



SHADOWFAX

Shadowfacts

FEBRUARY 2021

Zoom Benefits Open Enrollment Meetings For Plan Year Beginning March 2021

The open enrollment period for the 2021-2022 insurance plan year will be Feb 8-19. **All staff who are ELIGIBLE for medical benefits are REQUIRED TO ATTEND one of the ZOOM meetings listed below.**

Even if you are waiving Shadowfax's medical, dental or vision insurance, you are still required to attend a meeting to submit the benefit election form. Hourly staff will be paid to attend, & you must attend outside your scheduled work hrs. Meetings will last about 1 hr.

Meetings will be held via ZOOM and will be MANDATORY even if you are waiving medical, dental & vision insurance.

Mon Feb 8, 10am or 5pm

Wed Feb 10, 10am or 5pm

Fri Feb 12, 10am only

Tue Feb 16, 10am or 5pm

Thu Feb 18, 10am or 5pm

VERY IMPORTANT NOTES !!!

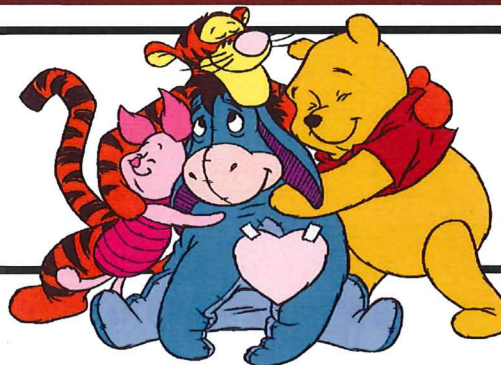
Sign up for one of these meetings on the Relias Learning Center.
Be sure to have Zoom downloaded on your device before the meeting!
Be sure that you have access to your shadowfaxinfo.com email, as you will receive the benefits enrollment form to complete and sign by email, to be returned to Robyn Miner in HR by 2/19/21.



"Any day spent with you
is my favorite day."

Winnie the Pooh

Happy Valentine's Day



Medication Education

Just a friendly reminder...

Reordering Medications From PDC

Everyone who works in the residential home is responsible to make sure that the individuals get their medications on time. If staff are having trouble getting through to the pharmacy, the nurses are always available to assist!

PDC Pharmacy Business Hours:
Monday-Friday, 8am-5pm

Contact Information:

Toll-free Phone: 866-633-7732

Toll-free Fax: 877-732-3291

On-call Pharmacist: 866-633-7732

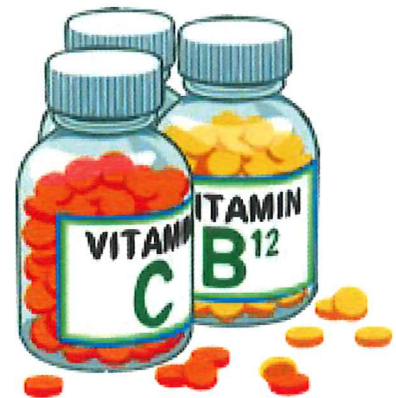
(You may also call: 484-294-6459)

Then press #

To speak to a pharmacist or clinical personnel:

Press 1—to place a refill request

Press 2—to speak with a pharmacist or clinical personnel

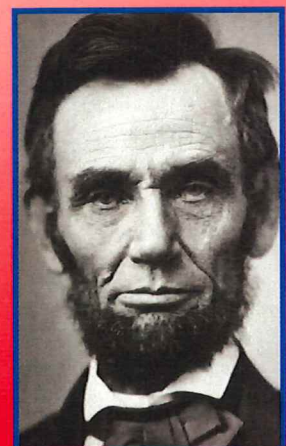


Email:

phillyecm@pdcpharmacy.com

***“When you reach the end
of your rope, tie a knot
and hang on.”***

Abraham Lincoln



Safety Corner: Use the Dishwasher!

All staff should be using the dishwashers to wash kitchen items versus washing by hand as a better way to sanitize and kill germs! It has been reported that some staff in the homes are handwashing items rather than putting them in the dishwasher.

What are the advantages of using a dishwasher?

Since you can put all the kitchen utensils in one wash, it saves time, and it uses less water. It is more hygienic for final cleaning because hot water can eliminate germs that may have stuck to the dishes or pots and other kitchen utensils.

Is the dishwasher good for your health?

While there are many who believe that hand washing is better for the environment and for health, research and experience has shown evidence that dishwashers are actually more beneficial in preventing health issues, protecting the environment and saving you time. Running your dishwasher every night can actually save water and money.

