

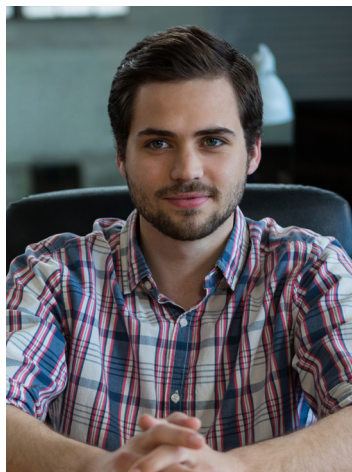
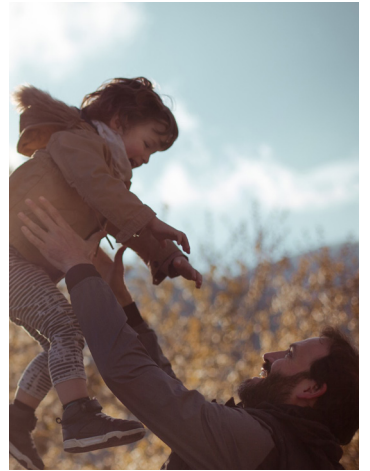
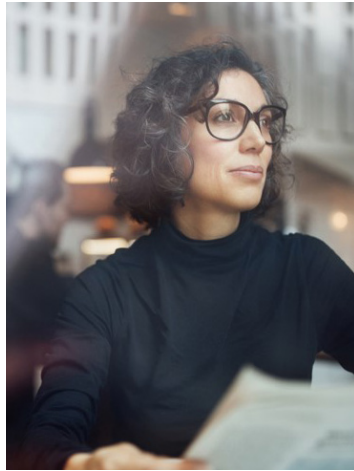
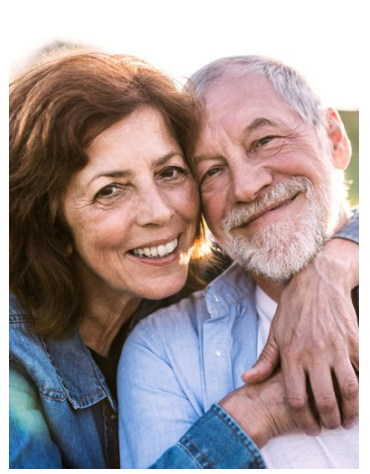
2024

# Stockton SMW Benefits Guide

**SIMPSON**

**Strong-Tie**





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To view detailed summaries of each plan option, check out our online benefits hub by scanning the QR code or visit [benefits.strongtie.com](https://benefits.strongtie.com)



## At Simpson Strong-Tie

We recognize and reward our employees with a carefully designed and competitive package to promote your health and financial wellbeing. This guide highlights the benefits that you may elect based on your and your family's needs. Please review the benefits carefully. For more information, visit [benefits.strongtie.com](https://benefits.strongtie.com).

## How And When To Enroll

You can enroll for coverage within 31 days of your eligibility date or during this year's annual Open Enrollment period.

**If you do not enroll for coverage within 31 days of your eligibility date, you will not receive health coverage during the plan year, unless you experience a qualified change in status (see Making Changes During the Year for details).**

If you are making changes during the Open Enrollment period, any changes you make will go into effect January 1, 2024.

*You generally have 31 days to make changes to your coverage. **Note:** Any change you make to your coverage must generally be due to and consistent with the change in status. For more details, see the Summary Plan Descriptions on [benefits.strongtie.com](https://benefits.strongtie.com).*

## Making Changes During The Year

The choices you make when you first become eligible generally remain in effect for the entire plan year.

Once you are enrolled, you must wait until the next Open Enrollment period to change your benefits or add or remove coverage for dependents, unless you have a qualified change in status as permitted under the Internal Revenue Code.

Examples of status events include, but are not limited to, the following:

- Marriage, divorce, legal separation, or annulment
- Birth, adoption or placement for adoption of a child

- Death of your spouse or eligible dependent
- Change in your dependent's eligibility for coverage (gaining or losing coverage) due to age or other circumstances
- Change in your residence or workplace for you or your dependent
- Change in employment status for you or your dependent resulting in a gain or loss of eligibility for coverage, such as beginning or terminating employment
- Loss or gain of other coverage for you or your dependent

## Strong For Life

We offer a robust wellbeing program called Strong For Life. Through our partner, Virgin Pulse, the program is designed to help you get healthy and stay healthy in all aspects of your life. The program is offered at no cost to you and your spouse, so be sure to take advantage of all the tools and support Virgin Pulse offers.

