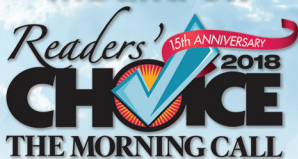




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Palram Americas was awarded the Readers' Choice Award for Best Manufacturing Company to Work for in the Lehigh Valley in 2018.



Palram Industries is a premier manufacturer of semi-finished extruded thermoplastic sheets, panel systems, and finished products. We provide superior products and services by combining our commitment to innovation and customer service with established resources and rigorous US-based manufacturing standards and operating processes, to ultimately enable the long-term prosperity of customers and employees.

The positions we currently have available are production **End of Line Operators** and **Warehouse Laborer** roles. The JDs are attached. Note there are two descriptions for the End of Line Operator role because we have two plants. PPI and P2000. The number of roles is as follows:

1. 4 positions - **End of Line Operator**: overnight positions with 12-hour shifts starting at 7 PM to 7 AM. One week is 3 days per week and the other is 4 days a week with every other weekend off.
2. 7 positions - **End of Line Operator**: day shift positions with 12-hour shifts starting at 7 AM to 7 PM. One week is 3 days per week and the other is 4 days a week with every other weekend off.
3. 1 position - **Warehouse Laborer** – evening shift with eight hours shifts starting at 2:30 PM to 11:00 PM or 1:00 PM to 9:30 PM. Monday through Friday.

The End of Line Operator positions starting wages are \$16.25 **per hour** for day & evening shifts and \$16.75 per hour for overnight shifts. The Warehouse Laborer **position** will begin at **\$16.50 per hour**. Individuals working in these areas must be at least **18 years old** due to OSHA compliance requirements. If they have mechanical aptitude, we can train them.

Interested candidates should apply online at the [APPLICATION LINK](#) then contact Jacqueline Torrence, **HR Generalist (610) 285 – 9918 ex 495** to expedite the process. NLSO STUDENTS age 18 or older will be interviewed and given priority.

End of Line Operator Job Description

Grade Level 3 (Non-Exempt)

Description

The End of Line Operator is responsible for completing delegated tasks and handling scrap with dedication and proficiency to ensure customer satisfaction. This is a hands-on position that includes handling of inventory, proper storage, and shipment transfer of material to warehouse while adhering to the compliance of all legal and safety procedures. This position works closely with the Line Manager.

Receive Assignment From:

Line Manager

Essential Duties and Responsibilities:

- Responsible for all activities and operations of the end of the line.
- Follows any and all procedures that are currently being implemented regarding safety, process and ISO for cutter and/or grinder.
- Fills out paperwork, end of line SPC Tests every 30 minutes
- LT% checks every 15 minutes and corrections if needed
- Understands basic sheet faults and how to identify basic issues
- Notifies correct personnel of issues that may arise other than the ordinary
- Notifies the shift leader or line/operations manager of quality and process issues
- Performs Appendix changes. Tape, PE, barcodes, AS/AF etc.
- Replaces tape and barcodes when they run out
- Performs Length and width changes
- Performs Pallet changes
- Performs Inkjet message
- Enters orders in SAP
- Responsible to perform other duties and activities as directed

Operator Requirements

Along with the duties listed above an Operator must achieve 75% completion in the following categories before being tested to move on to Operator-in-Training status:

- PPF-01, 04, 09, 11, 12, 13, 14, 15
- Follows safe manufacturing and material handling practices

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required.

- Ability to read metric tape measure properly
- Possesses Basic math skills
- Ability to lift heavy materials and physically fit
- Ability to competently and effectively manage time and complete assigned work
- Work as a team player and have the ability to coordinate with fellow workers
- Ability to use warehouse equipment
- Ability to communicate and collaborate with all internal departments as required.
- Ability to manage in a highly stressful fast pace environment

Revised May 2013

Interested candidates should apply online at the [APPLICATION LINK](#) then contact Jacqueline Torrence, **HR Generalist (610) 285 – 9918 ex 495** to expedite the process. NLSD STUDENTS age 18 or older will be interviewed and given priority.