What happens if you don't use your dishwasher?

Today, most homes have a dishwasher but unlike other appliances, the less you use it, the more likely it is to break down. When the dishwasher is not used for long periods of time the water evaporates, seals dry out, and leaks and motor problems become likely.



Staff Profile of the Month: Kevin Schrum

Congratulations to Kevin Schrum for being the Staff Profile of the Month! Kevin has been on the General Maintenance/Grounds Maintenance Team for a little over two years, where he mainly works at the residential programs—inside and out! Kevin additionally serves on the Safety Committee.

Though he was born here in York, Kevin has also lived in Lancaster County, Florida, and North Carolina. He graduated from York Vo-Tech and started out in the printing industry. Before coming to Shadowfax, he mainly worked in groundskeeping. Kevin currently lives in Shiloh with his wife, Kimberly. They have two sons, Chris and Eric, and three grandchildren.

Kevin enjoys pizza, especially from Marco's Pizza and Sweet Shack on Route 74! When he's not working hard taking care of the residential homes and properties, he is either at the family's cabin, hunting and fishing, or spending time with his grandchildren.

As Kevin looks to the future, he wants to stay healthy and work as long as he can. He especially appreciates his supervisor, Residential Property Manager, Frank Moritz, who he says is great about consistently supplying all the tools needed to get the job done well.

When asked what he likes best about Shadowfax, Kevin states, "When I am at the residential homes, I enjoy interaction with the residents. They make me smile." Kevin, it is your commitment and quality workmanship that helps to keep the smiles on their faces! We appreciate all that you do to serve the individuals here at Shadowfax.



Welcome New Staff !



Missy Holloway
Residential
DSP PT 27.5 - 48/870



Mallory Willard
Residential
DSP FT - 48



Tina Jacoby
Residential
DSP Lead - 34



Katrina Duncan
Residential
DSP FT - 24



Keshia Durham
Residential
Scheduler



Christina Smith
Residential
DSP PT 27.5 - 870



Destiny Howard
Residential
DSP FT - 36

Changes for Current Staff

Elizabeth Dellinger, Quality Manager (previously HR Administrative Assistant)

Responsibilities will include: ensuring policies, procedures, and plans of correction address risk areas and comply with laws & regulations; conduct ongoing record audits; instruct initial Med Admin & follow up on related requirements; reviewing ODP Bulletins for updates.

Josh Romero, IT Manager (previously HR Assistant Trainer)

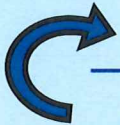
Responsibilities will include: training staff members & providing support on software programs such as SetVWorks and Relias; ensuring that staff have access to the technology necessary to complete their daily responsibilities; implementing software & related upgrades to enhance compliance with 55 PA Code Chapters 2380, 2390, 6100 & 6400 regulations.

Jen Rial, Program Specialist Coordinator (previously Part-time Program Specialist)

Primary responsibilities include: supervision of Program Specialists to ensure compliance with regulations; completion of all related paperwork; assume Program Specialist duties as needed.

Congratulations Referral Bonus Recipients!

The following staff is currently receiving a referral bonus:



This could be you!
Referral Forms are available at
Pattison Street or Tremont Street.
See information below...

Years of Service Celebrated

Congratulations to the following Staff who hit a benchmark for years of service at Shadowfax!

10 Years:

Amber Raver (Res)

5 Years:

Maggie Duchek (Res)

Lorraine Cornet (Res)

Clarencia Collier (Day)

Referral/Recruitment Bonus

Refer hard-working, reliable, caring and conscientious people by filling out referral forms within 3 days of when they apply. If hired & they work at least 90 days you'll receive:

\$275 Bonus
paid over 6-month period
(as long as the person remains on staff)

Referrals must be submitted to HR within 3 days of receipt of the application. Forms are available on the Staff Portal, or at the reception desks.

Employee Assistance Programs

Mazzitti & Sullivan
(*available to all Staff*)

and

Reliance
(ACI Specialty Benefits)
(*available to all Full-time Staff*)

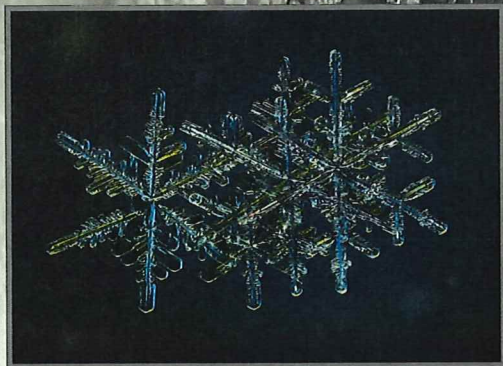
sponsor
Shadowfax Employee
Assistance Programs.
Information is available
on the Staff Portal.