## Active & Fit Direct

The Active&Fit Direct™ program is a flexible and affordable fitness membership program designed to let you work out your way, with discounted gym membership options, at-home workout videos, and more.

For \$28/month, choose from over 12,200 gyms nationwide, with no long-term contracts or annual fees. Plus, you can switch gyms anytime. You also have access to 9,700+ on-demand workout videos so you can stay active at home or on-the-go.

A membership with the Active&Fit Direct program may also include:

- 5,800+ premium exercise studios with 20% - 70% discounts at most locations
- The ability to purchase an additional membership for a spouse or domestic partner
- One-on-one well-being coaching to support health goals in areas such as fitness, nutrition, stress, and sleep.
- An exclusive online library of healthy living articles, videos, and classes.
- Fitness tracking via your personal fitness devices and apps.

## MyAdvocate, Personal Health Assistant

All Regular Full-Time employees and their dependents are eligible to use MyAdvocate services. MyAdvocate can answer questions and provide assistance with complicated health needs. A registered nurse is assigned as your personal advocate and will assist with clinical services such as finding the correct doctor, advice on medical conditions and navigating the health care system. MyAdvocate also provides administrative services such as resolving claim issues and explaining medical bills.

Contact MyAdvocate at 1-833-968-1775 or [MyAdvocateServices.com](https://www.MyAdvocateServices.com).

## Supplemental Term Life and AD&D Insurance

All Regular Full-Time employees may purchase additional Supplemental Term Life and AD&D insurance coverage for themselves. Consider costs such as funeral expenses, legal expenses, and general living expenses for your surviving family members when determining an appropriate amount of additional coverage. You can choose amounts in \$10,000 increments up to \$500,000, or five times your annual earnings, whichever is less. The five times your annual earnings limit applies only to Supplemental Term Life.

If you purchase additional coverage for yourself, you may choose to elect coverage for your spouse and/or your child(ren) in the following amounts:

**Spouse:** Up to 100% of employee amount in increments of \$10,000, not to exceed \$500,000.

**Child(ren) to the age of 26:** Up to 100% of employee coverage amount in increments of \$10,000, not to exceed \$10,000. The maximum death benefit for a child between the ages of live birth and six months is \$1,000.

**Please note:** Evidence of Insurability may be required prior to approval.

## Enhanced Benefits

The Company offers the following enhanced benefits paid 100% by the employee in 2024:

- Accident
- Critical Illness
- Hospital Indemnity
- Identity Protection
- Legal
- Pet Insurance

Note that the Legal plan requires a one-year commitment.

### Accident Insurance

This coverage provides you with cash benefits for a covered accident. It also pays if you undergo testing, or receive medical services, treatment or care for any covered events as defined in your insurance certificate, including hospitalization resulting from a covered accident.

Here are some of the covered expenses:

- Fractures
- Ambulance Rides
- Concussions
- Paralysis
- X-rays

Accident Insurance (Cash Benefits)	
Hospital Admission	\$900
Hospital confinement per day, up to 365 days	\$225
Ground ambulance	\$100
Emergency room treatment	\$150
Fractured leg	\$800

### Critical Illness

If you or a dependent are diagnosed with a covered critical illness, Critical Illness insurance can help safeguard your finances. When diagnosed with a covered critical illness, cash benefits will be paid in addition to any other insurance you may have and may be spent as you see fit. You can use Critical Illness insurance cash benefits to help pay for expenses such as grocery bills, mortgage payments, medical plan deductibles, and prescription copays.

You can purchase coverage in the amount of \$5,000, \$10,000, \$20,000 or \$30,000 for yourself; \$5,000, \$10,000 or \$15,000 for your spouse; and \$5,000 or \$10,000 for your child(ren).

## Hospital Indemnity

This coverage pays you a lump sum when you are hospitalized, whether you suffer a covered accident or require tests or treatment for a covered illness. You can use this money for anything you need, such as paying medical bills or for non-medical expenses.

Some examples of how you can use your cash payment:

- Rent
- Prescription Medications
- Car Payments
- Home Nursing Visits
- Insurance Deductibles
- Mortgage
- Insurance Copayments
- Grocery Bills

## Identity Theft Protection from ID Watchdog

You have two options for identity theft protection:

**Essentials** – Offers a comprehensive, proactive identity theft defense. Credit monitoring, a monthly credit score, and an annual credit report are also included at no additional charge.

