



Stronger Benefits in 2027

Open Enrollment Nov 1- Nov 15



What You Need to Know



Open Enrollment is November 1 – November 15

By November 15 (Changes are effective January 1, 2027)

- Review the Benefits Guide to make informed decisions
- Check your providers: Be sure to review **Anthem's** provider network to confirm that your preferred doctors and facilities participate.
- Review in **Workday** your current benefits and make any plan changes
- Re-enroll in your Flexible Spending Accounts (FSAs)
- Confirm your dependents and beneficiary designations

If you are not making any changes, no action is required in Workday (except FSA).

What's New for You in 2027



New Medical & Pharmacy Partners: Anthem Blue Cross & CVS Caremark

- Anthem Blue Cross will replace Aetna as your medical carrier
- Prescription Drug coverage will be provided by CVS Caremark
- You will receive one combined ID card for both before January 1, 2027



More money for your HSA

If you're enrolled in a High-Deductible Health Plan, you can save more in 2027

- Annual HSA funding limits are increasing to \$4,500 Self Only and \$9,000 Family. Age 55+ catch-ups continue at \$1,000
- Simpson's employer HSA contribution is also increasing from \$250 to \$400 Self Only and \$500 to \$800 for Family

Contribution Limits for 401(k) and FSAs

What's Staying the Same



Medical Plan Options, Benefits & Coverage Levels

- Same core PPO and HDHP medical plan options
- No changes to Rx coverage levels, deductibles, copays and out of pocket maximums

No Increase in Employee Contributions

- Your benefit premium contributions will not increase and will remain the same for 2027. This includes all employee benefits for medical, dental, and vision.

Passive Enrollment

- As in past years, your current benefit elections will continue into 2027, and you'll be automatically moved to the Anthem medical plan that matches your current Aetna plan. However, FSA elections won't continue unless you re-enroll.

Anthem Blue Cross Medical Plans & Network



Two Medical Plan Options

- Anthem High-Deductible Health Plan (HDHP) with a health savings account
- Anthem, Preferred Provider Organization (PPO)
- Both plans use the same Anthem provider network and prescription drug provider CVS Caremark.
 - To search for providers in the Anthem Blue Cross network go to anthem.com/ca
 - Click on the Find Care button and enter Simpson's code SIP



Use Member ID for Basic Search

Find doctors, hospitals and more near you.

Search your medical plan without logging in. [?](#)

SIP

Please select your account type

☒ Medicare, Individual & Family, and Employer Group Plans

☐ Medicaid

Continue

2027 Anthem Medical Plans Comparison



In-Network	Anthem PPO	Anthem HDHP
HSA Employer Funding– individual / family	N/A	\$400 / \$800
Deductible – individual / family *	\$900 / \$2,000	\$2,250 / \$4,500
OOP maximum – individual / family *	\$3,750 / \$7,500	\$4,500 / \$9,000
Coinsurance (payable by member)	20%	20%
Preventive care	100% covered deductible waived	100% covered deductible waived
Office visits – PCP / Specialist	\$30 copay, deductible waived	20% after deductible
Inpatient hospital	20% after deductible	20% after deductible
Outpatient hospital	20% after deductible	20% after deductible
Emergency room	\$200 copay, deductible waived	20% after deductible
Retail / Mail Order Rx – Generic	\$10 / \$20 copay	\$10 / \$20 copay after deductible
Retail / Mail Order Rx – Formulary brand	\$35 / \$70 copay	\$35 / \$70 copay after deductible
Retail / Mail Order Rx – Non-Formulary brand	\$50 / \$100 copay	\$50 / \$100 copay after deductible

2027 Kaiser Medical Plan Comparison (CA EEs)



In-Network	Kaiser DHMO	Kaiser HDHP
HSA Employer Funding– individual / family	N/A	\$400 / \$800
Deductible – individual / family *	\$1,000 / \$2,000	\$2,250 / \$3,400 / \$4,500
OOP maximum – individual / family *	\$3,000 / \$6,000	\$4,250 / \$8,500
Coinsurance (payable by member)	20%	20%
Preventive care	100% covered deductible waived	100% covered deductible waived
Office visits – PCP / Specialist	\$30/\$40 copay, deductible waived	20% after deductible
Inpatient hospital / Outpatient	20% after deductible	20% after deductible
Emergency Room Visit	20% after deductible	20% after deductible
Retail / Mail Order Rx - Generic	\$15 / \$30 copay	\$15 / \$30 copay after deductible
Retail / Mail Order Rx – Formulary brand	\$35 / \$70 copay	30% co-insurance (not to exceed \$50) for up to 100-day supply after deductible
Retail / Mail Order Rx – Non- Formulary brand	\$35 / \$70 copay	30% co-insurance (not to exceed \$50) for up to 100-day supply after deductible
Retail – Specialty	20% not to exceed \$250, plan deductible waived	40% co-insurance (not to exceed \$200) for up to 30-day supply after deductible

Prescription Drugs



CVS Caremark

When you choose an Anthem Blue Cross medical plan, you automatically get prescription drug coverage through CVS Caremark.

Know how to get your medication

Find out where to fill your prescriptions. Use the Pharmacy Locator tool to find a pharmacy that's covered under your prescription benefit plan.

Tap into savings with digital tools

Save time, compare costs and stay connected. Do it all at Caremark.com and the CVS Health® mobile app.*

- Using a pharmacy that's covered by your plan can help keep your costs low. Locate one that's convenient through our Pharmacy Locator tool.
- Check and compare drug costs across in-network pharmacies to find possible savings through our Check Drug Cost tool.
- Stay connected for benefit plan updates. Sign up for email or text alerts to easily get important updates, including status alerts on any changes to your covered medications.

