Employee Benefits Guide

SIMPSON Strong-Tie



2027

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At Simpson Strong-Tie

We believe our people are our greatest asset, so we recognize and reward employees with a flexible and comprehensive compensation and benefits package. As part of the Simpson family, you'll have access to health benefits, cash compensation, retirement benefits, life and disability benefits, paid time off from work, recognition, and well-being support resources, all aligned to support your overall well-being.

These programs, when used wisely, benefit both you and Simpson. Staying healthy and secure helps keep health care costs down for you and the company. And when we all work together, we keep our benefits and programs comprehensive, accessible, and affordable. Let's start with how your benefits work, so you can take advantage of all they have to offer.

To elect the benefits that best meet your needs and those of your family, be sure to:

- Review this guide and visit benefits.strongtie.com
- Learn more about how to enroll and when
- Reach out to our awesome Total Rewards team with any questions

Let's go! →

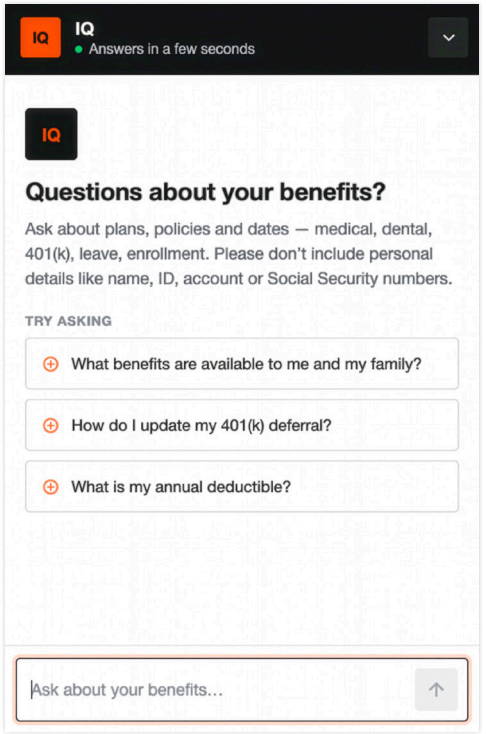
Meet Your New Simpson Benefits Agent!

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.



Benefits Overview

Eligibility

You are considered a regular full-time employee and eligible for benefits if you work 30 or more hours per week on a continuing basis.

You must participate in a benefit plan to enroll your dependents. Eligible dependents include:

- Your legal spouse and your child(ren) up to age 26 on all plans. Child(ren) include your biological or adopted child, stepchild(ren), foster child(ren).
- Your or your spouse's disabled dependent child(ren) over age 26.

When does coverage begin?

Most coverage is effective on your date of hire, except for enrollment in the employee stock purchase plan (ESPP) which is effective after 90 days of employment. All educational assistance benefits are available after 6 months of employment, and the Profit-Sharing Trust Retirement plan is the January following your first year of employment.

How to Enroll

Changing coverage during the year

The IRS limits changes to your benefit elections during the year. The elections you make during open enrollment are effective for the 2027 calendar year. If you experience a status change or life event you must make changes within 31 days of the event and any change you make to your coverage must generally be due to and consistent with the change in status or life event. **If you do not make changes within 31 days of the event, you cannot make a change to your benefits coverage until the next open enrollment period.**

Examples of status change/life 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

Note: The exceptions for making changes are your HSA and 401(k) contributions, which can be changed at any time.

Do you need to take action?

Your 2026 coverage will continue for 2027 — including any contributions you are making to the Health Savings Account (HSA).

However, you must take action if you want to:

- Contribute to either the Health Care or Dependent Day Care Flexible Spending Accounts (FSAs)
- Choose a different medical plan
- Increase your HSA contributions
- Change any of your other benefit elections

Starting January 1, 2027, Anthem Blue Cross will replace Aetna as our medical carrier.

What this means for you:

- If you don't enroll, you'll automatically move to the Anthem plan that matches your current Aetna plan.
- **Nothing else changes**. Your plan type, coverage level, and costs stay the same.

Newly hired?

