

2024 BENEFITS OVERVIEW



Benefits Philosophy

SI Group is committed to providing a suite of highly valued and competitive benefits and wellbeing offerings that align with our Mission, Vision, and Values. 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 cultivate a focus on prevention, early detection, and a healthy lifestyle.

Your Health

Medical

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

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

Dental

Trust your smile to Delta Dental.

- 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 \$2,000 lifetime maximum (children and adult coverage)

Vision

Coverage provided through EyeMed.

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

Note:

- 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



End-to-End Digital MSK Clinic

SI Group has partnered with Hinge Health to provide employees enrolled in the medical plan with the necessary tools to conquer chronic pain from home. The program equips eligible individuals with a tablet, wearable sensors, and access to a personal health coach. The goal is to decrease pain through self-guided exercise therapy sessions at your own pace. Hinge Health provides care across prevention, acute, chronic, and pre/post surgery needs.

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 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 Empire medical plan will also be eligible for this incentive for a potential reimbursement total of \$1,000!

Wellness Reimbursement Program

The Wellness Reimbursement Program is designed to encourage and support a well-rounded lifestyle. SI Group recognizes that a healthy lifestyle looks different for everyone! This program provides up to \$300 reimbursement (taxable) for wellness initiatives that fit your lifestyle. Eligible expenses include in-person or online fitness memberships, personal trainers, nutrition counseling, smoking cessation programs, massages, and more.

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% earnings replacement and an employee-paid buy up option of 66 $\frac{2}{3}$ %.

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, domestic partner, and/or children. Optional coverage is employee-paid.

Retirement

Start planning for your financial future with SI Group's Retirement & Savings Plan through John Hancock:

- **Pre-tax and Roth deferral options available:** SI Group offers an employer match of up to 4% when an employee contributes 5% or more to their 401(k). In addition, SI Group will automatically contribute 3% of annual salary to your Retirement and Savings account on a quarterly basis.
- **Free Financial Planning:** If you're like most retirement plan participants, you may struggle with making financial decisions such as 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 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 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.



SI Group Human Resources
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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.