



Summary of Benefits Management Employees

Information contained in this summary is accurate as of January 1, 2026

Philadelphia Gas Works (PGW) offers an attractive benefits package to its employees. This summary gives a brief overview of the benefits offered by PGW. For more information, please do not hesitate to contact PGW Benefits Unit at 215-684-6689. PGW Benefits Unit is located in the Human Resources Department on the 1st Floor of the Montgomery building,

This Summary of Benefits is not intended, nor should it be considered to create a contract requiring PGW to continue to provide any benefit or benefits on the same terms and conditions outlined in the *Summary of Benefits* for any period of time. PGW reserves the right to change, modify or terminate any benefit in any way, including but not limited to any type of coverage, term of coverage, level of co-payments, level of contributions by employees, deductibles, maximums, and premium payments. You will, of course, be notified in writing of any such change. Further, should there be any discrepancy between the terms in this *Summary of Benefits* and the actual plan documents or insurance contracts, those plan documents or contracts shall prevail.

HEALTH CARE BENEFITS

PGW's health care plans offer freedom of choice and quality care. You have the option to enroll in **Keystone HMO plan** with no payroll deduction or buy up to a **Personal Choice plan** with a weekly payroll deduction. Health care benefits are effective the first of the month following your date of hire.

Our **Caremark Prescription Plan** requires that regularly prescribed maintenance medications be filled through the Maintenance Choice program. Short-term medications (up to a 30-day supply) may be purchased at participating retail pharmacies using your Caremark member ID card. However, maintenance medications must be filled as a 90-day supply either at a CVS retail location or through Caremark's Mail Service Pharmacy. If you obtain more than two 30-day fills of a maintenance medication at a participating retail pharmacy (the original fill plus one refill), you will be responsible for the full cost of the medication.

PGW provides a **Basic Dental Plan** at no cost to you through participating dentists. The basic dental plan covers routine dental visits, routine cleanings (one per year), exams and x-rays. For additional dental coverage, a **Dental Rider Plan** is available at a weekly premium paid by the employee (subject to change). The Dental Rider covers 50% of crowns, inlays, onlays and prosthetics.

A **Vision Plan** is available at no cost for employees who have Keystone HMO. For employees who have Personal Choice, a **Vision Rider** is available at no cost for single employees and a weekly employee contribution for 2 or more persons (subject to change). There is a small reimbursement for hardware every two years. Co-pay is required for an eye exam at a participating provider.

HEALTH CARE OPEN ENROLLMENT

You have the opportunity to change your health care provider once a year during the **Open Enrollment period** (to be announced). During Open Enrollment you may continue your current health insurance with no changes, add/delete dependent(s) or opt-out of PGW's medical/prescription plans.

To enroll, you can log into myADP to complete your enrollment. You can also complete an application form, which is available on PGW's intranet or from the HRD Benefits Unit. You must forward any required supporting documents to the HRD Benefits Unit.

The benefit choices made during your new hire enrollment and during our annual Open Enrollment period will remain in place until the next Open Enrollment period, or unless you experience a qualifying life event. A qualified life event can be one of the following:

- Marriage
- Birth
- Adoption
- Divorce or legal separation
- Domestic partner dissolution
- Employee loses or gains other insurance coverage
- Spouse or dependent loses or gains other insurance coverage
- Death of a dependent

If one of these events applies, it is the employee's responsibility to complete enrollment in MyADP or contact the Benefits Coordinator, within 30 days of the qualifying life event. All changes can be made online by the employee in MyADP and the required proof must be provided to the Benefits Coordinator.

A paper enrollment application can also be submitted, found [HERE](#). Paper forms along with required proof must be submitted within 30 days of the life event. If the Qualified Life Event is not submitted within 30 days, Employees must wait until the next Annual Open Enrollment period to add and/or change benefits.

HEALTH CARE *OPT-OUT* INCENTIVE PROGRAM

If you voluntarily elect not to receive (i.e. opt-out) medical insurance coverage offered by the Company, and provide evidence of satisfactory coverage elsewhere, you will be paid an opt-out incentive (amount of incentive will be announced during open enrollment), payable in fifty-two (52) weekly installments. You may opt-out at any time during the year. If you want to continue in the Opt-Out Program, you must re-enroll during the open enrollment period annually.

PGW employees married to PGW employees will not be allowed to carry duplicate medical coverage for themselves, spouse or dependents in any health care plans offered by the Company.