You must complete your benefits enrollment within 31 days of your date of hire. Your benefits and payroll deductions are retroactive to your hire date, except for the HSA, FSAs, 401(k) and the Employee Stock Purchase Plan contributions, which are effective on a go-forward basis.

If you do not take action, you will default to NO COVERAGE in 2027 for medical, prescription, dental, vision, FSAs, Optional Life and AD&D insurance and other voluntary benefits like group legal services.

How to enroll

- Enroll in your health, dental, vision, life and voluntary benefits online 24/7 in Workday**.**
- For the 401(k) you will automatically be enrolled with a 3% pre-tax payroll deduction. To opt out or change the deferral amount, visit the Vanguard website.
- Employee Stock Purchase Plan (ESPP) you enroll on the Fidelity site.
- For Pet Insurance you enroll directly with Nationwide online.

Ready to enroll?

To get started, visit Benefits Hub at benefits.strongtie.com and click on the ENROLL button in the upper right-hand corner.

OR

You can download the Workday app from your mobile phone APP store. Once you have downloaded the Workday app you will need to sign-in using your company username and password.

- For Open Enrollment, after logging in, click, the My Tasks icon and click on the Open Enrollment Event.
- For New Hires you will click on the New Hire Event.
- For Qualifying Life Events you will go to the Profile icon at the bottom of the log in page click Actions, then click Benefits and then Change Benefits and proceed with the prompts.





Medical Plans

Simpson Strong-Tie offers two medical plan options

- The Anthem High-Deductible Health plan (HDHP) with a health savings account
- The Anthem Preferred Provider Organization (PPO) Plus plan which is a traditional copay and co-insurance plan

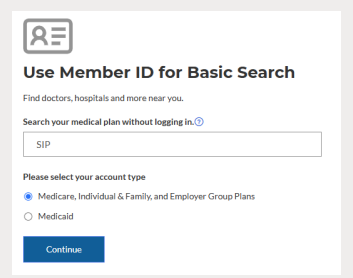
Starting January 1, 2027, Anthem Blue Cross will replace Aetna as our medical provider network. Your plan type, coverage level, and costs stay the same.

Both plans will use the same medical provider network (Anthem Blue Cross) and prescription drug provider (CVS Caremark).

You can use any provider you choose, but you save more when you use in-network providers. All the plans cover preventive care including cancer screenings at no cost to you when you use in-network providers. In addition, preventive generic medications are covered at no cost to you.

And, all the plans provide coverage for the same services, like doctor visits, hospital care, lab work and X-rays. What and how you pay for care differs between the PPO and High-Deductible Health plans.

To search for providers in the Anthem Blue Cross network go to anthem.com Click on the **Find Care** button and enter Simpson's prefix code **SIP**.



California employees have two additional medical plan options

- Kaiser High Deductible Health Plan (HDHP)
- Kaiser HMO plan

How the medical plans compare

Anthem Medical Plans (In-Network Benefit Information)

	Anthem PPO Plus	Anthem HDHP with HSA
Calendar Year Deductible	$900/individual $2,000/family	$2,250/individual $4,500/family
Annual Out-of-Pocket Maximum *(Includes Deductible)*	$3,750/individual $7,500/family	$4,500/individual $9,000/family
Preventive Services	100% covered, deductible waived	100% covered, deductible waived
Office/Specialist Visit/Virtual Visit	$30 office visit copay, deductible waived	20% after deductible
Lab and X-ray	20% after deductible	20% after deductible
Prescription Drugs – Retail *(30 day supply)*	$10 generic $35 formulary brand $50 non-formulary brand	$10 generic after deductible** $35 formulary brand after deductible** $50 non-formulary brand after deductible**
Prescription Drugs – Mail Order *(31-90 day supply)*	$20 generic $70 formulary brand $100 non-formulary brand	$20 generic after deductible** $70 formulary brand after deductible** $100 non-formulary brand after deductible**
Hospital Inpatient Care	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible
Emergency Room	$200 copay	20% after deductible
Durable Medical Equipment	20% after deductible	20% after deductible
Mental Health and Chemical Dependency *(detox)* Inpatient	20% after deductible	20% after deductible
Mental Health and Chemical Dependency Outpatient	$30 office visit copay, deductible waived	20% after deductible

***Except for certain preventive maintenance medications.*

Summary Plan Descriptions (SPDs) and Summary of Benefit Coverage (SBC) documents provide important information about your benefits, out of network coverage, if applicable, and participants' rights. Visit benefits.strongtie.com to find copies of the new 2027 Anthem SPDs and SBCs.

