2027 BENEFITS OVERVIEW



Benefits Philosophy

SI Group is committed to providing a suite of highly valued and competitive benefits and wellbeing offerings. We strive to empower employees to take charge of their health. Our goal is to offer benefits that enhance the health of employees and their families, while promoting productivity, financial stability, and work-life balance. The programs offered foster a culture of prevention, early detection, and a healthy lifestyle.

Your Health

Medical

Two medical plans provided by Anthem Blue Cross.

- **HDHP** features lower premiums and higher deductibles. The HDHP is offered in conjunction with an employer-funded Health Savings Account ($500 individual/$1,000 family).
- **PPO** features higher premiums in exchange for a low deductible and copays for most services.

Dental

Two dental plans provided by Delta Dental.

- The Core Plan provides basic services while the Enhanced Plan features adult and child orthodontia coverage and higher coverage percentages.
- Two preventive exams per calendar year.

Vision

Coverage provided through Anthem Blue Cross.

- Free annual eye exams.
- Ability to get both glasses lenses and contact lenses in the same plan year.

Eligibility:

- Benefits begin the first of the month following date of hire.
- Dependent children are covered through the end of the month they turn 26.
- Domestic partners are eligible dependents.

Your Wellness

Hinge Health™

End-to-End Digital MSK Clinic

With Hinge Health, you can get virtual physical therapy and more at no cost to you. Help reduce everyday joint and muscle aches, recover from an injury, and improve your mobility.

Partner with real people who are dedicated to helping you feel your best with personalized care that includes:

- A care plan designed for your everyday activities and long-term goals — and to treat multiple areas of your body at once
- Exercise therapy sessions you can do in as little as 15 minutes — anytime, anywhere with the Hinge Health app.
- 1-on-1 support from a physical therapist or health coach to tailor your sessions as needed and help you reach your goals.
- Instant feedback during your exercise sessions with precise motion tracking — to improve your form and build confidence.

Employee Assistance Program

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

Annual Physical Incentive

All SI Group employees are eligible for a $500 (taxable) reimbursement for receiving their annual physical and any recommended preventive screenings. Spouses or domestic partners enrolled in the SI Group Anthem medical plan will also be eligible for this incentive for a potential reimbursement total of $1,000!

Identity Theft Protection

SI Group offers ID Theft Protection through ID Watchdog. This program provides identity and credit monitoring and resolution for employees and their families.



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. Additionally, SI Group provides an employer paid long-term disability benefit of 40% base income replacement and an employee-paid buy up option of 66(⅔)%.

Life Insurance and AD&D

You will automatically be enrolled in an employer-paid Basic Term Life and AD&D 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

Additional Life Insurance options for yourself, spouse or domestic partner, and child(ren) are available.

Retirement

SI Group's Retirement & Savings Plan is offered through John Hancock:

- Pre-tax and Roth deferral options available.
- Employer match of up to 4% when an employee contributes 5% or more.
- An additional employer contribution of 3% is deposited on a quarterly basis.
- Employees must be at least age 21 to participate in the Retirement & Savings Plan.
- **Free Financial Planning:** CAPTRUST provides free virtual financial and retirement planning services to employees. They can assist you and your family with retirement and investment advise.

Your Career

Paid Time Off (PTO)

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

Tuition Reimbursement

This program helps 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.

SI Group

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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.