Beneficiary Information

All full-time staff receive life insurance coverage upon completion of 90 days of employment.

Please be sure to keep your beneficiary information current for both the life insurance and 403B plans. Keeping the information current with the HR Dept. will ensure that money is allocated correctly in the event of a tragedy.

Thank you!



Going Green

"I Want To Be Recycled"

During 2021, we are presenting a series on common household items & their recycling processes.

Household Hazardous Waste

WHAT CAN BE RECYCLED

Fluorescent light bulbs and tubes, glues and adhesives, cleaning fluids, oil-based paints, paint thinners and stains, lawn and garden chemicals, pool and spa supplies, propane and butane tanks, and automobile fluids.

WHY IT WANTS TO BE RECYCLED.

Leftover household products that contain corrosive, toxic, ignitable, or reactive ingredients are considered household hazardous waste (HHW). Improper disposal of HHW can pollute the environment and pose a threat to human health.

HOW CAN I RECYCLE IT?

Most communities have HHW drop-off locations or schedule special collection days. Check with your local solid waste agency about collection events and local drop-off centers.

WHAT DOES IT BECOME?

Certain materials — like cleaning solvents — can be cleaned and reused. Alternatively, some hazardous waste can be blended and used as a fuel ingredient, or treated and then used as an ingredient in a product such as fertilizer.

From iwanttoberecycled.com, "Recycling Explorer"

403(b)

Staff Can Attend Quarterly 403(b) Meetings

with Brock Hively, held at Pattison St. Contact Amy Brillinger, Director of HR at (717) 848-4349, for the date & time of the next meeting.



The Shadowfax Corporation

386 Pattison Street, York PA 17403 (717) 854-7742 www.shadowfax.org

To set the standard for quality in the human service field through consistent demonstration of dependability, integrity, and commitment to our stakeholders.

amazonsmile



Support The Shadowfax Corporation. When you shop at <https://smile.amazon.com/ch/23-2368549> Amazon donates.



Learning Center Login Instructions

1. Click "Learning Center" under Staff Home
2. User Name : Company Email
 - a. For those without email use first.last name
3. Initial Password: welcome
4. Enter your new password and confirm it
5. Relog in using the new password

A screenshot of the Shadowfax login page. It features the Shadowfax logo at the top. Below it are fields for 'User Name' (containing 'first.last@shadowfaxinfo.com') and 'Password' (masked with dots). There are links for 'Forgot your password?' and 'Request Help'. A large green 'Log In' button is at the bottom. At the very bottom, there are links for 'Change Site Language' and 'View System Requirements'.A screenshot of the 'Change Password' form. It has a title 'Change Password' and a note: 'Your new password must be at least 4 characters long.' There are two input fields: 'New Password' and 'Confirm New Password'. At the bottom are two buttons: 'Change Password' (green) and 'Cancel' (blue).

6. Select Security Questions
 - a. And answers
7. (Optional)
 - a. Use a personal email
For password recovery
8. Click Continue

A screenshot of the 'Security Setup' form. It has a title 'Security Setup' and a note: 'Please select and answer the security questions below to verify your identity and reset your password.' There are two columns. The left column has a 'Question' dropdown menu with a list of questions: 'What is your maternal grandmother's first name?', 'In what city were you born?', 'What was the name of your first pet?', 'What was the model of your first car?', 'What is the name of your childhood best friend?', 'What is your favorite holiday?', 'What is your father's middle name?', and 'What is your mother's maiden name?'. Below this is an 'Answer' field. The right column has a 'Password Reset Email (Optional)' field and a 'Confirm Password Reset Email' field. At the bottom right are two buttons: 'Cancel' (blue) and 'Continue' (green).