**Access everything you need,
all in one place**



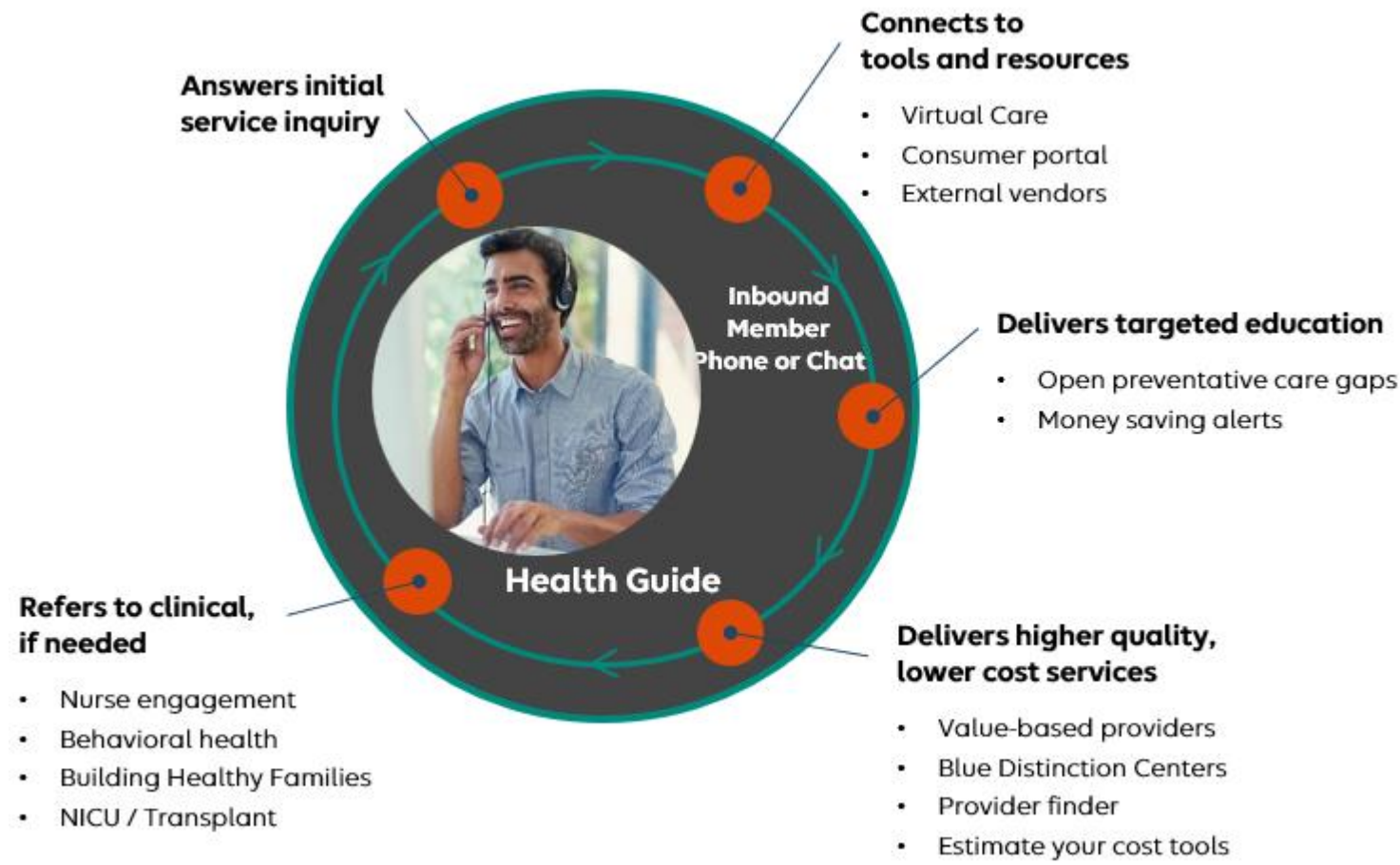
**Scan the QR code to download
the CVS Health app today.***

Anthem Health Guides



Available to You
starting
Nov 1, 2026

Call Simpson's
dedicated line at
844.457.0594



Continuity of Care & Prior Authorizations



Your care keeps moving – no gaps, no surprises, during and after the transition to Anthem



Continuity of Care

Allows members to continue care with a current provider for a limited time when network or coverage changes could disrupt treatment.

Request Continuation of Care when your provider is not in Anthem's network by contacting the Health Guides. They will assist in placing the request with Anthem Clinical Team.



Prior Authorizations

Anthem will receive a file from the prior carrier containing prior authorizations.

Providers are responsible for obtaining any necessary prior authorizations. Advise your providers of the change to Anthem and they will complete the necessary requests.

Additional Resources - MyAdvocate



Simply contact MyAdvocate for expert, peace-of-mind answers to your most complicated healthcare-related questions and challenges.

Benefits education and plan information

- Plan comparisons and enrollment
- Covered services, network providers and pre-authorizations
- Using accounts like FSAs, HSAs and HRAs
- Ways to reduce out-of-pocket costs
- Enrollment in programs such as wellness or disease management

Coordination of care

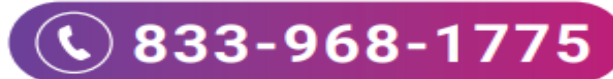
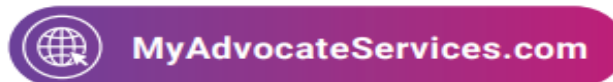
- Referrals, appointment scheduling and transportation
- Medical supply orders
- Estimating costs for procedures
- Assisting with in-home, skilled nursing and hospice care coordination

Billing and claims assistance

- Copays, deductibles, co-insurance and out-of-pocket maximums
- Coordinate resolution of billing errors, claim denials and copay applications
- Complaint and appeals processes and documentation

And much more

To get started, call us or go to
MyAdvocateServices.com to complete
the online intake process.



