

# SIMPLISAFE 2023 BENEFITS OVERVIEW



## WELCOME

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 flyer answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

- Accolade
- Medical Plans
- RxBenefits
- Health Savings Account
- Sword Health
- Progyny
- Dental Plans
- Vision Plan
- Flexible Savings Accounts (FSA)
- Employee Assistance Program (EAP)
- Life and AD&D
- Disability Insurance
- Retirement Plan
- Paid Time Off
- Paid Parental Leave
- Tuition Reimbursement
- Accident
- Supplemental Hospital
- Headspace
- Pet Benefits
- Identity Protection
- LinkedIn Learning

## CARE NAVIGATION

### Accolade:

We have partnered with Accolade to provide you and your family personalized help for your health and benefit needs. Accolade will be 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 provides a range of coverage options to suit your needs. We offer two PPO plans and a High-Deductible Health Plan (HDHP), with Health Savings Account (HSA), through Meritain Health. SimpliSafe contributes to an HSA \$700 for employee only coverage and \$1,400 for all other coverages, annually. All plans offer extensive coverage, plus preventive care like annual wellness visits at no cost for you and your family.

When you seek health care services, you should tell your provider your insurance is with Aetna and you have access to the Aetna Choice POS II (Open Access) network.

Note: Each medical plan includes prescription drug coverage.

### Rx Benefits:

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
- Additional assistance and cost savings for specialty medication

### Sword Health:

Sword is a virtual and 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 also available to your spouse, domestic partner and/or dependent 13+ at no cost, as long as they are enrolled in a SimpliSafe medical plan.

### Progyny - Fertility and Family Planning Benefit:

The Progyny benefit 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 who are medically enrolled in a SimpliSafe medical plan.

## DENTAL PLANS

Good dental health is about more than a great smile. Dental plans offered through Delta Dental encourage preventative and diagnostic dental care and provide coverage for basic dental care through a Basic Plan while a Buy-Up Plan option includes major dental care.

Under the Delta Dental DPPO Basic and Buy-Up 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-participating 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

- **Preventative**  
exams, cleanings, fluoride, space maintainers and sealants
- **Basic Restorative**  
Silver fillings, white fillings (front teeth), stainless steel crowns, protective restorations
- **Major Restorative (Buy-Up Plan)**  
Crowns or Onlay, Cast Posts/Buildups

## VISION PLAN

We offer employees an opportunity to enroll in a vision plan.

This plan through Vision Service Provider (VSP) covers eye exams, lenses, frames, and contacts. Members 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 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.

## FLEXIBLE SAVINGS ACCOUNTS

We offer tax-advantaged FSAs administered by London Health for you to choose from:

- Healthcare FSA
- Limited Healthcare FSA
- Dependent Care FSA
- Transit FSA
- Parking FSA

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

We provide you with an Employee Assistance Program (EAP) at **NO COST**.

The EAP, administered by Lincoln Financial, provides confidential, around-the-clock assistance to help employees balance the demands of work, life and personal issues. Employees and their eligible family members have unlimited telephone access, resources and tools online.

## LIFE AND AD&D

We provide basic life and accidental death and dismemberment (AD&D) coverage at **NO COST**.

Employees also have the opportunity to purchase additional supplemental coverage at an affordable group rate.

**Lincoln Financial Basic Coverage** – 2 times your annual salary up to \$500,000

**Lincoln Financial Supplemental Coverage** – Employee coverage: up to \$500,000; spouse/ Domestic Partner coverage: up to \$250,000; child(ren) coverage: up to \$10,000.

## DISABILITY

We provide disability insurance at **NO COST** to you.

Disability insurance through Lincoln Financial 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)** – Benefit amount is equal to 70% of the employees weekly earnings up to \$3,000. Benefits begin after 7th day of disability for a maximum of 11 weeks.

**Long-Term Disability (LTD)** – Benefit amount is equal to 60% of the employees monthly earnings up to \$10,000. Benefits begin after 90th day of disability.

## RETIREMENT PLAN

To help you save for the retirement of your dreams, we offer a 401(k) savings plan.

SimpliSafe's 401(k) plan is administered by Empower and provides both pre-tax and Roth deferral options. You are eligible to participate in 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 annual IRS maximum amount (employees age 50 or older are eligible for catch-up contributions of \$22,500 in 2023).

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

## SUPPORTING OUR PARENTS

SimpliSafe provides 12 weeks 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.

## 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).

## TUITION REIMBURSEMENT PLAN

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

## ACCIDENT

To protect yourself and your dependents from the financial fallout as a result of accidents or injuries, you have the option to purchase voluntary accident insurance at discounted group rates.

## SUPPLEMENTAL HOSPITAL

You have the option of enrolling in the voluntary supplemental hospital confinement coverage plan to help cover the cost of out-of-pocket expenses associated with a hospital stay. This benefit provides a cash amount and is provided at an additional cost to you.

## HEADSPACE

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 provide you with a subscription at **NO COST**.

## NATIONWIDE PET INSURANCE

SimpliSafe offers the My Pet Protection plan to make sure your furry family members have all of the care they need. In addition to coverage ranging from accidents to illnesses, you'll have access to:

- Vet Helpline: 24/7 access to veterinary experts through phone, chat or email
- PetRxExpress: Fill pet prescriptions at more than 4,700 in-store retail pharmacies
- Emergency boarding
- Cash back on eligible vet bills
- Loss pet advertising and reward expense

## IDENTITY PROTECTION

Identity theft can be emotionally devastating and take years to resolve without help from an experienced professional. Replacing documents, cutting through red tape, and untangling fraud is daunting. But with help from Norton LifeLock's experienced team, available 24/7, restoration takes place quickly and effectively, giving customers peace of mind. You have the option to purchase Identity Protection at discounted group rates.

## LEGAL SHIELD

When you and your family need legal protection, LegalShield offers direct access to a dedicated provider law firm. Whether you need court representation, help preparing or reviewing legal documents, speeding ticket assistance and more, you'll have an expert to turn to. Benefit members receive unlimited legal consultation and advise on personal legal matters.

## LINKEDIN LEARNING

LinkedIn Learning is a new benefit being offered by SimpliSafe. LinkedIn Learning is an online educational platform that 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 will be able to 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.

## 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.

# SimpliSafe

**DISCLAIMER:** The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