Kaiser Medical Plans for California Employees (In-Network Benefit Information)

	Kaiser DHMO Medical Plan	Kaiser HDHP with HSA
Calendar Year Deductible	Individual $1,000 Family $2,000	Individual $2,250 Family Member $3,400 Family $4,500
Annual Out-of-Pocket Maximum (*includes deductible*)	$3,000/individual $6,000/family	Individual $4,250 Family $8,500
Maximum Lifetime Benefit	None	None
Preventive Services	100% covered, deductible waived	100% covered, deductible waived
Office/Specialist Visit	$30/$40 copay, deductible waived	20% after deductible
Lab and X-ray	Outpatient $15 after deductible Inpatient 20% after deductible	20% after deductible
Prescription Drugs – Retail *(30 day supply)*	$15 generic, deductible waived $35 brand, deductible waived	$15 generic after deductible 30% coinsurance for brand (not to exceed $50 after deductible)
Prescription Drugs – Mail Order *(31-90 day supply)*	$30 generic, deductible waived $70 brand, deductible waived	$30 generic after deductible 30% coinsurance for brand (not to exceed $50 after deductible)
Hospital Inpatient Care	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible
Emergency Room Visit	20% after deductible	20% after deductible
Durable Medical Equipment	20% after deductible	20% after deductible
Mental Health and Chemical Dependency *(detox)* Inpatient	20% after deductible	20% after deductible
Mental Health and Chemical Dependency (Outpatient)	$30 office visit copay, deductible waived $15 group Mental Health visit, deductible waived $5 group treatment visit, deductible waived	20% after deductible
Kaiser Vision		
Routine Eye Exams with Plan Optometrist	100% covered, deductible waived	100% covered, deductible waived
Refraction Exams	Not covered	20% after deductible
Eyeglasses & Contact Lenses *(every 24 months)*	Not covered	Not covered
For additional vision coverage and services, refer to VSP Vision.		
Summary Plan Descriptions (SPDs) and Summary of Benefit Coverage (SBC) documents provide important information about your benefits, out of network coverage if applicable, and participants' rights. Visit benefits.strongtie.com to view these documents.		

Be Benefit Smart

Know Where to Go When You Need Care

Save money on medical bills by going to the emergency room (ER) only for emergencies. Avoid the high cost of an ER visit by going to a doctor's office or urgent care center, or by using the Virtual Care services for non-emergencies.

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.

Download the Anthem Sydney Health App

- Access your digital member ID card.
- Find care near you.
- See what your plan covers and check claims.

Scan the QR code to download the app. You can also access these features at anthem.com/ca

MyAdvocate, Personal Health Assistant

All Regular Full-Time employees and their dependents are eligible to use MyAdvocate services. MyAdvocate can answer questions and assist you with complicated health needs including questions about Medicare. A registered nurse is assigned as your personal advocate and will assist with clinical services such as finding the correct doctor, providing advice on medical conditions and helping you navigate 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.

Prescription Drugs

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.*

Prescription Tips

Save money with generics

Generic drugs have the same active ingredients as their brand-name counterparts but can cost up to 80% less — which means you pay less. Use the CVS Caremark Check Drug Price & Coverage tool to find costs and look for generic alternatives.

Follow the Dispense as Written (DAW) rule

If you fill a brand-name drug when a less expensive generic alternative is available, you'll pay more for your medication (the difference between the cost of the brand name and the generic). However, if you have a medical reason to take a brand-name drug with a generic equivalent, have your doctor contact CVS Caremark for a clinical review.