We'll collect your information
and assign a highly skilled personal
advocate—who will remain with you
until your issue is resolved.

MyAdvocateServices.com

833-968-1775

24/7 Support

Virtual Care



Virtual doctor visits for care needs such as cold and flu, allergies, sprains, sore throat and much more.

Also use it for care related to:

- Dermatology** send a photo of any skin issue and receive a response with 24 hr.
- Mental Health** take care of your mental well-being with support from a therapist or psychiatrist



Non-life threatening

Office visit co-pay

For Anthem, use **LiveHealth** [Online](#)

For Kaiser, call the **Nurse Advice Line**

Be Benefit Smart



Care Option	When to Use It	Your Relative Cost*
Doctor's Office	For nonemergency care such as health exams, colds, the flu, sore throats and minor injuries	\$ Usually lower out-of-pocket cost to you than urgent care
LiveHealth Online	When you can't get in to see your doctor or licensed therapist, or leaving home is difficult (for example, if you have a sick child). Doctors will be able to diagnose symptoms and prescribe medications, such as a cough, a cold, the flu, pink eye or a skin rash. You can also access licensed therapists for behavioral health services to treat anxiety, depression and more	\$ Usually lower out-of-pocket cost to you than urgent care
Retail Walk-In Health Clinic	Often located in stores and pharmacies to provide convenient, low cost treatment for minor medical problems, such as ear, eye or skin infections; strep throat and bronchitis; and most vaccinations	\$ Usually lower out-of-pocket cost to you than urgent care
Urgent or Immediate Care Provider	When your doctor isn't available and you don't have a true emergency but need immediate care, such as for sprained ankles, fevers and minor cuts and injuries	\$\$ Usually lower out-of-pocket cost to you than an ER visit
Emergency Room (ER)	For any life-threatening or disabling condition, such as chest pain or unstoppable bleeding, call 911 or go to the nearest hospital ER	\$\$\$ Highest out-of-pocket cost to you
*For in-network providers. Your costs for out-of-network providers may be significantly higher		

Save Big!

Contact an Anthem Health Guide

This Anthem Blue Cross resource can help you understand your plan benefits, get estimates on costs for services, find in-network providers, and even schedule appointments for you.

Call an Anthem Health Guide at 844.457.0594

Get in-network preventative care and preventative generic medications at no cost to you

It's one of the best ways to stay on top of your health and catch any health problems early.

Get free advice from a nurse

With the 24/7 NurseLine, you and your family members enrolled in an Anthem medical plan can talk with a registered nurse to ask health questions, understand medications and get advice on next steps for care.

Call 800.337.4770

Be prepared to pay more if you go to an out-of-network provider

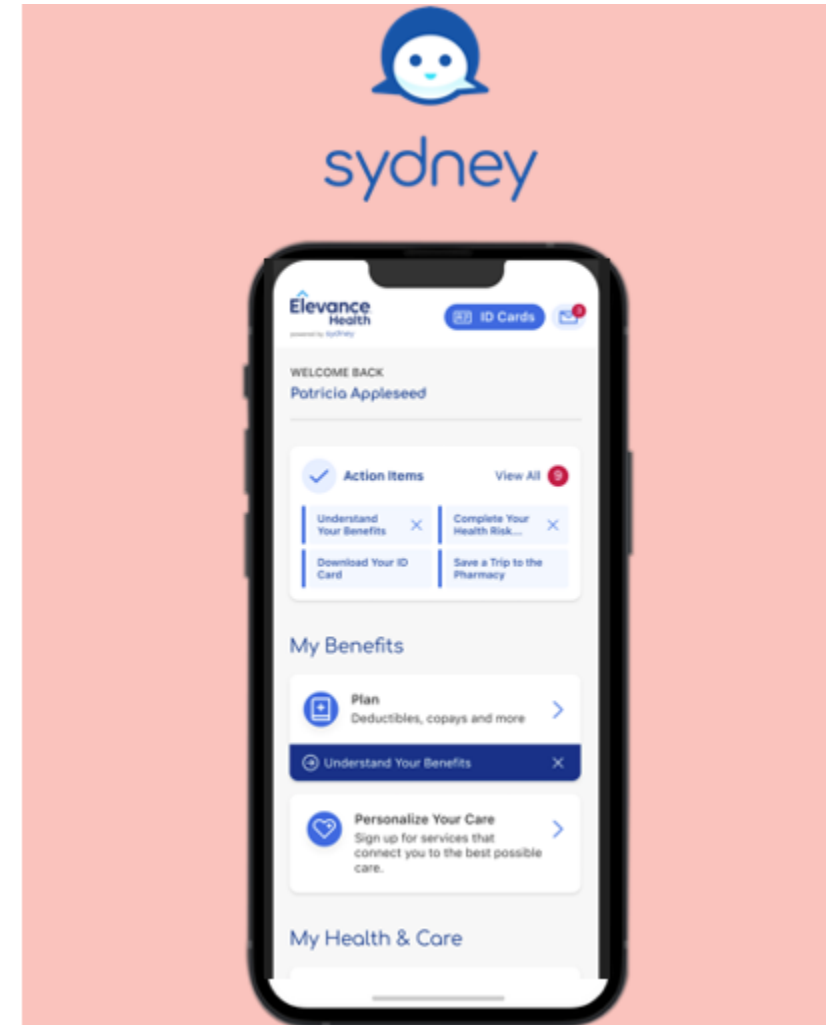
All medical plan options use the Medicare reimbursement level when calculating benefit payments for out-of-network care. Since out-of-network providers can bill you for the difference between their charges and the amount covered by the medical plan, there's no cap on how much you would have to pay.