PPI End of Line Operator Job Description

Grade Level 3 (Non-Exempt)

Description

The End of Line Operator is responsible for completing delegated tasks and handling scrap with dedication and proficiency to ensure customer satisfaction. This is a hands-on position that includes handling of inventory, proper storage, and shipment transfer of material to warehouse while adhering to the compliance of all legal and safety procedures. This position works closely with the Line Manager.

Receive Assignment From:

Line Manager

Essential Duties and Responsibilities:

- Responsible for all activities and operations of the end of the line
- Follows any and all procedures that are currently being implemented regarding safety, process and ISO for cutter and/or grinder
- Fills out paperwork, end of line SPC Tests every 30 minutes
- LT% checks every 15 minutes and corrections if needed
- Understands basic sheet faults and how to identify basic issues
- Notifies correct personnel of issues that may arise other than the ordinary
- Notifies the shift leader or line/operations manager of quality and process issues
- Performs Appendix changes. Tape, PE, barcodes, AS/AF etc.
- Replaces tape and barcodes when they run out
- Performs Length and width changes
- Performs Pallet changes
- Performs Inkjet message
- Enters orders in SAP
- Responsible to perform other duties and activities as directed

Operator Requirements

Along with the duties listed above an Operator must achieve 75% completion in the following categories before being tested to move on to Operator-in-Training status:

- PPF-01, 04, 09, 11, 12, 13, 14, 15
- Follows safe manufacturing and material handling practices

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required.

- Ability to read metric tape measure properly
- Possesses Basic math skills
- Ability to lift heavy materials and physically fit
- Ability to competently and effectively manage time and complete assigned work
- Work as a team player and have the ability to coordinate with fellow workers
- Ability to use warehouse equipment
- Ability to communicate and collaborate with all internal departments as required
- Ability to manage in a highly stressful fast pace environment

Revised August 2012

Interested candidates should apply online at the [APPLICATION LINK](#) then contact Jacqueline Torrence, **HR Generalist (610) 285 – 9918 ex 495** to expedite the process. **NLSD STUDENTS** age 18 or older will be interviewed and given priority.

Warehouse Laborer – Tier 1 Job Description

Grade Level 3 (Non Exempt)

Description

Warehouse Laborer is responsible for completing delegated tasks and handling finished goods with dedication and proficiency to ensure customer satisfaction. This is a hands-on position that includes proper receipt of material, handling of inventory, proper storage, and shipment of product to end customers while adhering to the compliance of all legal and safety procedures. This position works closely with the Warehouse Team Leader in improving our packaging and shipment specifications. Warehouse Laborer is expected to perform other duties and activities as directed.

Receive Assignment From:

Warehouse Team Leader
Warehouse Supervisor

Essential Duties and Responsibilities:

The Warehouse Laborer will be responsible for performing a variety of duties that will include but not limited to the following:

- Handles all inbound and outbound goods and materials of the warehouse
- Meets all customer and stock storage specifications
- Follows all ISO 9000 policies and procedures
- Complies with all legal and safety procedures
- Comprehends and sustains skills required to meet customer specifications
- Performs pallet making, wrapping, tagging, labeling, and stocking of all materials in the warehouse
- Completes all activities delegated by the Team Leader and or Supervisor
- Maintains tidiness and cleanliness standards of the warehouse
- Organizes the stocking and proper storage of materials
- Coordinates work functions with co-workers
- Reports inventory discrepancies and product damage to Team Leader
- Conducts pre-shift regular checks and maintenance of warehouse machinery like forklifts, saws, nail guns, etc.

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required.

- Ability to lift heavy materials and physically fit
- Ability to competently and effectively manage time and complete assigned work
- Work as a team player and have the ability to coordinate with fellow workers

- Ability to use warehouse equipment (Forklift and CDL certifications a plus)
- Ability to communicate and collaborate with all internal departments as required.
- Ability to manage in a highly stressful fast pace environment.