Avoid costs with the PrudentRx Copay Program

Are you enrolled in a PPO Plan and taking a specialty drug? You won't pay any costs for your specialty drugs if you enroll in this program (you'll pay 30% if you don't join). CVS Caremark will contact you if your specialty drug qualifies for the program.

Virtual Care

Employees and family members covered under the **Anthem Blue Cross** medical plans have access to virtual doctor visits for non-life threatening but urgent medical needs. Stay at home and see a doctor in minutes* with **LiveHealth Online**. You can get a diagnosis and treatment plan in no time, so you can get back to feeling better.

With urgent care **LiveHealth Online**, you'll get:

- Shorter wait times than in person
- Doctors available 24/7, no need to leave the house
- Prescriptions sent to the pharmacy of your choice

*For non-life-threatening conditions, including flu, cold & fever, sore throat, headache, allergies, minor rashes, pink eye, tooth pain, mental health needs and more.

Available through the **Sydney Health** and **LiveHealth Online** apps, or Anthem.com and LiveHealthOnline.com

Kaiser members have access to a 24/7 telephonic nurse advice line; see the back of your ID card for the phone number.

- **Kaiser Northern California members** with access to a mobile device or computer with a built-in camera, microphone, and currently browser can schedule video visits through the Appointment Center at kp.org or by calling 1-866-454-8855. Go to kp.org/mydoctor/videovisits for more information.
- **Kaiser Southern California members** may call their local appointments and advice number to determine if a video visit is appropriate and for scheduling assistance.

Your Cost for Health Coverage

Your monthly payroll deductions for each health plan and coverage category are shown below:

Health Plan Premiums

Your medical, dental and vision premiums are taken as pre-tax payroll deductions. This means premiums are taken from your pay before federal (and in some cases, state) income and Social Security taxes are deducted, thereby lowering your taxes and increasing the amount of your take-home pay.

Benefit Plans	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical				
Anthem PPO Plus	$201.00	$339.00	$305.00	$541.00
Anthem HDHP with HSA	$86.00	$184.00	$138.00	$276.00
Kaiser DHMO (CA only)	$201.00	$339.00	$305.00	$541.00
Kaiser HDHP with HSA (CA only)	$86.00	$184.00	$138.00	$276.00
Dental Plan				
Delta Dental PPO	$15.00	$25.00	$25.00	$30.00
Vision Plan				
VSP	$3.00	$6.00	$6.00	$9.00

Working Spousal Surcharge Tax

The Company wants to ensure all employees and eligible family members have access to quality medical coverage. In the case where a spouse has access to other coverage but decides not to take it and instead joins a Company plan, we will ask you to contribute a Spousal Surcharge. This is because we are absorbing costs for health care that would have been paid for by the spouse's employer. The $75 monthly fee will be collected on a pre-tax basis using payroll deductions.

The surcharge applies if you meet all these criteria:

- Your spouse is employed
- Your spouse is offered medical coverage from their employer as a part of their benefits package
- Your spouse declines that coverage; or you enroll your spouse in a Company plan for secondary coverage
- You enroll your spouse in a Company plan

Dental Plan

Staying healthy includes good dental care. Our dental plan, administered by Delta Dental, provides you with the coverage necessary to help you and your family maintain good dental health.

Delta Dental PPO

Delta Dental is the dental carrier for Simpson Strong-Tie. Be sure to visit deltadentalins.com to check the network status of your current dentist or to search Delta's network. You may also set up an online account to get information about your plan, check benefits and eligibility information when you visit deltadentalins.com.

Delta Dental Plan Features Summary

	Participating *(You Pay)*	Non-Participating *(You Pay)*
Annual Deductible *(Waived for Preventive Services)* Per person/per year	$50/individual $150/family	$50/individual $150/family
Diagnostic and Preventive Services *(e.g., x-rays, cleanings, exams)*	100% covered, deductible waived	20% deductible waived
Basic Services *(e.g., fillings, extractions, stainless steel crowns)*	100% covered, deductible waived	20% after deductible
Major Services *(e.g., dentures, crowns, inlays, onlays)*	40% after deductible	50% after deductible
Annual Benefit Maximum *(payable by plan)*	$2,000	$2,000
Orthodontic Services *(adults and children)* Lifetime Maximum: $2,000	50% deductible waived	50% deductible waived

Note: Cards are not mailed to homes and must be downloaded from the Delta Dental website at deltadentalins.com or vsp.com

Vision Plan

Simpson offers coverage through VSP to help you pay vision expenses, such as annual exams, eyeglasses, and contact lenses.