Digital Resources – Sydney Health app

Makes healthcare easier

Sydney Health helps you keep track of your members health and benefits all in one place. You can use the app to:

- Find care and compare costs.
- Learn what's covered and check claims.
- View and use your digital ID cards.
- Check your plan usage.
- Chat with Member Services if you have questions or need information.
- Access Virtual Care to talk with a doctor via chat or a video session.
- Use the Symptom Checker to assess your symptoms.
- Use My Health Dashboard to find wellness tips and personalized action plans.
- Simplify your family's health data with My Health Record to access and share health information in one place.



No Change - 2027 Monthly Benefit Premiums



	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical Anthem PPO and Kaiser DHMO	\$201	\$339	\$305	\$541
Medical HDHP (Anthem and Kaiser)	\$86	\$184	\$138	\$276
Dental	\$15	\$25	\$25	\$30
Vision	\$3	\$6	\$6	\$9
Spousal Surcharge		\$75		\$75

Spousal Surcharge



What is the Spousal Surcharge?

- \$75 monthly
- Collected pre-tax via payroll deductions
- When you select a medical plan in Workday, you'll need to elect the Spousal Surcharge plan and then make the determination if you're subject to the surcharge

What is the criteria?

1. Spouse employed (includes SMW union employees)
2. Spouse declines employer-offered medical coverage
3. Spouse enrolled in our plan for secondary coverage

High Deductible Health Plan (HDHP)

What is it?

- Annual minimum deductible
- Higher PPO deductible
- Out-of-pocket maximum
- Waived deductible for certain preventive maintenance medications
- Preventive care covered at 100%
- Allows access to Health Savings Account (HSA)
- Lower premiums



Medical HDHP – Family Example



Low Utilization	PPO	HDHP
4 Preventive Exams	\$0	\$0
4 Visits to PCP's	\$120	\$340
0 Visits to Specialists	\$0	\$0
4 Prescriptions (Generic)	\$40	\$60
4 Prescriptions (Formulary Brand)	\$140	\$400
Total Plan Costs	\$300	\$800
Less Simpson HSA contribution	\$0	(\$500)
Total Out of Pocket Plan Costs	\$300	\$300
12 Months of Payroll Deductions	\$6,492	\$3,312
Annual Total	\$6,792	\$3,612

OV Copay @ \$30 PPO, assume \$85 /visit
 Generic Copay @ \$10; assume \$15 average cost
 Formulary Copay @ \$35 PPO; assume \$100 average cost;

High Utilization	PPO	HDHP
4 Preventive Exams	\$0	\$0
6 Visits to PCP's	\$180	\$510
8 Visits to Specialists	\$240	\$1,000
10 Prescriptions (Generic)	\$100	\$150
4 Prescriptions (Formulary Brand)	\$140	\$400
Inpatient Hospital Stay (\$25,000)	\$6,600	\$8,600
Total Plan Costs	\$7,260	\$10,660*
Less Simpson HSA contribution	\$0	(\$500)
Total Out of Pocket Plan Costs	\$7,260	\$8,500
12 Months of Payroll Deductions	\$6,492	\$3,312
Annual Total	\$13,752	\$11,812

* OOP = \$9,000

<https://benefits.strongtie.com/>

Health Savings Account (HSA)



What is it?

- Bank account
- Portable
- Funded by employees and employers
- No “use it or lose it” rule
- HSAs are triple tax-favored:
 - Contributions tax-free (except in CA/NJ)
 - Earnings tax-free (except in TN/NH)
 - Distributions/withdrawals for qualified medical expenses tax-free

NEW - Employer Contributions for 2027

- HDHP Enrollees - \$400 Indiv. / \$800 Family
 - contributed on per pay period basis

Coverage Level	HSA Funding Limit	Simpson HSA Contribution	Your Maximum Pre-Tax Contributions
Employee	\$4,500	\$400	\$4,100
Family	\$9,000	\$800	\$8,200
Catch-up Contributions (Age 55+)	\$1,000	\$0	\$1,000

Health Savings Account (HSA)



Types of FSAs

Dependent Care

Pre-tax

- No carry over
- Can contribute up to \$7,500 annually
- Submit expenses for reimbursement
- All claims must be filed by April 30 of following year

Preschool, summer day camp, before and after school programs, and child or elder daycare

Health Care

Pre-tax

- \$700 carry over
- Can contribute up to \$3,500 annually
- Use issued debit card
- All claims must be filed by April 30 of following year

Eligible medical, dental and vision care expenses that aren't covered by your insurance plan

Limited Purpose

Pre-tax

- \$700 carry over
- Can contribute up to \$3,500 annually
- Use issued debit card
- All claims must be filed by April 30 of following year
- Must be enrolled in HDHP with HSA

Out-of-pocket expenses for dental and vision expenses, unless you meet the IRS-defined medical deductible

Flexible Spending Accounts (FSAs)



More about FSAs

- Re-enrollment required each year
- Can't transfer between accounts
- Cannot change or stop deductions unless you have a qualified status change
- Keep your receipts for the IRS



You must re-enroll in all FSA accounts each year

Delta Dental Overview



Delta Dental PPO		
Plan Features	Participating	Non-Participating
Annual Deductible (waived for Preventive Services)	\$50/individual \$150/family	\$50/individual \$150/family
Diagnostic and Preventive Services (e.g., exams, cleanings, x-rays)	100% covered, deductible waived	You pay 20% after deductible
Basic Services (e.g., fillings, extractions, crowns)	100% covered, after deductible	You pay 20% after deductible
Major Services (e.g., dentures, crowns, inlays, onlays)	You pay 40% after deductible	You pay 50% after deductible
Annual Benefit Maximum	\$2,000	\$2,000
Orthodontic Services (adults and children)	You pay 50%, deductible waived	You pay 50%, deductible waived
Orthodontic Lifetime Maximum	\$2,000	\$2,000

Check in without an ID card

Just provide your name, birth date and SSN.