Learning Center – How to take classes

1. Log In
2. Upcoming training within 30 days will be yellow
3. Overdue trainings will be red

The screenshot shows the Shadowfax Learning Center dashboard. On the left is a navigation menu with 'OVERVIEW', 'Dashboard', 'Assignments', 'Licenses & Certifications', 'HELP', 'Connect', and 'Resources'. The main content area is divided into three sections: 'New' (featuring a large shield icon and a 'Level 1' progress bar), 'Announcements', and 'My Team'. On the right, the 'Upcoming Assignments' section lists five courses, all due in 30 days, each with a 'Take Now' button and a '300 Bonus Coins' reward. The courses are: 'Compliance Form / IM Form / HEP B Form / Photo ID' (0 hours), 'Compliance Video: Shady Stuff' (0.5 hours), 'Deaf Services for Provider Staff - IE' (2 hours), 'I Go Home' (1 hour), and 'Intellectual Disability Overview' (1.5 hours). A 'See full list in Assignments' link is at the bottom of the list. The top right corner includes a 'Holiday Support Hours' button and a user profile icon.

4. To see all upcoming due trainings in the next 90 days click “Assignments”
5. Click the training’s name to begin the course

The screenshot shows the Shadowfax Learning Center dashboard with the 'Learning Summary' and 'Assigned Training' sections. The 'Learning Summary' section on the left displays statistics: 'Compliance Rate: -', 'Average Grade: -', 'Total Courses Taken: 0', 'Assigned: 0', and 'Electives: 0'. A 'Print Transcript' button is located below these statistics. The 'Assigned Training' section on the right lists three courses, all due 1/4/2021, each with a 'Take Now' button and a '300 Bonus Coins' reward. The courses are: 'Compliance Form / IM Form / HEP B Form / Photo ID' (0 hours), 'Compliance Video: Shady Stuff' (0.5 hours), and 'Deaf Services for Provider Staff - IE' (2 hours). A '+ Browse Elective Courses' button is located above the list. The top right corner includes a 'Holiday Support Hours' button and a user profile icon.

You have completed all the requirements for this course! If you need a continuing education certificate, please click the button below to print your certificate.

Print Certificate

NEVER PRINT CERTIFICATE for us– We do not need it. Click Exit instead.

MAZZITTI & SULLIVAN

EAP

*Your Success
is Our Passion*

Your Employee Assistance Program Benefits

Provided by



Your EAP Benefit

- Is 100% confidential
- Covers **four** virtual, face-to-face, or telephonic sessions with a counselor, per person attending
- Services also cover **all** residents of the home
- Monthly newsletters
- Access to additional resources such as legal, financial, support groups, housing, etc.
- Sessions are renewable as long as you have a two-month break in counseling
- Services are accessible 24/7/365

Work/Life Services

To access online resources, please visit www.mseap.com and click "Member Login" in the top right corner. Use the access code **SHADOWFAX** to sign in, or create your own account. Live Chat is also available on the website!

When can the EAP help?

Mazzitti & Sullivan is here to help you through many difficult situations, including but not limited to:

- Marital & Family Related Issues
- Children & Adolescents
- Anger, Stress, & Time Management
- Grief & Loss
- Alcohol & Substance Abuse
- Elder Care Concerns
- Domestic Abuse
- Addictions
- Job-Related Stress

Frequently Asked Questions

When should I use my EAP?

Anytime! If you or your family are experiencing a difficult time in areas of stress, anxiety, depression, family-related issues, substance abuse, or any other problem area, we are available 24/7.

Who is covered?

All household members are welcome to use the program, even if you, as the covered employee, do not. Household members may contact us directly.

Questions?

Call **1-800-543-5080**
TTY/TDD **1-855-264-3248**
www.mseap.com

24-Hour Travel Assistance Services

Through your group coverage with Reliance Standard, you automatically receive travel assistance services provided by On Call International (On Call), pursuant to an agreement between Reliance Standard and On Call. On Call is a 24-hour, toll-free service that provides a comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations and many other emergencies you may encounter when you travel. On Call also offers pre-trip assistance including passport/visa requirements, foreign currency and weather information. The following is an outline of the On Call emergency travel assistance service program. For a complete description of all services and the program terms and limitations, please request a Description of Covered Services from your employer.

Covered Services

When traveling more than 100 miles from home or in a foreign country, On Call offers you and your dependents the following services:

Pre-Trip Assistance

- Inoculation requirements information
- Passport/visa requirements
- Currency exchange rates
- Consulate/embassy referral
- Health hazard advisory
- Weather information

Emergency Medical Transportation*

- Emergency evacuation
- Medically necessary repatriation
- Visit by family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

Emergency Personal Services

- Urgent message relay
- Interpretation/translation services
- Emergency travel arrangements
- Recovery of lost or stolen luggage/personal possessions
- Legal assistance and/or bail bond

Medical Services Include:

- Medical referrals for local physicians/dentists
- Medical case monitoring
- Prescription assistance and eyeglasses replacement
- Convalescence arrangements

*The services listed above are subject to a maximum combined single limit of \$250,000. Return of vehicle is subject to \$2,500 maximum limit.

