Benefits Overview

January 1 - December 31, 2024









Welcome to Your Benefits!

We know how important your benefits are to you, which is why we're pleased to offer a comprehensive package to protect your health, your family and your way of life. Your benefits are also an important part of your Total Rewards with SimpliSafe. This overview answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Health & Wellness	Emotional & Family Support	Financial Security
 Accolade Personalized Health and Benefits Support Medical Plans – Value HSA – Core PPO – Premium PPO RxBenefits Prescription Coverage Sword Health Bloom Digital Pelvic Therapy Dental Plans – Base DPPO – Buy-Up DPPO Vision Plans – Base – Buy-Up SimpliWell Lifestyle Spending Account 	 Headspace: Meditation & Emotional Support Employee Assistance Program (EAP) Accolade Mental Health Services Progyny: Fertility and Family Planning Benefit Parental Leave Program 	 Health Savings Account (HSA) Flexible Savings Accounts (FSAs) Life and AD&D Insurance Disability Insurance Voluntary Benefits Accident Insurance Critical Illness Insurance Supplemental Hospital Coverage Identity Theft Protection Legal Services Pet Insurance 401(k) Retirement Plan Paid Time Off Tuition Reimbursement

Accolade Personalized Health and Benefits Support

Your one-stop resource for questions, support and maximizing your benefits

Accolade provides you and your family with personalized help for your health and benefit needs. Accolade is your first place to go whenever you have a health care or benefits question, big or small. Health Assistants and nurses take the time to get to know you and your family, and then connect you to benefits that would be most helpful. Accolade's team of nurses, doctors, pharmacists, and claims specialists work together to get you're the information and care you need, when you need it.

Medical Plans

SimpliSafe offers a choice of three medical plans through **Aetna/Meritain Health**:

Value HSA*
 Core PPO
 Premium PPO

The plans provide comprehensive medical and prescription coverage, plus in-network preventive care (wellness visits) at no cost for you and your family. All plans give you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Aetna Choice POS II (Open Access) network.

*Employees who enroll in the Value HSA plan, have exclusive access to the health savings account (HSA) that is partially funded by SimpliSafe (see page 3 to learn more).

Prescription Coverage

We've partnered with **RxBenefits** to bring greater discounts, enhanced access and improved member services to your prescription plan. This partnership brings a variety of fresh benefits, including:

- A high-touch member services team to answer all your questions
- A network of pharmacies, including most national chains and many independent drug stores
- Convenient home delivery for maintenance medications
- Assistance and cost savings for specialty medication
- SaveOnSP program for PPO Plan members that offers \$0 in out-of-pocket costs for more than 300 eligible specialty medications.

Sword Health

Sword is a virtual physical therapy program to help members prevent and treat acute, chronic and post-surgical pain. Best of all, you can do the work and improved your mobility from the comfort of home. Sword is available to you, your spouse/domestic partner and dependents age 13+ at **no cost**, as long as you are enrolled in a SimpliSafe medical plan.

Bloom Digital Pelvic Therapy

Bloom is an innovative digital pelvic therapy solution for people with vaginal anatomy. Bloom provides comprehensive care for health issues that often go dismissed, and virtually connects you to a licensed physical therapist who designs a exercise program for your specific needs.

Dental Plans

SimpliSafe offers a choice of two dental plans through **Delta Dental**:

Base DPPO
 Buy-Up DPPO

The plans encourage preventative and diagnostic dental care and provide coverage for basic dental care through the Basic Plan while the Buy-Up Plan option includes major dental care and orthodontia. Under both plans, you have access to two of Delta Dental's extensive national networks—Delta Dental PPO and Delta Dental Premier. You will enjoy the greatest savings when visiting Delta Dental PPO network dentists due to even deeper discounts. Both networks offer discounted fees and a no balance billing policy.

If you choose to receive services from a non-Delta dentist, you will have higher out-of-pocket costs as the contract rates and no balance billing policy do not apply.