Revised February 8, 2018

Interested candidates should apply online at the [APPLICATION LINK](#) then contact Jacqueline Torrence, **HR Generalist (610) 285 – 9918 ex 495** to expedite the process. NLSD STUDENTS age 18 or older will be interviewed and given priority.



PALRAM AMERICAS Perks

(A division of Palram Industries)



Our Vision Statement

To be the supplier and employer of choice by providing superior products and services through fully engaged people for the mutual long term prosperity of all stakeholders and their families.

Our Guiding Principles

Safety First Culture
Respect for People
Delivering Value to Our Customers
High Quality Standards
Continuous Improvement
Long Term Profitability

Employee Benefits

You are eligible the first day of the month after 60 days

- Medical, Vision and RX through Capital BlueCross PPO (Palram pays 100% for the Base Plan)
- Dental through United Concordia (Palram pays 100% for the Base Plan)
- Basic Life Insurance (Palram pays 100%)
- Voluntary Life Insurance
- Long-Term and Short-Term Disability (Palram pays 100%)
- Accidental Death & Dismemberment (Palram pays 100%)
- Flexible Spending Account
- 401K with Company Match
- Tuition Reimbursement
- 529 College Savings Plan
- Pet Insurance

Paid Time Off *Depending upon your hire date*

Personal time:

Up to 16 or 18 hours per calendar year depending upon your shift

Sick time:

Up to 24 hours per calendar year depending upon your hire date

Vacation time (8-hour or 12-hour shifts):

1+ years / 80 or 84 hours annually

5+ years / 120 or 126 hours annually

10+ years / 160 or 168 hours annually

Safety Boots / Safety Glasses

After 30 days you will receive a voucher for \$150 and be eligible for prescription glasses.

Company Events

Various events are scheduled throughout the year for both employees and their families.

Employee Discount

Palram offers a generous discount on our products.

Wellness Committee

Programs are offered year round at no cost to our employees.

Team Building Events

All departments participate in yearly team building events.



2021 Benefits Summary

Welcome!

At Palram, our mission is to be the supplier and employer of choice by providing superior products and services through fully engaged people for the mutual long term prosperity of all stakeholders and their families. We recognize that delivering superior products starts from the inside out, so the health and well-being of our employees remains our highest priority. We take pride in empowering our employees to lead healthier lives and now more than ever our goal is to offer a comprehensive benefit program that gives you and your family choices, along with reliable and affordable health and wellness protection. Being a responsible healthcare consumer is important to help you manage your healthcare costs. You can do this by continuing to make smart consumer choices such as:

- Utilizing Capital BlueCross for tools and resources to get a clearer picture of your current health.
- Accessing 100% covered preventive care services to help identify any potential health concerns before they become significant problems.
- Using cost-effective, in-network providers when you need care.
- Choosing generic prescription drugs whenever possible.
- Researching and considering a Flexible Spending Account as a helpful option for your medical, dental, and vision needs.

In this guide you can learn more about the benefits and resources available to help you decide on the coverage that's best for you and your family in 2021.

If you have any questions about your coverage options, please contact or visit the Human Resources Office.

*Wishing you a safe and healthy 2021,
Palram Human Resources*

The information in this document is a summary of member responsibility for select benefit options offered under the plan. For more information, please refer to the plan documents. In the event of a discrepancy between this document and the plan documents, the plan documents will govern.

Benefits Eligibility

All full-time Palram employees are eligible to participate in our benefit programs, subject to waiting requirements. Palram has working spouse/domestic partner provisions. The **Spousal Coordination of Benefits** provision restricts coverage for employees' spouses/domestic partners who are eligible for other coverage through the spouse's/domestic partner's employer. If your spouse/domestic partner is eligible for coverage at his/her workplace, Palram will require him/her to maintain coverage with their employer. If your spouse/domestic partner is unemployed or not eligible for coverage under their employer's plan, Palram will continue to offer coverage to that spouse/domestic partner. Spousal/domestic partner coordination is needed each year.

If you believe that this will create an undue hardship for your family, please contact Human Resources immediately for further consideration.