- Family members covered under your plan, will need to provide your information
- If you prefer to have an ID card, create and log in to your account at deltadentalins.com to view or print your card

Delta Dental PPO



Stay in network to save

- Visit a dentist in the PPO network to maximize your savings. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill. Find a PPO dentist at deltadentalins.com.
- If you can't find a PPO dentist, consider a Delta Dental Premier® dentist. These dentists have agreed to set fees and offer another opportunity to save.

Save with a
PPO dentist



PPO



PREMIER



NON-DELTA DENTAL

 **DELTA DENTAL®**

Simpson Group Number: 21916



Delta Dental Resources



Find an in-network dentist

Go to **deltadentalins.com** and enter you address or ZIP code and select Delta PPO or Delta Premier Network.

Search by distance, specialty, language spoken, extended office hours, wheelchair accessibility and more

Browse Yelp ratings and reviews and view DentaQual scores (quality metrics based on actual claim data)

Create an account

Go to **deltadentalins.com** and choose **Log in** to create an account.

■ What you can do:

- Check your plan details and eligibility
- Browse claim history
- Download plan documents

- Find and in-network dentist
- View your member ID card or print a paper copy

Vision Overview



Vision Plan		
Plan Features	VSP Provider (You pay)	Out-of-Network (Plan reimburses)
Annual Copay	\$25	N/A
Exam (one per year)	\$0 after copay	\$50
Frames (one per year)	\$200 allowance (20% discount above allowance)	\$70
Single Vision Lenses	\$0 after copay	\$50
Lined Bifocal Lenses	\$0 after copay	\$75
Lined Trifocal Lenses	\$0 after copay	\$100
Polycarbonate Lenses	\$10 copay for adults \$0 copay for others	See above (no additional benefit)
Contact Lenses (one per year)	\$150 allowance (copay up to \$60 for contact lens exam)	\$105
Extra Savings & Discounts (Glasses, Sunglasses)	▪ 30% off frames, lenses and sunglasses on day of VSP WellVision Exam ▪ 20% off within 12 months of Exam	
Laser Vision Correction	▪ Average 15% off regular price or 5% off promotional price	

Life and AD&D Insurance



Basic Life

Insured Persons

Employee, Spouse, Children

Coverage Amount

- Employee - \$50,000
- Spouse - \$10,000
- Children - \$10,000
- Children under 6 months - \$1,000

Evidence of insurability

No

AD&D

Insured Persons

Employee only

Coverage Amount

- For Supplemental AD&D
 - Maximum: \$500,000

Evidence of insurability

No

Supplemental Life

Insured Persons

Employee, Spouse, Children

Coverage Amount

- Employee
 - 5 times annual earnings
 - Maximum: \$500,000
- Spouse
 - Up to 100% of employee amount
 - Multiples of \$10,000
 - Maximum: \$500,000
- Child
 - Multiples of \$10,000
 - Maximum: \$20,000

Evidence of insurability

- Yes, if over \$200,000
- Yes, for spouse over \$30,000

Supplemental Life Insurance



During OE you can elect or change Supplemental Life

- Must purchase in \$10,000 increments not exceed the lesser of 5x your base salary or \$500,000
- EOI Requirements
 - EOI is required for amounts exceeding \$200,000, or any increases of more than \$10,000 above the current benefit level.

How much life insurance do you need?



Key Factors to Consider

- Income Replacement – multiple your annual income by the number of years your family would need support.
- Debt Payoff – mortgage, car loans, credit cards, and any other outstanding debts
- Education Costs – estimate future tuition expenses
- Final Expenses – funeral and burial costs typically range from \$7,000-\$15,000
- Existing Assets – subtract savings, investments, and other life insurance policies already in place
- Reevaluate after major life changes: marriage, children, home purchase, career shifts

Enhanced Voluntary Benefits



Enrollment available throughout the year for:

- **Accident**
 - This coverage provides you with cash benefits for a covered accident. It also pays if you undergo testing, receive medical services and treatments including hospitalization resulting from an accident covered under the policy.
- **Critical Illness**
 - If you or a dependent are diagnosed with a covered critical illness, this benefit can help safeguard your finance. Cash benefits will be paid and may be used for expenses such as mortgage, medical plan deductibles or copays.
- **Hospital Indemnity**
 - This coverage pays you a lump sum when you are hospitalized. You can use this money to pay for medical expenses or non-medical expenses.

Enrollment in these benefit plans is direct with the carrier Voya and paid 100% by employee.

Supplemental Benefits – Nationwide Pet Insurance



Nationwide Pet Insurance

*Cost of coverage varies dependent on the covered pet, plan selected, and state of residence.

Call 1-877-738-7874 or visit

<https://benefits.petinsurance.com/strongtie>

You can enroll or drop coverage throughout the year.

Supplemental Benefits – Identity Theft Protection



Plan-Specific Features	Essentials	Platinum Plus
Credit Report Monitoring ⁶	1 Bureau	3 Bureau
Credit Report(s) ⁶ & VantageScore Credit Score(s)	1 Bureau Monthly	1 Bureau Daily & 3 Bureau Annually
Credit Report Lock ⁷	1 Bureau	Multi-Bureau
Identity Theft Insurance ⁸ 	Up to \$1 Million	Up to \$2 Million
• Up to \$1M Stolen Funds Reimbursement		
- Checking and savings accounts	✓	✓
- 401k/HSA/ESOP accounts	-	✓
• Home Title Fraud 	-	✓
• Cyber Extortion 	-	✓
Subprime Loan Block ⁹ 	-	✓
within the monitored lending network		
Personal VPN ⁹  and Password Manager ⁹	-	✓
Device Security & Online Privacy ¹⁰  	-	✓



ID Watchdog Coverage Highlights

2 plan options

- Essentials or Platinum Plus

Credit monitoring and monthly credit scores

Additional security features and alerts

Enroll via Workday throughout the year

Plan Type	Monthly Cost (Employee Only)	Monthly Cost (Family)
Essentials	\$4.90	\$8.90
Platinum Plus	\$6.90	\$12.40

Supplemental Benefits – Legal Protection



Using Your Legal Plan is Easy



To get started, you can go online, use the ARAG Legal app or call Customer Care.