Examples of What's Covered

- Preventive Care: Exams, cleanings, fluoride, space maintainers and sealants
- Basic Restorative Services: Silver fillings, white fillings (front teeth), stainless steel crowns, protective restorations
- Major Restorative & Orthodontia (Buy-Up Plan only): Crowns or onlay, cast posts/buildups, orthodontia treatment

Vision Plans

SimpliSafe offers two vision plans through VSP:

Base Plan
 Buy-Up Plan

Both vision plans cover eye exams, lenses, frames and contacts. The Buy-Up Plan features lower copays for exams and materials, plus a large allowance for frames and contact lenses. Under both plans, you have the freedom and flexibility to use the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network VSP provider is used.

SimpliWell

SimpliWell is a Lifestyle Spending Account that is **available to all employees**, regardless of whether you're enrolled in a SimpliSafe medical plan.

Unlike other wellness programs, SimpliSafe provides an annual fund of \$200. Employees will receive the fund quarterly. The virtual Forma Store has hundreds of vendors and products to help improve your quality of life. When you shop at the Forma store, you'll enjoy items up to 30% off the retail price—with no reimbursement claims required after you check out! What you need is up to you—SimpliWell is here for your unique needs. The flexible nature of this account means you can select benefits and services that will reduce your stress, find more free time and spark joy.





Emotional & Family Support

Meditation & Emotional Support

Mindfulness has been shown to help people stress less, increase focus, and sleep more soundly. Meditation helps you to be more mindful—and **Headspace** is your personal guide, with hundreds of meditations and exercises for sleep, focus, and movement. We're proud to offer you **free access** to the Headspace meditation app and its entire library.

Employee Assistance Program (EAP)

The EAP, administered by **EmployeeConnect**, is provided at **no cost to you**. The program provides confidential, around-the-clock assistance to help employees balance the demands of work, life and personal issues. Employees and their household members have unlimited telephone access, resources and tools online, and up to five in-person sessions with a counselor per issue, per year.

Accolade Mental Health Services

You are eligible to receive up to 12 primary care visits and 12 mental health visits per year at \$0 out-of-pocket cost to you.

Fertility and Family Planning Benefit

This benefit through **Progyny** is designed to give you the best chance of fulfilling your dreams of family, removing barriers to care so you and your doctor can create the customized treatment plan that is best for you. This includes comprehensive fertility treatment coverage, adoption and surrogacy, and unlimited concierge support. Progyny is available to those enrolled in a SimpliSafe medical plan.

Supporting SimpliSafe Parents

SimpliSafe provides 12 weeks of parental leave for non-birthing parents and up to 20 weeks leave for birthing parents, at 100% of base pay. We also offer travel reimbursement for abortion care when restricted in one's home state.



Financial Security

Health Saving Account (HSA)

Employees who are enrolled in the Value HSA medical plan can set aside **pre-tax** dollars (up to the 2024 IRS limits of \$4,150 for single coverage and \$8,300 for family coverage) to this tax-advantaged account to pay for current or future qualified health care expenses. Employees age 55+ can make additional catch-up contributions of up to \$1,000 per year.

SimpliSafe also contributes to the HSA to help it grow:

- \$700 annually if you enroll in employee-only coverage
- \$1,400 annually if you enroll yourself and one or more family members

Flexible Spending Accounts (FSAs)

FSAs allow you to set aside a portion of your income, **before taxes**, to pay for eligible health care, dependent care and/or work-related transit expenses. Contribution limits for the 2024 plan year are as follows:

- Health Care FSA: \$3,050/year*
- Limited-Purpose Health Care FSA (for Value HSA medical plan members): \$3,050/year*
- Dependent Care FSA: \$5,000/year (\$2,500 if married and filing separate tax returns)
- Commuter FSA: \$300/month

^{*}This account allows up to \$610 in rollover funds at the end of the plan year.