Palram also enforces the **Birthday Rule for Dependents**. If you cover your dependent under Palram's plan AND another employer plan, the Palram plan will pay primary if the Palram employee's birthday occurs first in the year.

Dependent children on the medical plan are covered until the age of 26 regardless of student status. Unmarried, dependent children from age 20 up to age 26, who are enrolled as full-time students at accredited schools, are eligible to remain covered under your dental benefits. Verification of student eligibility is required each year.

Generally, expenses will qualify for reimbursement through the **Dependent Care FSA** if they are the result of care for:

- Your child(ren), under the age of 13, for whom you are entitled to a personal exemption on your federal income tax return
- Your spouse or other dependents, including parents, who are physically or mentally incapable of self-care

You must purchase **Voluntary Life Insurance** coverage for yourself in order to purchase voluntary life coverage for your spouse/domestic partner and/or child(ren). Dependent child(ren) can be covered under this plan up until the age of 19 (or up to age 23 if an unmarried, full-time student).

Paid Time Off

Depending upon your hire date

Personal Time	Sick Leave	Vacation Time (8-hour or 12-hour shifts)
up to 16 or 18 hours per calendar year depending upon your shift	up to 24 hours per calendar year depending upon your hire date	1+ years / 80 or 84 hours annually 5+ years / 120 or 126 hours annually 10+ years / 160 or 168 hours annually Part-time employee / 40 hours annually

Personal Time — After your first 90 days of employment with Palram, all employees are eligible to receive up to 16 hours of personal time (for 8-hour shift employees), 18 hours of personal time (for 12-hour shift employees), or 8 hours of personal time for part-time employees. Personal time must be scheduled with prior approval and may be taken in 15-minute increments. Personal time must be taken during the calendar year and may not be carried over under any circumstances. Personal time is pro-rated yearly.

Sick Time — After your first 90 days of employment with Palram, all employees are eligible to receive paid sick leave benefits. This leave is available for eligible employees for periods of temporary absence due to illness or injury. Paid sick leave can be used in minimum increments of 15 minutes. Sick leave taken in three consecutive days or more requires a note from a physician. Sick leave must be taken during the calendar year and may not be carried over under any circumstances. Sick leave is pro-rated yearly.

Vacation Time is calculated according to your anniversary date. It is earned as a monthly accrual and based on your annual amount. You will begin to accrue vacation days at the start of your employment and may request vacation time off after six months of service.

Medical *Provided by Capital BlueCross*

Palram is pleased to offer two health plans for 2021. The chart below outlines the major attributes of each plan so you can compare and choose the one that's right for you and your family.

With Capital BlueCross, you have access to a network of participating doctors, hospitals, and other health care providers. These providers belong to the Capital BlueCross PPO Network or participate in other BlueCross and Blue Shield Plan BlueCard PPO networks.

Please remember there can be significant costs for using out-of-network providers. When you use an out-of-network provider, the plan pays a limited allowance towards covered expenses. First, you pay the full cost when you receive the services. Then, you must file a claim to be reimbursed the fixed amount. Your most cost effective option is to use in-network providers. To locate a participating provider, visit www.capbluecross.com.

Selected Plan Highlights	Base		Buy-up	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (single/family)	\$1,500/\$3,000	\$3,000/\$6,000	\$750 / \$1,500	\$1,500/\$3,000
Coinsurance (after deductible)	N/A	20%	N/A	20%
Out-of-pocket maximum (single/family)	\$7,900 / \$15,800		\$3,250/\$6,500	
Primary Care Copay	\$30	20% coinsurance	\$20	20% coinsurance
Specialist Copay	\$40	20% coinsurance	\$30	20% coinsurance
Urgent Care Copay	\$40 per visit		\$30 per visit	
Emergency Room Copay	\$175 per visit, waived if admitted		\$125 per visit, waived if admitted	
Telemedicine Copay	\$5		\$5	
Employee bi-weekly contribution rates:	Base		Buy-up	
Single	\$0.00		\$47.98	
Parent / Child	\$159.81		\$205.57	
Parent / Children	\$161.53		\$207.26	
Employee/Spouse	\$175.06		\$223.20	
Family	\$274.53		\$336.62	

