



2021 Benefits Overview

Benefits Philosophy

SI Group is committed to providing a highly competitive benefits package, consistent with the strategic objective of the company that holistically enhances the engagement, health and financial wellness of our employees and their families. The programs offered cultivate a focus on preventative factors and offer an array of life circumstance solutions that support optimum work life balance.

Your Health

Medical

SI Group proudly partners with Empire BlueCross BlueShield to offer you and your family two health plan options.

- **HDHP** features lower premiums and higher deductibles. HDHP is offered in conjunction with an employer-funded Health Savings Account (\$500 individual enrollment/\$1,000 family enrollment)
- **Traditional PPO** features higher premiums in exchange for a low deductible co-insurance and out of pocket max

Dental

Trust your smile to Delta Dental PPO plan.

- Choice of any dentist (PPO Network dentists accept reduced fees as payment as full)
- Preventive exams (two per calendar year)
- Choice between Core or Enhanced plan featuring Orthodontia—50% with \$1,000 lifetime maximum (children and adult coverage)

Vision

EyeMed offers top-notch vision coverage care for you and your dependents.

- Free annual eye exams
- Annual lenses and contact lenses benefit
- 65,000 vision care providers to choose from

Note:

- Benefits begin the first of the month following date of hire.
- Your eligible dependents may be covered under SI Group insurance until age 26.
- SI Group is proud to cover a large percentage of the premium cost for your insurance.



Breaking Nicotine Addiction*

LivingFree is a course designed to eliminate tough-to-break habits at the core and create lasting behavior change. The SelfHelpWorks method is called cognitive behavior training and it's unlike anything you've ever tried before. It fixes the smoking problem from the roots, in the brain, where it was formed. There are no patches, no gums or quick fixes. This is a way of life.



Diabetes Support*

Specializing in app-based, all-around care, mySugr will help you monitor and manage your diabetes right from your smartphone. The app features blood sugar and food tracking, medication logging, estimated HbA1c, and the ability to work with a coach to maintain blood sugar levels. You'll also receive test strips and a blood sugar meter that syncs directly to the app. Ease the daily grind of diabetes with mySugr.



Health & Wellness Companion*

- **Fitbit Device** – Inspire HR (or upgrade and pay a subsidized price)
- **Guided Program** – For habit and behavioral change
- **Corporate challenges** – Activity and step based challenges with your colleagues
- **Health Coaching** – Work directly with a coach to set and achieve personal health goals and/or manage your chronic illness

Annual Physical Incentive

All SI Group employees and any spouses enrolled under the Empire medical plan will be eligible for the Routine Annual Physical Incentive Program. Receive \$500 for completing a routine annual physical and obtaining any recommended private screenings.

*Services offered to employees only.



Your Wealth

Disability

Serious illness or accidents can interrupt your life or your ability to work for months. SI Group provides up to 26 weeks of short-term disability. Benefits are paid above New York State mandate. Additionally, SI Group provides an employer-paid long-term disability benefit of 40% earnings replacement and an employee-paid buy up option to 66(⅔)%.

Life Insurance and AD&D

You will automatically be enrolled in an employer-paid Basic Term Life policy equal to 1.5x your annual salary up to 500K. Basic Accidental Death and Dismemberment (AD&D) pays you and your beneficiary a benefit for the loss of life or other injuries resulting from a covered accident—100% for the loss of life and a lesser percentage for other injuries.

Optional Life Coverage

SI Group offers optional and additional coverage for yourself, spouse, and/or children. Optional coverage is employee-paid.

Retirement

Start planning for your financial future with SI Group and John Hancock's retirement and savings plan:

- **Pre and post-tax salary deferral options available:** SI Group also offers an employer match of up to 4% when an employee contributes 5% or more to their 401(k). SI Group will also automatically contribute 3% of annual salary to your Retirement and Savings account on your behalf.
- **Free Financial Planning:** If you're like most retirement plan participants, you may struggle with making financial decisions regarding how much to save, how to invest, or when to retire. SI Group believes in helping you make the most of your benefits in order to help you build a solid financial future and secure retirement. That's why we've hired CAPTRUST as a professional, independent, and objective resource to provide you with retirement and investment advice.

Your Career

Paid Time Off (PTO)

SI Group offers PTO benefits to all full-time employees based on length of service. We also offer 10 paid holidays per year, as well as maternity/paternity, and adoption leave options to meet your family's needs.

Tuition Reimbursement

This program helps SI Group employees fund career-related courses with the intent of enhancing current job performance and career development opportunities within the company. SI Group will also provide assistance for a non-degree course or series of courses that directly pertain to the employee's current or potential job responsibilities within the company.

Employee Assistance Program

Confidential, professional counseling (up to six sessions) and referrals for the Employee Assistance Program are free to you and your eligible dependents when life problems interfere with job performance or well being. Life problems may include marital or family distress, emotional problems, drug and alcohol abuse, stress, and financial or legal concerns.

Fitness Reimbursement Program

SI Group recognizes that physical fitness contributes to health, productivity and well-being, and encourages employees and their families to achieve and maintain a healthy lifestyle. Up to \$300 reimbursement (taxable) is provided for a health & fitness club membership, fitness classes, racquet club/tennis court memberships, personal trainers, or certain registration fees for wellness-related events.



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We intend our Plan to be an ongoing benefit to our employees. We reserve the right to amend or terminate the Plan at any time, including the right to add, modify, or terminate any benefit or coverage option offered under the Plan or to modify the cost associated with coverage. This is intended to be a summary of benefits only. Please refer to Plan documents for full details or contact SI Group's Benefits Administrator with any questions.