Answer a few questions to confirm your coverage and receive information on network attorneys who can help with your legal matter.



Then, meet with a network attorney virtually, over the phone or in person.

ARAG Legal Protection

2 plan options

- Advisor: \$14.75 monthly
- Advisor Plus: \$21.18 monthly

Online and phone legal advice services

Legal support for family law, taxes, and more!

The **UltimateAdvisor Plus Plan** includes a coverage tier for Parents and Grandparents Services assisting with document preparation and review, wills, powers of attorney and miscellaneous services (up to 4 hours per certificate year)

Wellbeing & EAP – TELUS Health



TELUS Health is the global leader in integrated health and wellness solutions.

Types of Support

You will receive professional, live support for a wide range of personal and work-related challenges. All clinicians are licensed professionals, including counselors, social workers, and care managers, supported by a multi-disciplinary team. TELUS Health provides:

24/7 access via phone, web, and mobile app	Legal, financial, and identity theft support
24/7 live chat support through the mobile app	Manager consultations and workplace support
Access to licensed clinicians for 1:1 support	Clinically appropriate, solution-focused counseling per issue, per year
Personalized care plans tailored to your unique needs	Work-life services: childcare, elder care, education, adoption and more
Digital wellbeing tools, including self-guided programs and virtual peer groups	Wellbeing and life coaching for personal and professional growth

How to get started

Online: one.telushealth.com

Call: 1-833-303-3750 or 1-919-341-7440

User name: SimpsonVoya

Password: eap

Based on your situation, you'll be paired with a designated clinician who will serve as a primary point of contact for you.

Download the TELUS Health One app today

TELUS Health's digital platform is designed for easy, secure access to care.



Wellbeing - Active&Fit DIRECT



12,200+ Gyms



9,300+ On-Demand Videos



1:1 Well-Being Coaching

Plus:



Membership options for your spouse



5,700+ Premium Gym Options

20%-70% discounts at most locations

Wellbeing - Financial



Origin Financial:

- Manage all the details of your financial life
- Free unlimited access to 1:1 financial planning and budgeting tools
- Free Estate Planning
- Optimize your retirement benefits
- Free Tax Filing Service



401(k) Profit Sharing Plan



Enroll or Update your Contributions through Vanguard

- It's easy to sign up! Just go to www.vanguard.com/retirementplans to register or login
- Before-tax, ROTH and After-Tax options available via payroll deductions
- A wide range of investment options
- Employer contributions help your account grow
 - Quarterly 3% Safe Harbor contributions
 - Annual discretionary Profit-Sharing contribution – typically 7%
- **Don't forget to designate your beneficiary on the Vanguard site!**

401(k) Changes for Max Savers



Mandatory ROTH catch-ups

- Participants age 50+ and who earned > \$150k in 2026 will now be required to designate their catch-up dollars as ROTH, they can no longer be deducted pre-tax.
- If this applies to you, your pre-tax deferrals will stop, and Workday will automatically roll you into the Roth savings option to continue deferring your catch-up dollars.

After-Tax Option

- After-Tax contributions are made with money that's already been taxed
- Allows you to save beyond the IRS limits for pre-tax and ROTH
- Provide tax diversification
- Opens the door to a strategy called the Mega Backdoor ROTH

Employee Stock Purchase Program (ESPP)



Discounted Stock Purchase Program

- Employees receive a 5% discount on the price of a share of Simpson stock
- Two Enrollment Periods
 - Feb 1 – Feb 22 (Offering period March 1 through August 31)
 - Aug 1 – Aug 22 (Offering period Sept 1 through Feb 28 of following year)
- Payroll deductions are taken over the 6m offering period and used to purchase however many shares at 95% of the Fair Market Value of a share of common stock on the purchase date which is the last trading day of each offering period.
- You can contribute up to 20% of salary or wages (excluding commissions, bonuses, OT) in a calendar year. Maximum purchase of 2500 shares/year
- Accounts are managed on Fidelity at netbenefits.com

Vanguard 529 Savings Plans



What is a 529 plan?

- A tax advantage savings account designed to be used for the beneficiary's education expenses
- Contribute > Grows Tax Free > Use for Education
 - Earnings grow tax-deferred, and withdrawals are tax-free when used for qualified education expenses.
- Funds can be used for K-12 tuition, college, vocational schools, and even student loan repayments
- High contribution limits
- Check out your state benefit plans as many offer and have additional tax credits.