**Platinum Plus** – Provides the same identity theft defense and credit monitoring services as Essentials, plus these additional benefits:

- Credit monitoring and annual reports/scores from all three credit bureaus
- 401(k) and HSA stolen funds reimbursement
- Personal VPN
- Password manager
- Additional security features and alerts

Call ID Watchdog at 1-866-513-1518 for information.

See the following table for monthly costs.

Coverage Type	Monthly Cost
Essentials Employee Only	\$4.90
Essentials Employee + Family	\$8.90
Platinum Plus Employee Only	\$6.90
Platinum Plus Employee + Family	\$12.40

## Legal Insurance from ARAG

Through ARAG, you can purchase insurance to provide numerous legal services for you and your family on a range of matters if the need arises. You have two options:

**UltimateAdvisor** – Services include online resources, telephone advice, and reduced fee benefits for legal matters not fully covered.

**Platinum Plus** – For employees who want more legal benefits, this provides the UltimateAdvisor level, plus extra coverage for family law, taxes, and more. The additional covered services include:

- Alimony – Irrevocable trust
- Child custody and child support – Revocable trust
- Credit record corrections – State and local tax audit
- Criminal misdemeanor collection defense

See the following table for monthly costs.

Coverage Type	Monthly Cost
UltimateAdvisor	\$14.75
UltimateAdvisor Plus	\$21.00

## Pet Insurance from Nationwide

My Pet Protection® helps you provide your pets with the best care possible. The plan reimburses up to 70% on vet bills including accidents, illnesses and hereditary conditions. You're free to use any vet you choose. Best of all, our 24/7 vethelpline® is available to all pet insurance members.

Cost of coverage varies dependent on the covered pet, plan selected, and state of residence. Call 1-877-738-7874 or visit [benefits.petinsurance.com/strongtie](https://benefits.petinsurance.com/strongtie) for information and to enroll.

## 401(k) Plan

Effective January 2024, you will now be able to contribute towards your retirement with a 401(k) plan administered by Vanguard.

The Plan helps you save and invest by offering:

- Before-tax and after-tax Roth 401(k) saving options through payroll deductions, and up to annual IRS limits including additional contributions for those over age 50.
- A wide range of investment options
- Employer contributions to help your account grow – 1% of eligible contributions for each employee annually.

Upon hire you are immediately eligible to participate in the plan if you are a member of SMART Local Union No. 104, employed by Simpson Manufacturing Co., Inc or any of its USA subsidiaries, and over age 18.

You will be automatically enrolled in the plan with a 3% pre-tax deferral. You may waive the auto-enrollment within Vanguard anytime during a 31-day period from hire. You may also change your deferral at any time. In addition, you will receive an automatic increase of 1% of your pre-tax deferral each year until you reach a maximum of 6% if you do not opt out of automatic increase within the first 31 days. When you are automatically enrolled, your contributions will be invested in the Vanguard Institutional Target Retirement Fund with the target date closest to the year in which you will reach age 65.

For more information or to enroll go to [vanguard.com/enroll](https://vanguard.com/enroll) or by phone at 800-523-1188 M-F 8:30 am – 9 pm ET.

## Financial Wellness From Origin

**Origin Financial Wellness** provides unlimited 1-on-1 access to local professional financial planners to you and your spouse or partner. Origin offers financial planning and education, insurance management, investment advice, and retirement and estate guidance.

Email: [hereforyou@useorigin.com](mailto:hereforyou@useorigin.com) with questions and access online education materials at [useorigin.com/prosper-us](https://useorigin.com/prosper-us). Login to Simpson's Okta site at [strongtie.okta.com/app/UserHome](https://strongtie.okta.com/app/UserHome), and select the Origin tile to set-up your access and view local resources.

## Short-Term Disability (STD)

All Regular Full-Time employees are eligible for Short-Term Disability. Your Short-Term Disability coverage will replace a portion of your income if you are injured or ill. Beginning the 15th day through the 179th day you are disabled, 60% of your predisability base weekly income earnings are replaced. The maximum weekly benefit is \$1,730. The benefit will be reduced by other sources of disability income (Social Security, Workers' Compensation, State Disability, etc.).

## Workers' Compensation

Benefits paid under Workers' Compensation for salary continuation and medical expenses are in accordance with applicable state law. Should an injury occur on the job, it is required that you, or a fellow employee, report it to your Supervisor immediately.

## Omada

If you are living with high blood pressure, find out if you are eligible for the Omada program offered by Simpson Strong-Tie.