VSP Vision Plan Summary

Choice Plan Features	VSP Provider *(You Pay)*	Out-Of-Network Provider *Plan Reimburses You Up To:*
Annual Copay	$25	N/A
Exam *(once each year)*	$0 after copay	$45
Frames *(once each year)*	$200 allowance* (20% discount on amount over allowance)	$70
Single Vision Lenses	$0 after copay	$30
Lined Bifocal Lenses	$0 after copay	$50
Lined Trifocal Lenses	$0 after copay	$65
Impact-Resistant Lenses	$10 copay for adults; $0 copay for all others	No additional benefit
Standard Progressive Lenses	$0 after copay	$50
Contact Lenses *(once each year; in lieu of glasses)*	$150 allowance (not to exceed $60 copay for contact lens exam)	$105
Extra Savings & Discounts		
Glasses & Sunglasses	20% off frames, lenses and sunglasses within 12 months of VSP WellVision Exam	
Retinal Screening	No more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam	
Laser Vision Correction	Average 15% off regular price or 5% off promotional price Use frame allowance (post-surgery, if eligible) for sunglasses from any VSP doctor	
Featured Frame Benefit	You automatically get an extra $20 to spend when you choose a featured frame brand like bebe®, ck Calvin Klein, Flexon®, Lacoste, Michael Kors, Nike, Nine West, and more**	
Hearing Benefit	VSP partners with TruHearing to make hearing aids affordable. Free enrollment ($108 value) in the MemberPlus Program for you and covered dependents. With each hearing aid purchased, you receive three professional visits and 48 replacement batteries.	

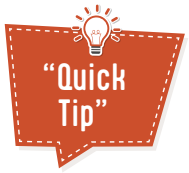
**$110 Walmart®/Sam's Club®/Costco® **Go to vsp.com/offers for details*

Savings and Spending Accounts

Health Savings Account (HSA)

A Health Savings Account (HSA) is a special type of tax-advantaged savings account designed to help you pay for out-of-pocket medical expenses when you are enrolled in a high-deductible health plan (HDHP). In addition to being a smart way to pay for medical expenses like your deductible, copays, and coinsurance, HSAs are increasingly being used as part of a retirement-planning strategy. You can grow your savings through investment options offered by Vanguard, the investment partner of HealthEquity, our new HSA Administrator as of 8.1.2026.

You own and administer your HSA. You determine how much you'll contribute to the account, when to use the money to pay for qualified medical expenses, and when to reimburse yourself. Your contributions are automatically deducted from your paycheck and deposited into your HSA account. HSAs allow you to save and roll over money if you do not spend it in the calendar year. The money is portable, even if you change plans or leave the company. There are no vesting requirements or forfeiture provisions.



Funds in your HSA will roll over from year to year, allowing you to save money for future medical expenses. Future you will be glad you did!





Who's eligible for an HSA?

You're eligible to start and contribute to an HSA if you meet the following requirements:

1. You're covered by a qualified HDHP.
2. You don't have additional, more traditional health insurance coverage under your spouse or an individual policy.
3. Your spouse does not have a health flexible spending account or health reimbursement account.
4. You aren't on Medicare or TRICARE
5. Nobody else can claim you as a dependent on their tax return.
6. You have not received Department of Veterans Affairs medical benefit in the past 90 days.

How does an HSA lower my taxes?

If you manage your HSA correctly and follow all the IRS rules, your HSA money is:

- Not taxed when you earn it and put it into the HSA.
- Not taxed as it grows.
- Not taxed when you take it out of the HSA to pay for medical expenses.

What can I spend HSA money on?