Prescriptions *Administered through Prime Therapeutics*

Palram's prescription plan is associated with our medical plan. Members will pay the prescription plan copay based on the appropriate tier (Generic, Brand Preferred, Brand Non-Preferred), see table below. Copays for prescriptions only count towards the out-of-pocket maximum and not the deductible. Once your out-of-pocket maximum is met, prescriptions are typically paid in full.

Tier	Base PPO Medical Plan		Buy-up PPO Medical Plan	
	Retail (up to a 30-day supply)	Mail Order (up to a 90-day supply)	Retail (up to a 30-day supply)	Mail Order (up to a 90-day supply)
Generic	\$15	\$37.50	\$10	\$25
Brand Preferred	\$40	\$100	\$30	\$75
Brand Non-Preferred	\$70	\$175	\$50	\$125

Dental *Provided by United Concordia*

Our dental plan provides comprehensive coverage for the services listed below. We are pleased to maintain the higher annual maximum (\$1,500) and coverage for posterior resins in 2021. Denture replacement has been enhanced to every five years effective January 1, 2021. Refer to your Summary Plan Description for more details.

It is very important to use in-network providers. Please visit www.unitedconcordia.com to search for a participating dentist, or call 1-800-332-0366 for customer service. In-Network dentists agree to accept United Concordia's discounted fees as payment in full for covered services. You'll lower your out-of-pocket expense by using an in-network dentist.

You can still receive care from any licensed dentist, but your benefits may differ and your out-of-pocket costs could be higher with a non-network dentist. When you use an out-of-network provider, the plan pays a limited allowance toward covered expenses. First, you pay the full cost when you receive the services. Then, you must file a claim to be reimbursed the fixed amount. Using a network dentist maximizes your dental benefits because they:

- **Save money** — a network dentist saves you the difference between United Concordia's negotiated fees and the dentist's regular charges. You stretch your benefit dollars by getting more services before reaching your annual maximum.
- **Save time** — network dentists file your claims for you, saving you time and the hassle of paperwork.
- **Save worry** — every network dentist goes through a rigorous review, so you know you're getting high-quality care.

	In-Network ¹	Out-of-Network ²
Annual Deductible	\$50/\$150 (excludes Class I)	\$100/\$300 (excludes Class I)
Annual Benefit Maximum	\$1500	\$1500
Preventive Services (exam, cleanings, bitewing x-rays, fluoride treatment)	100%	100%
Basic Services (fillings, extractions, root canals, oral surgery)	90%	80%
Major Services (crowns, bridgework, full and partial dentures)	60%	50%
Orthodontics (diagnostic, active, retention treatment)	50%	50%
Lifetime Orthodontic Maximum	\$1000	\$1000

This summary highlights the major features of your dental benefit program. Some limitations and exclusions may apply. Payment of benefits is subject solely to the terms of the plan. Please refer to your dental provider for more information.

¹ Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services, less applicable deductibles and coinsurance percentages.

² Reimbursement is based on our schedule of maximum allowable charges (MACs). Non-network dentists may bill the member for any difference between our allowance and their fee.

Employee bi-weekly contribution rates:

Single	\$0.00
Employee/Spouse	\$7.59
Employee/Child(ren)	\$10.93
Family	\$19.55

Vision Provided by Capital BlueCross

Eye care is an important part of your health; that's why Palram offers vision coverage as a part of health care enrollment with Capital BlueCross. The vision plan allows members the opportunity to receive an eye exam and obtain new lenses every 12 months. For 2021, we are pleased to offer the benefit of new frames every 12 months, and an increased in-network allowance of \$120. The plan also provides discounts and savings on other products and services. To receive the maximum vision benefits, members should utilize in-network providers. However, the plan does provide for a limited reimbursement of costs incurred if you choose to visit an out-of-network provider.