How It Works

At any time before or during a trip, you may contact On Call for emergency assistance services. It is recommended that you keep a copy of this summary with your travel documents. Simply detach the wallet card below to ensure convenient access to the On Call phone numbers.

TO REACH ON CALL VIA INTERNATIONAL CALLING: Go to <http://www.att.com/esupport/traveler.jsp?group=tips> for complete dialing instructions. It is recommended that you do this prior to departing the US, find the access code from the country you will be visiting, and note it on the cut-out card below so you will have the information readily available in case of an emergency. (AT&T provides English-speaking operators and the ability to place collect calls to On Call, whereas local providers may encounter difficulty placing collect calls to the US.)



Administered by

Provided with your benefits coverage through

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

On Call International is not affiliated with Reliance Standard Life Insurance Company or First Reliance Standard Life Insurance Company. Reliance Standard is not responsible for the content of the On Call travel assistance services, and is not responsible for, and cannot be held liable for, any services provided or not provided by On Call.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

On Call is not responsible for the unavailability or results of any medical, legal or transportation services. You are responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.

24-HOUR TRAVEL ASSISTANCE



provided through

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

For emergency medical, legal and travel assistance information and referral service 24 hours a day, 365 days a year, call the numbers below.

To place a collect call, dial the INTERNATIONAL COUNTRY CODE:
_____ followed by On Call's collect call number.

In the U.S., toll free
(800) 456-3893

Worldwide, collect
(603) 328-1966

Travel assistance services are provided by On Call International (On Call) under the terms and conditions of a service agreement with Reliance Standard. On Call International is not affiliated with Reliance Standard or with AT&T.

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Identity Theft Full Restoration Services and Real-time Card Monitoring



Draw on the protection provided by your benefits.

The Identity Theft Crisis

Identity theft is the fastest growing crime in the United States. In 2016, the identity fraud incidence rate increased by 16 percent, with 15.4 million victims.¹ It was the third most commonly reported consumer complaint.²

What can you do?

To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your employer have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use vault for protecting your wallet's contents, passwords and important personal documents.

Privacy Advocates®

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration.

In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to restore their identity.

The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

Privacy Advocates are Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

Do you suspect your personal information has been compromised? Call toll free: **1.855.246.7347**

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

INFOARMOR
DETECTION IS THE NEW PREVENTION

www.reliancestandard.com

ID Theft Recovery Services

Should you or anyone in your family fall victim to identity theft, InfoArmor® will provide restoration services including:

- ▶ Dedicated InfoArmor Privacy Advocates® to act on your behalf
- ▶ Identity restoration experts with CITRMS® Certification
- ▶ Investigation and confirmation of fraudulent activity including known, unknown and potentially complicated sources of identity theft
- ▶ Resolution of key issues by maintaining and explaining your rights
- ▶ Placing phone calls and preparing appropriate documentation on your behalf including anything from dispute letters to defensible complaints
- ▶ Assist in issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies: Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- ▶ Completing and providing copies of all documentation, correspondence, forms and letters for your records
- ▶ Contacting, following up and escalating issues with affected agencies and institutions
- ▶ Providing restoration beyond just credit including criminal, DMV and medical

WalletArmor®

WalletArmor® provides Online Credential Monitoring on the Internet's Underground economy. We'll know quickly if there is fraudulent activity. You'll receive an alert from InfoArmor® letting you know your personal information has been compromised. We work with businesses to identify and replace essential cards and documents, and we contact the authorities. WalletArmor® stores and secures valuable information for easy retrieval.

The WalletArmor® encrypted vault secures and monitors:

- ▶ User IDs & Passwords
- ▶ ATM Cards
- ▶ Credit Cards
- ▶ Checking Accounts
- ▶ Driver's Licenses
- ▶ Health Insurance Cards
- ▶ Vehicle Insurance Cards records, etc.

Do you suspect your personal information has been compromised? Call toll free:

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www.reliancestandard.com/walletarmor

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DETECTION IS THE NEW PREVENTION

¹ Federal Trade Commission, "Consumer Sentinel Network Data Book 2016, March 2017."

² Javelin Strategy and Research: 2017 Identity Fraud Report.