2027 Holiday Schedule

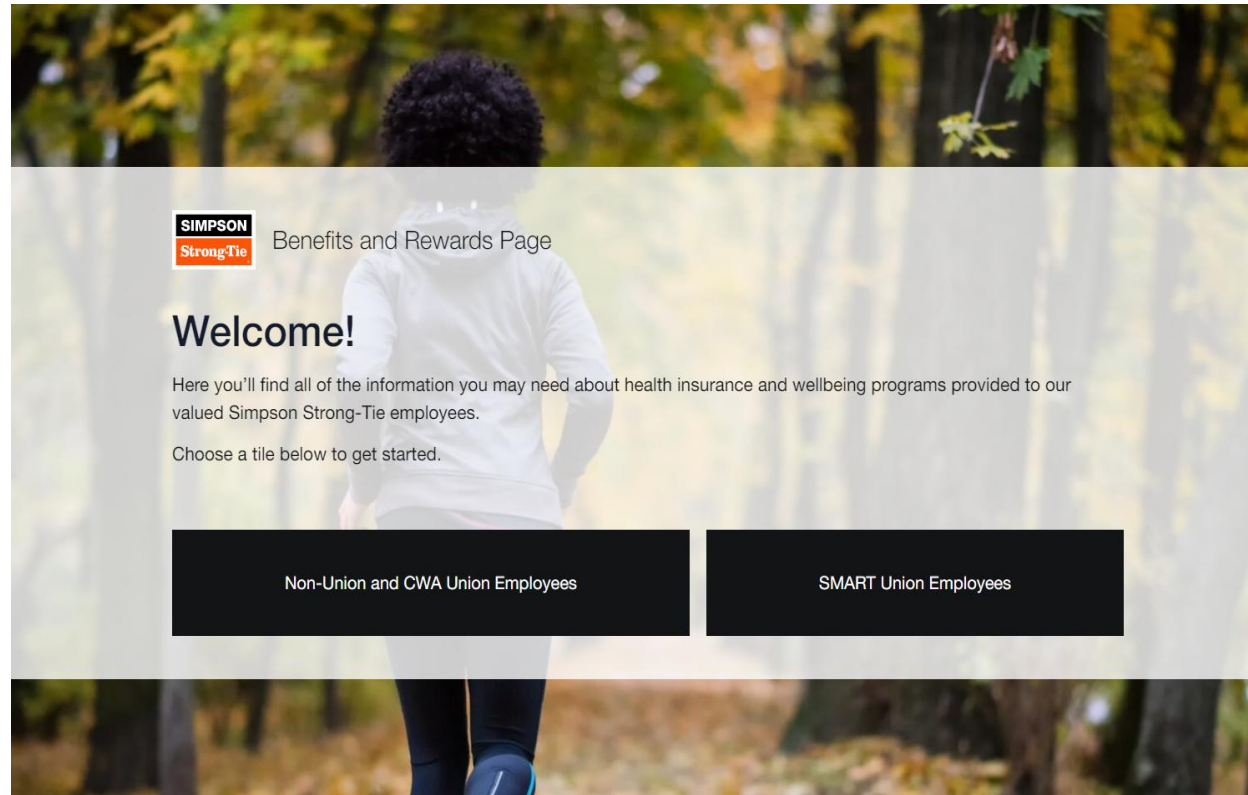


New Year's Day	January 1, 2027 (Friday)
Presidents Day	February 15, 2027 (Monday)
Memorial Day	May 31, 2027 (Monday)
Independence Day - observed	July 5, 2027 (Monday)
Labor Day	September 6, 2027 (Monday)
Thanksgiving Day	November 25, 2027 (Thursday)
Day after Thanksgiving Day	November 26, 2027 (Friday)
Christmas Eve - observed	December 23, 2027 (Thursday)
Christmas Day - observed	December 24, 2027 (Friday)
New Year's Eve	December 31, 2027 (Friday)

Holiday Designations

- Simpson provides ten (10) paid holidays annually.
- Floating holidays may also be available at some locations
- Check with your Human Resources office for more specifics on the designated holidays for your branch.

Information and Resources



mystrongtie.com

(select the Benefits icon on the home page)

or go to <https://benefits.strongtie.com>

Information and Resources

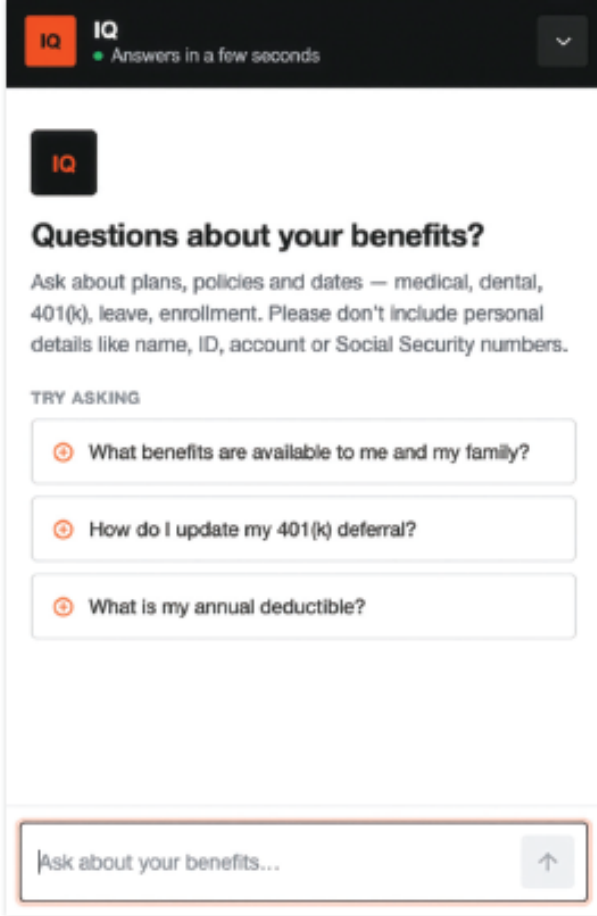
Meet Your New Simpson Benefits Agent!

Have a question about your benefits? The new Simpson Benefits Agent is here to help.

Available 24/7 at benefits.strongtie.com, the Benefits Agent provides quick answers to questions about your medical, dental, vision, retirement, leave, wellbeing, and other benefit programs. Simply type your question using everyday language and receive information sourced from official Simpson benefits resources.

Whether you're comparing medical plans, learning about your HSA, reviewing open enrollment options, or looking for contact information, the Benefits Agent can help you find answers faster and more easily.