Here are some examples, you can see the entire list of qualified expenses in IRS Publication 502.

- Your health insurance deductible, copayments, and coinsurance.
- Prescription medications (over the counter medicine like Tylenol isn't eligible unless you have a prescription for it).
- Dental expenses like teeth cleanings, preventive care, and fillings. Purely cosmetic dentistry like teeth whitening isn't eligible.
- Eye exams, vision correction surgery, glasses, contact lenses, and supplies as long as the glasses or contacts are used for medical reasons like vision correction
- Diabetic supplies
- In vitro fertilization expenses

Even though your HSA is technically an individual account, you may use it to pay for the eligible medical expenses of your spouse and your tax dependents. You are responsible for all expense documentation in the event of an audit.

Per IRS regulations, if HSA funds are used for purposes other than qualified medical expenses and you are younger than 65, you must pay federal income tax on the amount withdrawn plus a 20% penalty tax.

HSA Funding Limits

Each year the IRS places a limit on the maximum amount that can be contributed to HSA accounts. You can contribute up to the HSA funding limit minus the Simpson contribution. You must contribute a minimum of $1.00 annually to your account to receive the Simpson contribution.

New in 2027: Increased Simpson HSA Contributions!

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

Opening an HSA with HealthEquity

You will have an HSA account set up automatically if you enroll in the High Deducible Health Plan (HDHP) through HealthEquity. They will issue you a debit card, giving you direct access to your account balance. Once your account is opened, you will receive a HSA welcome package from HealthEquity that contains instructions on how to access your account. You can access your HSA online 24 hours a day, seven days a week. You can also make online post-tax deposits to your HSA by linking a bank account through the member portal. For questions or help, call HealthEquity Member Services at 866-346-5800.

Member Login | HealthEquity

Flexible Spending Account (FSA) Program

The Company offers a Flexible Spending Account (FSA) program for all Regular Full-Time employees. This program has two parts — a Health Care Account and a Dependent Care Account. FSAs help save you taxes when paying for certain health care and dependent care expenses. If you regularly have out-of-pocket expenses in health care or dependent care, then FSAs could save you money. You have the option of enrolling in one or both accounts and you must enroll each year during Open Enrollment.

You may set aside up to $3,500 for the Health Care FSA and $7,500 for the Dependent Care FSA in the plan year. The amount you select is divided by the number of pay periods in the plan year, and that amount is deducted from each paycheck on a pre-tax basis.

The Three Types of FSAs

Health Care FSA

Health Care FSA lets you set aside pre-tax dollars for defined allowable medical costs for you and your qualified dependents. Eligible expenses include, but are not limited to, your portion of the cost of professional services like copayments and coinsurance. Additional expenses include medical, dental, and vision expenses, like prescribed prescriptions, insulin, equipment, and other supplies not covered by your health plan.

Limited Purpose FSA, for HDHP Participants Only

The Limited Purpose FSA is for those enrolled in a HDHP Plan. The Limited Purpose FSA is used to pay out-of-pocket expenses for dental and vision expenses unless you meet the IRS-defined medical deductible, at which time, the Limited Purpose FSA can be used to pay out-of-pocket medical expenses. The maximum contribution to the Limited Purpose FSA is $3,500 annually.

Dependent Care FSA

With Dependent Care FSA, you set aside pretax dollars for the care of IRS-defined qualified dependents. You may qualify if you are a single parent or in a family in which both spouses are working. A qualified dependent, as defined by the IRS, is anyone who qualifies as an exemption on your personal income taxes and the expenses incurred are for the care of either eligible dependents under the age of 13 or mentally or physically disabled dependents, regardless of age, whom you claim as an exemption for income tax purposes.

Reimbursement

Reimbursements for Health Care FSA and Dependent Care FSA are processed daily and subject to the available funds in your account.

With the Health Care FSA, you will be reimbursed up to the available annual election amount. With the Dependent Care FSA, you will be reimbursed up to the amount contributed into your account. If your reimbursement request is for more than the available amount in your account, the balance of the unpaid claim is paid out as contributions are deposited into your account. Payments are issued automatically via check or direct deposit.

