

2026 Benefits Summary

Benefit Plans Effective January 1–December 31, 2026



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 the month following date of hire.
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 Spending Account	Defer funds on a pre-tax basis to pay for qualifying health care expenses up to \$3,400 per year or the 2026 IRS annual maximum.	
Dependent Care Flexible Spending Account	Defer funds on a pre-tax basis to pay for qualifying child-care expenses up to \$7,500 or the 2026 IRS annual maximum.	The first day of the month following 30 days of employment.
Basic Life and AD&D Insurance	Basic life and AD&D insurance is provided to employees at no cost through UHC.	
Supplemental Life Insurance	Employees may purchase supplemental life insurance for themselves, their spouse, and their dependent children through UHC.	
Disability Insurance	Short- and long-term disability is provided to employees at no cost through UHC. Employees may purchase additional short-term disability insurance.	
401(k) Retirement Savings Plan	Employees may enroll in the 401(k) Retirement Savings Plan managed by Fidelity. Simpson Housing matches 100% of contributions up to \$3,500.	No waiting period.
Employee Assistance Program (EAP)	EAP services are provided to employees and their household members at no cost through UHC.	
Employee Rental Discount	Full-time employees are eligible for a rental discount off the current market value of apartments that are managed by Simpson Property Group. Employees receive a 20% discount. Employees who participate in the on-call rotation receive a 35–40%* discount (based on tenure). Restrictions may apply.	
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.	90 days.
Discount and 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, Juneteenth, Fourth of July, Labor Day, Thanksgiving Day, and Christmas Day.	
Paid Time Off (PTO)	Full-time employees accrue PTO based on years of service and hours worked.	

*Employees receiving over 20% will be taxed on the additional value.