## 2024 Benefits Summary

Benefits are an integral part of the overall compensation package provided by Simpson Housing and a key tool in recruiting and retaining great employees. It is our objective to offer comprehensive and affordable coverage that meets our employees' needs. The table below summarizes our benefits.

| Benefit                                     | Highlights   | Waiting Period   |
|---|--|--|
| Medical Insurance                           | Two comprehensive medical plan options are offered through UnitedHealthcare (UHC).   | The first day of<br>the month<br>following hire<br>date.             |
| Dental Insurance                            | Two comprehensive dental plan options are offered through Delta Dental.  |  |
| Vision Insurance                            | A comprehensive vision plan is offered through VSP.  |  |
| Health Care Flexible<br>Spending Account    | Defer funds on a pre-tax basis to pay for qualifying health care expenses up to an annual maximum of \$3,200.  |  |
| Dependent Care Flexible<br>Spending Account | Defer funds on a pre-tax basis to pay for qualifying child-care expenses up to an annual maximum of \$5,000.   |  |
| Basic Life and AD&D<br>Insurance            | Basic life and AD&D insurance is provided to employees at no cost through UHC.   |  |
| Supplemental Life<br>Insurance              | Employees may purchase supplemental life insurance for themselves, their spouse, and their dependent children through UHC.   |  |
| Disability Insurance                        | Short-term and long-term disability is provided to employees at no cost through UHC.   |  |
| 401(k) Retirement<br>Savings Plan           | Employees may enroll in the 401(k) Retirement Savings Plan managed by Fidelity. Simpson Housing matches 100% of contributions up to the maximum annual of \$3,500.   | The first day<br>of the month<br>following 30 days<br>of employment. |
| Employee Assistance<br>Program (EAP)        | EAP services are provided to employees and their household members <b>at no cost</b> through UHC.  | The first day of<br>the month<br>following hire<br>date.             |
| Employee Rental<br>Discount                 | Full-time employees are eligible for a 20% rental discount off the current market value of apartments that are managed by Simpson Property Group. On-call employees receive a 35%-40% discount (based on tenure). Restrictions may apply.  *employees receiving over 20% will be taxed on the additional value |  |
| Auto and Home<br>Insurance                  | Employees are eligible for discounted rates on auto and home insurance Group<br>Savings Plus® through Liberty Mutual.  |  |
| Pet Insurance                               | Employees receive a discount on pet insurance through Veterinary Pet Insurance.  |  |
| AutoSearch USA                              | Employees receive guaranteed factory direct pricing on new or used vehicles through AutoSearch USA.  |  |
| Discount and<br>Reward Program              | Employees have access to an online discount program that can help them save up to 60% on tickets, travel, and shopping.  |  |
| Holidays                                    | Simpson Housing designates two floating holidays, two designated wellness days, plus the following: New Year's Day, Martin Luther King, Jr. Day, President's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, and Christmas Day.  |  |
| Paid Time Off                               | Full-time and part-time employees accrue paid time off (PTO) based on years of service and hours worked.   |  |

