continued professional development, full-time team members will be eligible for up to \$4,000 in tuition reimbursement for undergraduate and up to \$6,000 for graduate studies. Part-time team members will be eligible for a benefit of up to \$2,000 for undergraduate and up to \$3,000 for graduate studies. You can reach out to your local HR team for additional information about the tuition reimbursement program.

\* Limits subject to midyear changes per IRS regulations. For more information, go to [irs.gov](https://irs.gov).

\*\*Different terms may apply to team members subject to a Collective Bargaining Agreement.

## Kashable\*

Kashable offers team members a responsible alternative to pay down expensive debt, preserve retirement savings, and cover unexpected expenses with affordable loans that are automatically repaid through payroll. Kashable provides loan amounts ranging from \$250-\$20,000, with affordable interest rates and 6-24 month repayment terms. The online application is quick and easy, and funds are deposited directly to your bank account in as little as one business day. You need to be a full-time team member with 3 consecutive months of employment in order to apply.

To get started, visit [www.kashable.com](http://www.kashable.com) to register, select your loan terms, check your rate, and apply. Once your application is complete, you'll receive funds via direct deposit on the next business day. Repayments are then automatically made through payroll, and you can repay early with no penalty. You can reach out to [support@kashable.com](mailto:support@kashable.com) or **1-646-663-4353** with any questions.

\* Different terms may apply to team members subject to a Collective Bargaining Agreement.

## Additional Voluntary Benefits You Can Elect

You have the opportunity to enroll in voluntary benefits through the exchange, providing you extra choice and flexibility to tailor your care to your needs. Coverage is guaranteed, and premiums are deducted from your pay for all benefits listed below, with the exception of pet insurance.

### Accident Insurance\*

Pays cash benefits on top of your medical coverage for:

- ✓ Ambulance
- ✓ Wheelchairs, crutches, etc.
- ✓ Emergency room
- ✓ Surgery and anesthesia
- ✓ Lacerations
- ✓ Dislocations/fractures

### Critical Illness Insurance\*

Pays cash benefits on top of your medical coverage for:

- ✓ Cancer
- ✓ Pre-cancerous conditions
- ✓ Heart attack
- ✓ Stroke

### Hospital Stay Insurance

Helps cover hospital costs for:

- ✓ Admission
- ✓ Confinement
- ✓ Intensive care
- ✓ Pregnancy

### Legal Plan

Get help with legal issues. You have:

- ✓ Access to a nationwide network of attorneys
- ✓ Network attorney fees paid in full
- ✓ Online access to DIY legal documents and an online legal library
- ✓ Financial and tax planning services

### Identity Theft Protection

- ✓ Detects threats, fraud, and identity theft, and alerts you immediately
- ✓ Provides remediation services if you are a victim

### Pet Insurance

Provides coverage for your cat, dog, avian or exotic pet in the event of accidents, illnesses injuries and even some hereditary congenital conditions\*. Coverage may include specialty treatments, physical therapy, acupuncture, surgery, hydrotherapy, diagnostic tests, hospitalizations, supplies, prescription medications.

\*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

## 401(k) Plan

PENN Entertainment provides the opportunity to save for retirement with the 401(k) Plan. You're eligible to participate in the 401(k) Plan the first of the month after 30 days of service (as defined by the Plan), if you're 21 or older and you are not an excluded team member. Each year, you can contribute up to 50% of your eligible pay\*, up to **IRS limits**, plus catch-up contributions if you're age 50 or older by the end of the calendar year. PENN Entertainment contributions are also available at participating properties. For specific company contribution information, please visit the **Benefits Hub** and put "401(k) Plan" in the search bar to review the applicable 401(k) Plan Highlights document based on your specific property, located on the "**Documents**" tab in the 401(k) section.

If you don't enroll on your own and are not an excluded team member, you will be automatically enrolled the first of the calendar quarter after one year of service at 2% of your eligible pay, unless you elect otherwise. Contributions will be directed to the applicable Retirement Target Date Fund based on your age and expected retirement age (65). You also have the option to set an automatic annual contribution increase. You can change your contribution percentage at any time.