Eligible members receive:

- 
- Specialized health coaching for hypertension
  - Scale and blood pressure monitor to keep you on track
  - Feedback to help you make sense of your readings
  - Strategies for managing (or potentially reducing) medications
- 

Get started: [omadahealth.com/strongtie](https://omadahealth.com/strongtie)

## Employee Assistance Program (EAP)

All Regular Full-Time employees are eligible to use the Employee Assistance Program (EAP) through ComPsych. The Company understands that life can be challenging. EAP offers professional and confidential counseling services designed to help you and members of your immediate family. The Company has prepaid the initial assessment and limited counseling for you and members of your immediate family.

### When to Use EAP

Counseling is available through EAP for personal difficulties such as:

- 
- Family or marital problems
  - Parenting concerns
  - Emotional difficulties like depression, anxiety, and guilt
  - Drug and alcohol dependence
  - Grief over the death of a loved one or other losses
  - Eating disorders like anorexia
  - Conflicts at work
  - Job stress
  - Crisis situations
  - Questions about legal or financial concerns
  - Questions about child or elder care
- 

Additional details on the EAP benefit can be found on [benefits.strongtie.com](https://benefits.strongtie.com).

## Will Preparation Services and More

All Regular Full-Time employees are eligible for Will preparation services through Everest Funeral concierge. With Will Prep, you'll have online access to the tools you'll need to create:

- 
- Wills
  - Health Care Directives
  - Power of Attorney
  - Elder Care Agreements
  - HIPAA Authorizations
  - and more
- 

You can access this important benefit by logging in or creating a new account at [everestfuneral.com/voya](https://everestfuneral.com/voya)

## Birth Disability Leave

Up to eight weeks of birth disability leave will be fully paid by the Company, coordinating with applicable disability and sick pay. Refer to the Time Off and Leaves of Absence Policy on [mystrongtie](#) for details.

## Bonding Leave

Up to two weeks of bonding leave will be fully paid by the Company, coordinating with applicable disability and sick pay. Refer to the Time Off and Leaves of Absence Policy on [mystrongtie](#) for details.

## Jury Duty

If you are required to appear for jury selection or to serve on a jury, you will be granted time off to do so and your regular pay will continue for a maximum of 15 working days while serving.

## Funeral Pay

The Company allows paid time off for Regular Full-Time employees to attend a funeral or make funeral arrangements for a member of their immediate family. Immediate family members are: spouse, registered domestic partner, child, son-in-law, daughter-in-law, stepchild, grandchild, mother, father, step-parents, mother-in-law, father-in-law, brother, sister, brother-in-law, sister-in-law, or grandparent. Up to three days off with pay is allowed for funeral leave. One day off with pay may be granted to attend the funeral of anyone else not listed above, with prior supervisor approval.

## Matching Gift Program

The Company matches dollar-for-dollar contributions by Regular Full-Time employees to qualified local and national organizations that qualify as tax-exempt under the Internal Revenue Code. Employees must be employed a minimum of six months. Your gift of \$50 or more, up to a combined total of \$5,000 per year, will be matched as long as the fund the Company has established for the program has not been exhausted for the year.

## Employee Recognition Program

Everybody Matters, our employee recognition program, recognizes employees for their contributions to our Company's success. Regular, Full-Time employees who reach five years of continuous service with the Company, and again at each five-year interval, will be celebrated with a broad selection of service awards and personal messages of congratulations from coworkers on the employee recognition website. Visit [everybodymatters.strongtie.com](#) for details.

## Community Hero Award

The Barc Simpson Community Hero Award recognizes outstanding volunteer contributions by Regular, Full-Time employees in their communities. Employees can nominate themselves or their fellow employees for the award. Employees and non-profit organizations must meet eligibility requirements to be considered for the award. Each year, up to five nominees will receive the Community Hero Award. Winners receive a \$3,000 donation to the non-profit organization of their choice, along with a Community Hero Award and jacket. Winners are also invited to the International Sales Meeting.

## Employee Discounts

The Company makes available to all employees substantial discounts on the products that we manufacture. Employees receive 60% off of all products with a list price. If there is no list price, employees receive a discount equivalent to the at-cost price of the product plus 15%. Products purchased with an employee discount must be for your personal use and not for resale.

## Educational Opportunities

All Regular Full-Time employees who have worked for the Company at least six months are eligible to participate in our education reimbursement program. We will reimburse you up to \$5,250 per year, for registration fees, tuition and textbook costs for pre-approved courses which have been completed successfully with a C grade or better.