IDENTITY THEFT RECOVERY SERVICES ARE PROVIDED BY INFOARMOR. INFOARMOR IS NOT AFFILIATED WITH RELIANCE STANDARD LIFE INSURANCE COMPANY (RSL) OR FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY (FIRST RSL). THE IDENTITY THEFT RECOVERY SERVICES PROVIDED BY INFOARMOR ARE NOT PART OF ANY INSURANCE POLICY, AND NEITHER RSL NOR FIRST RSL IS RESPONSIBLE FOR ANY ACTS OR OMISSIONS OF INFOARMOR IN CONNECTION WITH OR ARISING UNDER THE IDENTITY THEFT RECOVERY SERVICES.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

ID Theft services not available in IA and WA.

SAVE THE E.R. FOR EMERGENCIES

SAVE TIME AND MONEY



When you want quicker non-emergency care than you can get from your doctor, consider skipping the emergency room and going to a network urgent care center. You won't have to wait for hours in a crowded room and you pay less - up to three times less for the same care that you would get in an emergency room.

WHAT IS AN URGENT CARE CENTER?

An urgent care center is a freestanding, full-service, walk-in health care clinic that offers service seven days a week and extended hours. Appointments are not required. Urgent care centers offer the same services as primary care providers, plus some testing services such as x-rays and blood tests.

URGENT OR EMERGENCY CARE – WHAT'S THE DIFFERENCE?

Go to an urgent care center for minor accidents like burns, cuts, strains and sprains, or common medical problems like the flu, colds, earaches, sore throat, allergic reactions and infections.

Go to an emergency room for more serious, life-threatening situations such as chest pain, shortness of breath, difficulty breathing, high fever with a stiff neck, broken bones, mental confusion and major injuries.

Choose the most appropriate setting for your care. Save time and spend less for the same care.

To locate a network urgent care center, go to your member website or call the Member Service number on the back of your ID card.



OTHER WAYS TO SAVE

Choose an x-ray/imaging center or a local independent lab for imaging and blood tests. It's quicker, more convenient and more efficient – and can cost up to 30 percent less than at a hospital.

THE SHADOWFAX CORPORATION 403(B) PLAN

SUMMARY OF MATERIAL MODIFICATIONS

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the The Shadowfax Corporation 403(b) Plan effective 07/01/2020. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The revised portion of the Summary Plan Description is described below.

ELIGIBILITY FOR PARTICIPATION

The Plan document has been amended and/or restated into a new Plan document. If you were eligible to participate in the prior Plan, you will continue to be eligible to participate in this Plan without satisfying any additional age or service requirements.

Am I eligible to make Elective Deferrals and Roth Elective Deferrals?

Once you meet the eligibility requirements below, you will be eligible to make Elective Deferrals.

CONTRIBUTIONS - EMPLOYEE

Does the Plan allow me to make Elective Deferrals?

Yes. Provided you have met the eligibility requirements and passed the entry date as specified in the section titled "Eligibility for Participation" you may contribute Elective Deferrals to the Plan.

Do I pay taxes on any Elective Deferrals I make?

You will have the option to have the Elective Deferrals you make taken out of your pay either before or after taxes are withheld. For those Elective Deferrals you choose to have taken out pre-tax, you will generally pay taxes on this amount when you take it out of the Plan.

For those Elective Deferrals you choose to have taken out after-tax (Roth Elective Deferrals), you will pay taxes on this amount when you contribute them to the Plan. However, provided the distribution is "qualified" the earnings on these amounts will not be taxed when they are removed from the Plan. A Roth Elective Deferral distribution is qualified when (1) it has been at least 5 years since the first Roth Elective Deferrals were contributed to the Plan and (2) you are at least 59 1/2 year of age, become disabled, or have

died. Roth Contributions are made in the same manner as pre-tax Elective Deferrals. You must designate how much you would like to contribute on a pre-tax basis (normal 403(b) contribution) and how much you would like to contribute as an after-tax Roth Contribution. You are not required to make any Roth Contributions. You may designate all of your Elective Deferrals as pre-tax contributions.

DISTRIBUTIONS - IN-SERVICE

DEFINITIONS

Elective Deferrals

Elective Deferrals are the amount of your Compensation that you chose to deposit into the Plan under a salary reduction agreement you complete with the Employer.

Elective Deferrals can be contributed either on a pre-tax basis or an after-tax basis. After-tax Elective Deferrals are referred to as Roth Elective Deferrals.