\* These limits may be lower for certain highly compensated team members.

# GO ALL IN... ENROLL IN YOUR 2023 PENN ENTERTAINMENT BENEFITS



It's time to make your winning picks!

Now that you've learned more about your PENN Entertainment benefits, get ready to enroll. **If you don't make an active election within 30 days of your hire date, you may not have the coverage you need this year.**

- 1. Learn more about your benefits by visiting the [Benefits Hub](#)** via the PENN Benefits widget on your Team Member Self Service (TMSS) landing page.
- 2. Think about your coverage needs**, including how much health care you anticipate needing this year.
- 3. Visit the enrollment website ([PENNEntertainmentBenefitCenter.com](https://PENNEntertainmentBenefitCenter.com))**. Once there, you need to set up your user ID and password by:
  - ✓ Clicking on the "New User" hyperlink, providing the last four digits of your Social Security Number, your date of birth, and your ZIP code.
  - ✓ Once you have set up your user ID and password, you can use single sign on through the [Benefits Hub](#).
- 4. Click on the "Enroll in Your Benefits" tile on the home page and verify your personal information**, including your name and date of birth, your home and email addresses and personal telephone number. If any of that information is incorrect, you'll need to update it in TMSS. Most data you can update on your own. If your date of birth or SSN are incorrect, you'll need to contact your local HR team to get it corrected. It's important to make sure your address is correct, this is where your new ID cards will go!
- 5. You're now ready to begin enrolling. You can review all of your benefit options or go directly to specific plans and programs.**
  - ✓ For medical, dental and vision benefits:
    - Choose who you want to cover. If you are adding family members, you will have to prove they are eligible to be covered as a dependent (more information regarding the Dependent Verification process can be found on the [Benefits Hub](#) by searching "**Dependent Verification**"). You'll also need to certify whether your spouse is eligible for your spouse's own employer-sponsored medical plan or coverage through self-employment.
    - Click the "Continue" link. Choose the insurance carriers and coverage tiers you want for your medical, dental and vision benefits.
    - **Note:** For medical, you will automatically be taken to the Help Me Choose tool. Simply answer a few questions about yourself, enter your doctors' names and the prescription drugs you take (it's all confidential) and the tool will match you with the plan that scores highest based on your answers. Next, you can choose to compare plans.
  - ✓ Enroll in a spending or savings account, if applicable.
  - ✓ Elect your Life Insurance and Disability coverage if desired and confirm your beneficiary designations as part of the enrollment process. **Note:** Your 401(k) beneficiary designations are made in the 401(k) platform, not in the enrollment process outlined here.
  - ✓ Consider whether you want to enroll in any Optional Health Benefits or Voluntary Benefits, as applicable.
- 6. Once you've enrolled, you'll see a new page confirming your elections and outlining any action steps you need to take.** Be sure to print a copy of your Confirmation Page for your records. If you did not receive a confirmation number, your enrollment is not finalized.

## Want more info, or need support?

- ✓ Visit the **Benefits Hub** for more information on all of the benefits and programs available to you, including contact information for each vendor. To access, go to Team Member Self Service (TMSS) at [www.myPENNEntertainment.com](http://www.myPENNEntertainment.com) and click on the PENN Benefits widget. Once on the Benefits Hub, you can utilize the chat feature to speak with the PENN Entertainment Corporate Benefits Team by clicking on the AskBenefits hyperlink.
- ✓ Call the **PENN Entertainment Benefit Center** at **1-866-238-9995**. Representatives in the PENN Entertainment Benefit Center are available to promptly provide one-on-one benefits assistance. Simply call between 9:00 a.m. and 6:00 p.m. ET, Monday–Friday. Support is available in Spanish and over 200 other languages. When you call, you will need your user ID and password. If you have forgotten this information, go to the enrollment website at [PENNEntertainmentBenefitCenter.com](http://PENNEntertainmentBenefitCenter.com). Click on “Forgot User ID or password?” and follow the prompts to confirm your identity.



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