WELLNESS *CO-PAY* INCENTIVE PROGRAM

PGW offers a wellness co-pay incentive program that allows you to reduce your primary doctor co-pay once you complete certain required activities throughout the year. Activities range from gym visits and tracking steps to smoking cessation programs and nutrition counseling.

IN ADDITION TO YOUR HEALTH CARE BENEFITS, PGW OFFERS YOU AND YOUR FAMILY MANY OTHER BENEFITS

VACATION

Vacations will be granted at times most desired when operating conditions permit. You will be eligible for vacations with pay in accordance with the following schedule:

New Hire	2 weeks (80 hours) pro-rated over the remaining months in the year of hire.
6 years	3 weeks (120 hours)
15 years	4 weeks (160 hours)
25 years	5 weeks (200 hours)
30 years	6 weeks (240 hours)

Salary Grade 8 and above - Management Employees: 3 weeks (120 hours) pro-rated in the year employee is hired or promoted. Vacation leave allotment will not progress to 4 weeks until the employee has acquired 15 years of service, at which time, the management vacation schedule shall apply.

Vice President Level: 4 weeks (160 hours) pro-rated in the year employee is hired or promoted. Vacation leave allotment will not progress to 5 weeks until the employee has acquired 25 years of service, at which time the management vacation schedule shall apply.

ADMINISTRATIVE LEAVE DAYS

Full-time employees on the payroll as of January 1 of each year are granted five (5) administrative leave days to be used during the course of that calendar year. The administrative leave days will replace Presidents Day, Good Friday, Flag Day, Juneteenth, and Columbus Day. The number of administrative days employees are granted within the calendar year of hire will depend on the start date, relative to each of the aforementioned holidays.

SICK TIME ALLOWANCE

The Company attempts to keep attendance of employees at a maximum and absences at a minimum. Employees on payroll as of January 1st shall have an individual sick leave bank and shall receive ten (10) days sick leave per year. Employees hired after January 1st will have sick days pro-rated. Unused days may be added to an employee's bank, up to a maximum of 220 days.

SHORT-TERM AND LONG-TERM DISABILITY INSURANCE

The Company offers the option of short-term and long-term disability plans to its employees. To be eligible to participate in this program you must be an active full-time employee who works at least 40 hours per week. All employees who meet the eligibility requirements are eligible to participate in this program the first of the month following their date of hire. You can enroll any time within 31 days following the date you are hired. Minimal weekly premiums are deducted through payroll deductions.

Before collecting benefits, you must satisfy the elimination period following your date of disability. Your benefit period begins on the first day after you complete the elimination period. **Short-term disability** insurance pays a benefit up to 60% of the employee's *weekly* earnings, up to a maximum of \$1,500 per week. The elimination period is 14 days for accident, 14 days for sickness of continuous disability. Once you qualify for benefits under this plan you continue to receive them until the end of the 13-week benefit period or until you no longer qualify for benefits, whichever occurs first. **Long-term disability** pays a benefit up to 60% of your *monthly* earnings, up to a maximum of \$7,500 per month. The elimination period is 90 days of continuous disability. Once you qualify for benefits under this plan, you continue to receive them until the end of the benefit period, or until you no longer qualify for benefits, whichever comes first.

PARENTAL LEAVE

All full time, management employees with at least twelve (12) consecutive months of service are eligible for up to 160 hours of paid parental leave after the birth of a child or children, or upon taking custody of an adoptive child or a foster child under the age of 18.

COMPRESSED WORK WEEK

Management employees with at least six (6) consecutive months of service may be eligible to participate in the compressed work week program, an arrangement that enables eligible employees to work longer days in exchange for a shorter day or day off each week. Operating conditions permitted.

FLEXWORK

Full-time management employees, with at least six (6) months of service, are eligible to perform work from an approved "Alternate Work Location" as part of PGW's Flexplace Flexible Work Arrangement program. "Alternate Work Location" is an approved, fixed work site, other than the employee's Central Workplace, where an employee may perform their job duties. Notwithstanding the foregoing or any other PGW policy to the contrary, an **Alternative Work Location must be in Pennsylvania**. This location must meet all PGW requirements with respect to the ability to keep PGW information secure, both visibly and audibly. Working in a public space (e.g. outside or Starbucks) or using public Wi-Fi is not acceptable.) The employee's Work Schedule must include PGW's Core Hours (i.e., 9 AM to 3PM). Employees may work up to -one day per week from their approved Alternate Work Location, subject to Departmental VP approval.