Think of it as your on-demand benefits guide, available whenever you need it. For complex situations or questions requiring personalized support, our Total Rewards team is always available to assist.



The screenshot shows a mobile app interface for the Simpson Benefits Agent. At the top, there's a header with the 'IQ' logo and a status 'Answers in a few seconds'. Below this is a section titled 'Questions about your benefits?' with a subtext: 'Ask about plans, policies and dates — medical, dental, 401(k), leave, enrollment. Please don't include personal details like name, ID, account or Social Security numbers.' Underneath, there's a 'TRY ASKING' section with three example questions in rounded rectangular buttons: 'What benefits are available to me and my family?', 'How do I update my 401(k) deferral?', and 'What is my annual deductible?'. At the bottom, there's a text input field with the placeholder 'Ask about your benefits...' and a send button with an upward arrow.

Viewing Benefits in Workday

1

From **mystrongtie.com**, in Quick Links, click the **Entra** link then Workday Icon in the **Apps Dashboard**

Quick Links



Entra (UKG, Workday, and more)



My Workbench



New Open Jobs



Benefits



Workday -
Production

2

In **Workday**, click the **Total Rewards** button > **Benefits** > **Benefits Elections**

Hi There

My Org Chart

Total Rewards

Find Jobs



Benefits and Pay |←



Overview



Benefits ^

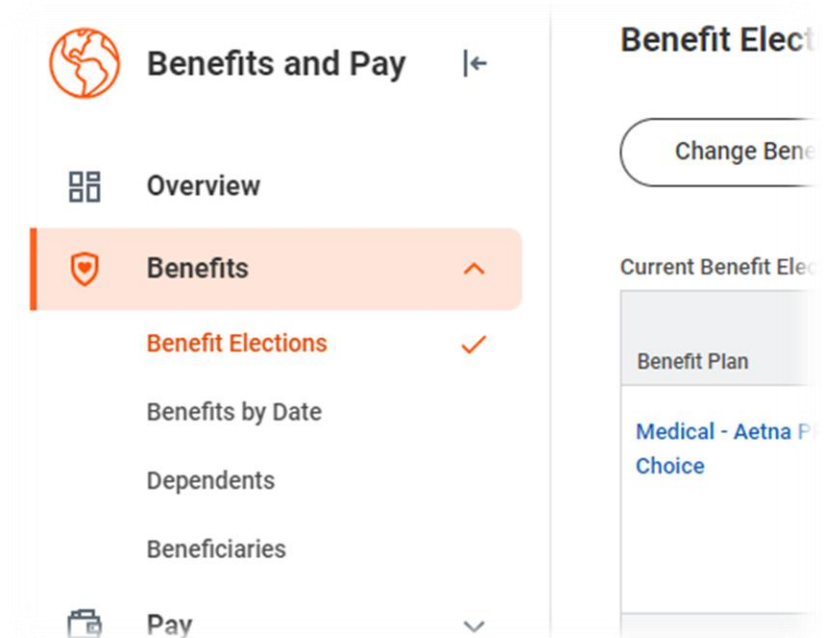
Benefit Elections

Benefits by Date

Viewing Benefits in Workday

4

Click **Benefit Elections** to see your **current** benefits or **Benefits by date** to see your **updated** elections as of 1/1/27



Viewing Benefits in Workday



5

On the **Benefits Elections** page, review your benefits information

 **Benefits and Pay** |←

 Overview

 **Benefits** ^

 **Benefit Elections** ✓

Benefits by Date

Dependents

Beneficiaries

 **Pay** v

 **Compensation** v

 **Suggested Links** ^

USA Tax Withholdin...

ADP

Benefits Hub

Active and Fit Direct

Benefit Elections

Change Benefits

Current Benefit Elections and Costs 16 items

Benefit Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Calculated Coverage	Dependents	Beneficiaries	Employee Cost (Semi-monthly)	Employer Contribution (Semi-monthly)
Medical - Aetna PPO Open Choice	01/01/2019	01/01/2019	Employee + Family				\$227.50	\$1,149.26
Surcharge - Simpson Spousal	01/01/2022	01/01/2022	My Spouse is eligible for Medical coverage with another employer and I'm enrolling my spouse on Simpson sponsored medical plan				\$37.50	
Dental - Delta Dental DPO	01/01/2023	01/01/2023	Employee + Family				\$15.00	\$38.17
Vision - VSP VIS	01/01/2019	01/01/2019	Employee + Family				\$4.50	\$6.33

?

Need Help?

Viewing Benefits in Workday

1

From the **Workday** home page, click on **Open Enrollment Change**



Here's What's Happening

Awaiting Your Action



Open Enrollment Change:

on 0

Inbox - 13 day(s) ago

2

Or access it by clicking on your **"inbox"** in **Workday**



It's Tuesday, October 21, 2025

Where to get help



Total Rewards Team

TotalRewards@strongtie.com

925-560-9092

(Monday – Friday, 5am – 4pm PT)

Anthem Health Guides

Anthem.com/ca

844-457-0594

MyAdvocate

MyAdvocateServices.com

833-968-1775

Benefits Website

[Benefits Hub](#)

Benefits Guide

Printed copy mailed to your home and
posted on

<https://benefits.strongtie.com>

Disclaimer



This Presentation

- Highlights the various benefits the Company offers
- Plan Documents have final say if there are conflicts between today's information or the Summary

Plan Description

- The Company reserves the right to modify, amend, or eliminate any benefit program at any time, including but not limited to requiring or increasing employee premium contributions toward any benefits, as it deems appropriate, in its sole discretion, in accordance with applicable law
- Contact Human Resources, the Total Rewards Team, or visit benefits.strongtie.com for more information