## PSB Scholarship Program

The Company and the Simpson Strong-Tie Put Something Back Fund have established this program to assist employees' children who plan to continue their education in a college, university, vocational technical school, or graduate program. Up to fifteen \$2,500 renewable scholarships are offered each year for full-time study at any accredited post-secondary institution of the student's choice. This program is administered by an independent firm, using standards proven through years of experience, to evaluate the applicants and choose those qualified.

Applicants must be children, up to the age of 26, of Regular Full-Time employees who have a minimum of two years of employment with the Company as of the application deadline date — March 1. For more information, visit [mystrongtie](https://mystrongtie.com).

## Employee Referral Program

Regular Full-Time employees will be paid \$500 grossed up for taxes, for qualifying referrals, at the end of the six-month employment period. With approval by Human Resources, certain positions may be subject to a higher finder's fee, which will be noted on the internal job posting.

## Employee Relief Fund

The Company has established an Employee Relief Fund for Regular, Full-Time employees who have been employed with the Company at least six months. Employees who have been affected by a disaster can apply for relief. The program is administered by an independent firm. Anyone can contribute to the fund to aid Simpson employees. For more information about the Employee Relief Fund, go to [mystrongtie](https://mystrongtie.com).

## Questions

Additional details regarding your benefit plans are located at [benefits.strongtie.com](https://benefits.strongtie.com) or [mystrongtie](https://mystrongtie.com). You may also contact the benefit plan providers directly or log on to their web sites (see the table below).

Benefits	Contact	Telephone	Web Address
Blood Pressure Management	Omada	1-888-987-8337	<a href="https://omadahealth.com/strongtie">omadahealth.com/strongtie</a>
Employee Assistance Program (EAP)	ComPsych Guidance Resources	1-877-533-2363	<a href="https://guidanceresources.com">guidanceresources.com</a> Web ID: Strongtie
Health Advocacy	MyAdvocate	1-833-968-1775	<a href="https://myadvocateservices.com">myadvocateservices.com</a>
Life and AD&D	Voya	1-800-955-7736	<a href="https://presents.voya.com/EBRC/Home/SMco">presents.voya.com/EBRC/Home/SMco</a>
Short-Term Disability (STD)	Matrix	1-877-202-0055	<a href="https://matrixabsence.com">matrixabsence.com</a>
Voluntary Accident, Voluntary Critical Illness, Voluntary Hospital Indemnity	Voya	1-877-236-7564	<a href="https://presents.voya.com/EBRC/Home/SMco">presents.voya.com/EBRC/Home/SMco</a>
Identity Protection	ID Watchdog	1-866-513-1518	<a href="https://idwatchdog.com/myplan/SimpsonManufacturing">idwatchdog.com/myplan/SimpsonManufacturing</a>
Legal Insurance	ARAG	1-800-247-4184	<a href="https://ARAGlegal.com/myinfo">ARAGlegal.com/myinfo</a> Access Code: 18817sm
Pet Insurance	Nationwide	1-877-738-7874	<a href="https://benefits.petinsurance.com/strongtie">benefits.petinsurance.com/strongtie</a>
Financial Wellness	Origin	<a href="mailto:hereforyou@useorigin.com">hereforyou@useorigin.com</a>	<a href="https://useorigin.com/prosper-us">useorigin.com/prosper-us</a>
Strong For Life	Virgin Pulse	1-888-671-9395	<a href="https://join.virginpulse.com/strongtie">join.virginpulse.com/strongtie</a>
Everybody Matters	Workhuman	1-844-732-5501	<a href="https://everybodymatters.strongtie.com">everybodymatters.strongtie.com</a>
401(k) Profit Sharing Plan	Vanguard	1-800-523-1188	<a href="https://vanguard.com/enroll">vanguard.com/enroll</a>

For additional details, please contact your Total Rewards team or refer to the materials located on [mystrongtie](https://mystrongtie.com).



Barc Simpson's

# words & thoughts

## PRINCIPLE #5

**The company dignifies the contribution of every individual at every level.**

"Everybody in a company is important. Everybody. That's absolutely crucial, and so you must do everything you can to make people feel that they're valued. Our company culture says that everyone gets recognized for their contribution, no matter the role. There are no big shots, no parking places. It's always been first names. Nobody's Mr. or Ms. You're Joe or Carol or Pete or Barc - we're all working together toward the same goal. We rely on each other to be successful, we show each other respect."

**SIMPSON**

**Strong-Tie**

This communication highlights some of your Simpson Manufacturing Co., Inc. benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Simpson Manufacturing Co., Inc. reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

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