	In-Network	Out-of-Network
Vision Exam (every 12 months)	Covered 100%	\$32 allowance
Frames (every 12 months)	\$120 plus 30% off the retail discount	\$60 allowance
Eyeglass Lenses (every 12 months)	Covered 100%	Allowance Varies - \$24 - \$72*
Contact Lenses (every 12 months)	100% if medically necessary. Otherwise, \$75 allowance + 25% off retail balance	\$200 allowance if medically necessary. Otherwise, \$48 allowance
Contact Fitting & Follow-up (every 12 months)	100%*	\$20 - \$30

*Refer to benefit summary for details.

Extra In-Network Discounts and Savings

- 20% off retail at participating providers for additional lens options
- 35% off retail for additional frames
- 10-15% off retail for additional contacts
- Retail discount available for Lasik surgery

Flexible Spending Accounts

Flexible Spending Accounts (FSA) are a great way to save for expenses on a pre-tax basis. There are two types of accounts: health care and dependent care. Under the Health Care FSA, you can elect up to \$2,750 for deposit into an account to use for eligible health care expenses. A Dependent Care FSA can be up to \$5,000 for use to pay for eligible dependent or elder care expenses.

Depending on your election, monies will be withheld from every bi-weekly pay on a tax-free basis. The money is deposited into an account for you to use as you incur the expense. Debit cards will be issued for health FSAs for ease of use and tracking. If you choose to enroll in this optional benefit, you must elect to participate each year through UltiPro.

It is important to estimate carefully when electing an FSA plan. These accounts are "use it or lose it" and any money leftover at the end of the year will be forfeited. You will have until March 31, 2022 to submit claims for the 2021 plan year.

NEW Benefits!

Thank You to Our Essential Team

To show our appreciation and gratitude to our essential team, Palram is offering the following new benefits to all Palram benefits-eligible employees effective January 1, 2021. The company will provide these additional benefits free of charge to all eligible employees through December 31, 2021. A single membership card will be linked to all three benefits below and mailed to your home address. Newly hired full-time employees in their benefits waiting period may begin to use the benefit on the 1st of the month following 60 days of continuous employment. Based on utilization, these benefits may be offered in 2022 through employee payroll contributions.

Alternative Medicine Discounts

Alternative Medicine includes healing or treatment methods such as acupuncture, herbal medicine and additional methods not included in traditional U.S. medical practices. Alternative Medicine may be used to treat a variety of physical and emotional conditions including musculoskeletal pain, anxiety, chronic conditions and more.*

The discount depends on the provider you choose and ranges from 10% to 30% off the standard rates. Discounts cannot be combined with any other promotions. There are no limits on the number of times you may use this benefit throughout the membership year!

How It Works

1. Call Member Support at 800-800-7616, or visit www.mybenefitswork.com to register and find participating providers in your area.
2. Call the provider to ask what discount they offer and schedule an appointment.
3. Present your membership card at the time of your visit to receive your discount.

Tax Hotline

This benefit provides you, your spouse, and your legal dependent(s) up to age 26 free tax return preparation and year-round support on a variety of tax-related situations. You will have access to experts, including tax attorneys, financial analysts, CPAs, former auditors and/or Enrolled Agents certified by the IRS, who can provide advice, planning and audit assistance. Year-end tax preparation can be painless and frustration free!

The Tax Hotline provides:

- Unlimited advice on federal taxes;
- Free tax return preparation for 1040EZ, 1040A and 1040;
- A review of your 2019 return (limit one per household);
- Discounts on other tax forms and schedules; and
- Access to a member portal with tax tips, law changes, member advice and more.

How It Works

Once you receive your card, contact Member Support at 800-800-7616 to access the service Monday through Friday, between the hours of 10:00 am and 6:00 pm Eastern Time.

Financial Wellness

This Financial Wellness benefit can guide you, your spouse, and your legal dependent(s) up to age 26 through some of the major financial changes you may face throughout life, including paying for college, getting married or having a child, buying a home, navigating the loss of a spouse and more; also included are general financial goal assistance such as developing a budget and eliminating debt.