Life and AD&D Insurance

Basic life and accidental death and dismemberment (AD&D) coverage through Lincoln Financial is provided at no cost to you. Employees also have an opportunity to purchase additional supplemental coverage at discounted group rates.

- Basic Coverage: Two times your annual salary up to \$500,000.
- Supplemental Coverage: Employee coverage up to \$500,000, spouse/domestic partner coverage up to \$250,000 and child(ren) coverage up to \$10,000.

Disability Insurance

Disability insurance through **Lincoln Financial** is provided at **no cost to you**. This coverage provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

- Short-Term Disability (STD): 70% of weekly earnings up to \$3,000. Benefits begin after 7 days of disability for a maximum of 12 weeks.
- Long-Term Disability (LTD): 60% of monthly earnings up to \$10,000. Benefits begin after 90 days of disability.

Voluntary Benefits

To maintain the right balance and security in your life, you may need support outside of the traditional core benefits. SimpliSafe provides you with an opportunity to purchase the following voluntary benefits at discounted group rates:

- Voya Accident Insurance: This coverage pays a cash benefit* for costs associated with a covered accident.
- Voya Critical Illness Insurance: This coverage pays a cash benefit* if you are diagnosed with a covered disease or condition, such as cancer, a heart attack or stroke.
- Voya Supplemental Hospital Coverage: This coverage pays a cash benefit* if you are admitted to a hospital.
- Norton LifeLock Identity Theft Protection: This coverage protects your devices, your identity and your family.
- LegalShield Legal Services: This plan offers direct access to a dedicated provider law firm. Whether you need court representation, help preparing or reviewing legal documents, and more, you'll have an expert to turn to.
- Nationwide Pet Insurance: SimpliSafe offers the My Pet Protection plan to make sure your furry family members have all of the care they need.

401(k) Retirement Plan

To help you save for the retirement, we offer a 401(k) savings plan administered by **Empower** with options for both traditional (pre-tax) and Roth (after-tax) contributions. You are eligible to participate after your first full month of service. **After 3 months of service, SimpliSafe will begin to**

match 100% of the first 4% of eligible pay you contribute on a fully vested basis. Your contributions, together with the company's contributions, may not exceed the 2024 IRS maximum of \$22,500 (\$30,000 if age 50 or older).

Paid Time Off

SimpliSafe offers unlimited paid time off via our Flexible Time Off policy for all salaried exempt positions. Full-time hourly non-exempt employees are provided with 5 days paid sick time and accrue additional vacation time. Eligible employees may accrue up to 10 days in the first year, 12 days in their second year and 15 days in the third year of employment.

SimpliSafe recognizes the following paid holidays:

- New Year's Day
- Labor Day
- President's Day
- Indigenous People's Day
- Memorial Day
- Thanksgiving
- Juneteenth
- Christmas
- Independence Day

Tuition Reimbursement

SimpliSafe reimburses full tuition fees and/or job-related certifications of up to \$5,250 annually for undergraduate level courses or professional certifications; and up to \$10,000 annually for graduate level courses.

Employee Development

LinkedIn Learning: This online educational platform helps you gain new skills and grow your career through expert-led course videos. With more than 5,000 courses and personalized recommendations, there's something for everyone—whether you're looking for on-the-job resources in your field or interested in pursuing new capabilities or paths. SimpliSafe employees can access this content during their personal development time, or outside of work hours to build new hobbies. Accounts can be found via OKTA single sign on.

Employee Resource Groups: Our employee resource groups (ERGs) bring SimpliSafers together and help us lift as we climb. We're proud to have four ERGs to date that bring people together, give them opportunities to network, mentor and develop, and advocate for change. Our four ERGs are Women in Technology, BIPOC, Caregivers @ SimpliSafe and Prism (in support of our LGBTQIA2S+ community and allies).

Cost of Benefits

Employee contributions toward the cost of benefits are automatically payroll deducted. The amount will depend upon the plan selected and who is covered.

^{*}The cash benefit can be used for anything you need, including health insurance deductibles, copayments, childcare and more.