Employees may participate in both Flexplace FWA and Compressed Work Week ("CWW") programs, subject to Departmental VP approval. Employees participating in both programs must work at least -four full days per week from the employee's Central Workplace (i.e., in a week where an employee has a CWW day off, they may not work at the Alternate Work Location that week). Employees are subject to recall back to the Central Workplace with little notice and must be able to immediately return to the Central Workplace on such notice.

HOLIDAYS

Employees are eligible for PGW's 8 ½ holidays. The recognized holidays are as follows: New Year's Day, Martin Luther King Jr.'s Birthday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Christmas Eve (half day), and Christmas Day.

When a recognized holiday occurs on a Saturday, one-half the force is given off Friday, and one-half is given off on Monday (operations permitting). When a recognized holiday falls on Sunday, the following Monday is observed as the holiday. Salaried employees are entitled to a substitute day off if the holiday occurs on their regularly scheduled day off.

FAMILY AND MEDICAL LEAVE ACT (FMLA)

The FMLA provides eligible employees of covered employers with job-protected leave for qualifying family and medical reasons.

Employees are eligible if they work for a covered employer for at least 12 months, have at least 1,250 hours of service with the employer during the 12 months before their FMLA leave starts. PGW is a covered employer.

Eligible employees may take up to 12 weeks of leave (unpaid or concurrent with employer-provided paid leave) in a 12-month period for:

- The birth of a child or placement of a child with the employee for adoption or foster care,
- The care for a child, spouse, or parent who has a serious health condition,
- A serious health condition that makes the employee unable to work, and
- Qualifying Exigency Leave (for certain reasons related to a family member's military service foreign deployment).

PGW requires employees to utilize paid leave banks before unpaid leave can be taken.

Eligible employees may take up to 26 weeks of military caregiver leave (when a family member is a current servicemember or recent veteran with a serious injury or illness).

BEREAVEMENT BENEFITS

PGW provides a maximum of four (4) days with pay for absence due to death of your mother, father, grandparent, brother, sister, child, or spouse. Up to eight (8) hours pay is provided for attendance at a funeral for relatives outside the immediate family.

FLEXIBLE SPENDING ACCOUNTS

PGW offers the option of Flexible Spending Accounts (FSAs) to all of its employees. FSAs are designed to pay for qualified health and dependent care expenses that are not covered by insurance. You contribute through weekly payroll deductions to your FSAs, which reimburse you for out-of-pocket expenses not covered by insurance.

The maximum annual contribution for 2026 is \$3,400 for health care and \$7,500 for dependent care. The minimum annual contribution is \$780 per year (deducted in weekly installments through payroll deduction). You must, however, use all the money in the account(s) by March 15th of the following year or forfeit it. To learn more about this benefit, contact the HRD Benefits Unit.

You have the opportunity to change your annual contribution once a year during the **Open Enrollment** period (to be announced). To enroll, you must complete an application form, which is available from PGW's intranet website or from the HRD Benefits Unit.

COMMUTER BENEFITS PROGRAM

PGW offers a Commuter Benefits Program to help reduce your commuting costs. This benefit allows you to pay for monthly bus, ferry, train, or metro passes along with qualified expenses for vanpooling in commuter highway vehicles and parking expenses with pre-taxed dollars automatically online. For more information about this program, contact PGW's Benefits Unit at extension 215-684-6689.

GOVERNMENT SERVICE

You may be eligible for pay when absent due to jury duty, National Guard Service, or similar services for Municipal, State or Federal Government agencies. If you are assigned to weekend work and/or required to attend weekend drills, PGW's work schedule will be rearranged to provide a full work week for you as there are no absence pay benefits for weekend drills.

GROUP LIFE INSURANCE

Group Life and Accidental Death and Dismemberment Insurance is available to you after four (4) months of completed service. Coverage is approximately 200% of the annual base salary. The first \$75,000 is fully funded by PGW. You are responsible for paying \$.35 per \$1,000 in excess of \$75,000. Your coverage will automatically adjust to any pay changes.

Additional coverage of 50% of base salary may be purchased, and the premium will be based on your current age. The Company also provides \$250,000 Accidental Death and Dismemberment coverage for traveling on Company Business outside the service area.

RETIREMENT PLANS

PGW provides two (2) different tax-qualified retirement plans; Defined Contribution Plan (401a) and Defined Benefit Pension Plan. You have the option to enroll in either plan. You **must** make your election within thirty (30) days of your first day of employment. If you do not make an election, you will be automatically enrolled in the Defined Contribution Plan (DC).