- You can have access to live one-on-one coaching from accredited financial counselors and independent learning through online resources.
- Accredited or Certified Financial Counselors are accessible by phone to discuss issues, present options, and help you determine a plan for your situation.
- To help guide your financial wellness journey, the Online Financial Wellness Center offers research tools, with a variety of vetted articles, videos, worksheets, checklists, and more.

How It Works

- Once you receive your card, contact Member Support at 800-800-7616 to access the service Monday through Friday, between the hours of 8:00 am and 9:00 pm Eastern Time. The service may also be accessed online by visiting mybenefitswork.com and navigating to the Financial Wellness section.
- Visit www.mybenefitswork.com.

* Palram does not endorse the use of alternative medicine as a replacement to traditional medical treatment plans. Participants are advised to consult with their treating physician before beginning any course of treatment.

Additional Benefit Offerings

401(k)

Palram matches 50% of your 401(k) contributions that are not in excess of 4% of your compensation. Do not miss out on this opportunity to save for your retirement. Employees, age 21 and over, become eligible to participate in the Plan on the first of the month following two months of eligible employment. Contact Human Resources for more information.

Life / AD&D / Disability

Palram's benefits-eligible employees are automatically enrolled in Basic Life Insurance, Accidental Death & Dismemberment Insurance and both Short-term and Long-term Disability. Palram pays 100% of the cost for this coverage.

Voluntary Life Insurance

You have the opportunity to purchase additional life insurance for yourself, your spouse and your child(ren). This is paid 100% by the employee on an after-tax basis.

You have the option to purchase:

- up to \$500,000 (in increments of \$10,000), or 5 times your annual earnings, whichever is less, in voluntary life insurance for yourself.
- up to \$100,000 (in increments of \$10,000), or 50% of what you purchase for yourself, whichever is less, in voluntary life insurance for your spouse.
- \$10,000 in life insurance for your child(ren) if you have \$50,000 or more for yourself in coverage.

You must elect voluntary life coverage for yourself in order to elect voluntary life insurance for your spouse or child(ren). The amount you can elect for your spouse or child(ren) is based on the amount of voluntary life you purchase for yourself; this amount does include the basic company paid life insurance.

You may be subject to completing additional forms before determinations are made on amounts over guaranteed issue amount.

Please contact Human Resources for additional information and rates. If you choose to enroll in this voluntary coverage, you must do so through Human Resources.

Tuition Reimbursement

After 90 days of continuous employment, all full-time employees in good standing are eligible to receive reimbursement of pre-approved courses up to \$2,000 or \$4,000, depending upon the type of degree or certification. This program is designed to help offset some of the cost of continuing education classes at accredited schools that are pre-approved and job-related.

529 College Savings Plan

Palram offers access to 529 plans which provide flexible, tax-advantage accounts designed specifically for college savings. Funds can be used for qualified higher education expenses for schools nationwide. Contact Human Resources if you would like more information on the plan.

Pet Insurance

Palram offers Pet Insurance through Petplan® to help cover the costs of unexpected accidents and illnesses. Visit PetplanBenefits.com to get a 10% discount when you enroll.

Safety Boots/Safety Glasses

After 30 days of employment you become eligible for reimbursement of up to \$150 toward safety boots and prescription safety glasses. Contact Robin Wilson, Environmental Health & Safety Manager, at Robin.Wilson@Palram.com.

Employee Discount on Palram Products

Palram offers a generous discount on our products. Contact our Inside Sales team at 610-285-9918 ext. 270 for more information.

Pennsylvania Local Services Tax (LST)

LST for the current year will be deducted from your first paycheck unless proof of prior payment is given on the first day of employment or before the end of the first week of employment. If proof is not provided and the LST tax is deducted, refunds are provided through your local township office only. Please remember a new form must be completed if you experience an address or name change. Forms can be obtained from the Human Resources office and your local township office. Please note this tax applies to Pennsylvania residents only.