Your election (or enrollment if you fail to make an election) is irrevocable.

Defined Contribution Plan (401a)

PGW contributes 5.5% of your gross weekly earnings so you may invest the earnings into 401(a) plans. Plans are market driven. Upon retirement or termination, you may request the distribution or a rollover of funds into another tax-qualified plan or IRA.

Defined Benefit Pension Plan

You will contribute 6% of your gross weekly earnings. If you terminate employment before five (5) years of employment, you will be paid what you invested. If you terminate employment after five (5) years you will be considered a vested employee and will be able to collect a monthly annuity beginning at age 55. Your contributions to the plan will be retroactive to your date of hire and will be deducted in a lump sum from your first paycheck after you enroll.

For example: If your pay is \$500 weekly, your defined contribution would be 6% or \$30.00. If you enroll in the 4th week, a sum of \$120.00 for all 4 weeks would be taken out at one time.

For more information about this benefit, contact the HRD Benefits Unit.

DEFERRED COMPENSATION PLAN (457B)

If you are hired by PGW after January 1, 2011, and fail to make and return to the Human Resources Department an affirmative election specifying a pre-tax savings contribution amount or your desire not to participate, you will automatically be enrolled in the plan 30 days following your date of hire at a rate equal to 2 percent of your compensation for the plan year. In other words, 2 percent of your compensation will automatically be deducted from each of your paychecks and deposited into your account under the plan.

Employees with 30 days of company service can elect to defer from 1 to 70 percent of their gross weekly earnings either pre-tax or after-tax (Roth) for investment into PGW's Deferred Compensation Plan. These contributions may reduce your Federal Income Tax while providing for your future financial needs. Your deferred contribution is limited by IRS rules. PGW has no responsibility for the investment selection process. PGW will match 50 percent of an employee's own contributions into the fund up to a maximum of \$1,000 per year. PGW's contribution is not counted as compensation for pension calculation purposes.

BLOOD BANK

PGW is a participant in the American Red Cross Blood Donor Program. PGW sponsors on site blood drives. You and your immediate family may receive blood during time of emergency.

POSTING OF MANAGEMENT VACANCIES

You are encouraged to apply for positions throughout the Company for possible career advancement after one year of service in your titled position. Notices of vacancies are posted throughout the Company. Internal applicants are given full consideration when filling these positions.

PROFESSIONAL DEVELOPMENT

The Company encourages professional development. PGW sponsors and pays for many outside courses relating to specific jobs in addition to the in-house professional development and training programs offered. Training schedules are produced through the Organizational Development and Information Services Departments and can be accessed through the PGW Intranet.

PERFORMANCE REVIEWS

It is PGW's policy to conduct a formal, written job performance evaluation annually for each management employee on staff as of March 1. The appraisal will address the employee's overall job proficiency, job-related goals, and career development goals for the fiscal year.

TUITION ASSISTANCE PROGRAM (TAP)

PGW wants to encourage and assist you in your educational development that will enhance your current job skills or prepare you to pursue other career opportunities that currently exists within the Company. This program is available to employees with at least one (1) year of Company service.

The Company will pay up to 100% (based on grade received) of the tuition costs, books and associated fees for all approved undergraduate, graduate or postgraduate courses taken at an accredited college or university. Annual limits include \$7,500 for undergraduate courses and \$10,000 for graduate courses. Taxes are imposed on amounts over \$5,250. Arrangement may also be made to have the Company pay tuition and related enrollment expenses in advance. Other courses at approved educational institutions may be eligible for up to 100% tuition reimbursement. For more information, contact the Human Resources Department.

PAYROLL DEDUCTIONS

In addition to the required deductions for taxes, you can opt for the following through the convenience of payroll deductions: Wellness activities, direct deposit banking services, and United Way

PAY STATEMENTS

Electronic pay stubs are available weekly through MyADP. will be the default option for Bargaining Unit employees, unless they elect paper pay stubs through ADP.

WORKING ADVANTAGE

PGW employees can now save up to 60 percent on tickets, travel and shopping for Morey's Pier, Six Flags, Dorney Park, Hershey Park, Camelbeach, Disney, Busch Gardens, Target.com, AMC & Regal movie theatres, Overstock.com, Universal Studios, Omaha Steaks, FTD as well as hotels, sporting events, family events, Broadway theater and more. Visit www.workingadvantage.com/pgworks to enroll using PGW's ID – **99040325**.

MISCELLANEOUS ITEMS

Depending on your particular work assignment, other benefits may be available.