Important Rules to Keep in Mind

FSA accounts are subject to strict IRS regulations, including the following:

- The IRS has a "use it or lose it rule." However, you will be allowed to carryover up to $700 of unused funds into the following plan year.
- Once you enroll in the FSAs, you cannot change your contribution amount during the year unless you experience a qualified status change.
- You cannot transfer funds from one account to another.
- Debit Cards – receipts may be required per IRS regulations. You should keep your receipts anytime you use your debit card.

Life & Disability

Life and Accidental Death and Dismemberment (AD&D) Insurance

Providing economic security for your family if you die, become disabled, or experience an injury or illness is a major consideration in personal financial planning. The Company provides all Regular Full-Time employees basic Life and Accidental Death and Dismemberment (AD&D) insurance coverage, and life insurance coverage for spouses and children to age 26, at no cost to the employee. You automatically receive Life and AD&D coverage in the amount of $50,000, and life insurance coverage in the amount of $10,000 each for your spouse and children ($1,000 for children under six months old). You must choose a beneficiary to receive benefits in the event of your death. Use the Open Enrollment period to update your beneficiary inside Workday.

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.

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 pre-disability 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.).

Long-Term Disability (LTD)

All Regular Full-Time employees are eligible for Long-Term Disability. Long-Term Disability covers a portion of lost pay after a 180-day waiting period. It is integrated with Social Security, Workers' Compensation and State Disability to ensure that, for a set period of time, you will receive $66^{2/3}$% of your salary to a maximum monthly benefit of $7,500, if you are totally disabled.

Time Away from Work

Holidays

Simpson provides ten paid holidays annually. For 2027, your paid holidays are as follows:

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)

*Floating holidays may also be available at some locations; check with your HR representative for specifics.

Sick Pay

All Regular Full-Time employees accrue sick pay at a rate of .0333 per paid regular hour, which is equivalent to 2.8861 per pay period for salaried employees or 1.332 for hourly employees working 40 hours a week up to a maximum of 480 hours.

Vacation

Regular Full-Time Exempt employees may take time off upon supervisor/manager approval throughout the year to maintain a healthy work/life balance. We recommend employees request no more than two consecutive weeks of vacation at a time. Please check with your supervisor/manager who will evaluate vacation requests on a first come, first served basis while considering the needs of the department, branch/division, and business overall.

All Regular Full-Time Non-Exempt employees earn vacation time based on length of employment according to the following schedule:

Vacation accrual starts from date of hire. Vacation does not accrue during a leave of absence, other than during periods in which you are using vacation or sick leave. Vacation accrual is based on your anniversary date.

Years of Service	Through First 5 Years	Year 6 Through Year 10	Year 11 and Thereafter
Accrual Rate Per Paid Regular Hour Worked	0.0384	0.0576	0.0769
Accrual Equivalent Per Year at 40 Hours Per Week	10 days (80 hours)	15 days (120 hours)	20 days (160 hours)
Maximum Accrual	20 days	30 days	40 days

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 the Benefits Hub 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 the Benefits Hub 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.

Retirement Benefits

401(k) Profit Sharing Plan

The Simpson Manufacturing Co., Inc.401(k) Employee Profit Sharing Plan is key to helping you achieve your long-term financial goals. Regardless of where you are in meeting your retirement goals, the plan helps you save and invest by offering:

- Before-tax, ROTH, and After-Tax savings options
- A wide range of investment options
- Employer contributions to help your account grow

You are eligible to enter the 401(k) and the Safe Harbor portions of the Plan immediately on your date of hire. You are eligible to enter the profit-sharing portion of the Plan on an annual basis. Your profit-sharing entry date is the January 1 following your date of hire. You may make contributions to the Plan through payroll deductions. You may save up to the Internal Revenue Service limits.

The Company makes a 3% of eligible earnings Safe Harbor contribution to eligible participants under the terms of the Plan. There are no vesting or employee deferral requirements for you to receive the 3% Safe Harbor contribution. The Company may also make profit sharing contributions to eligible participants under the terms of your Plan. The amount is discretionary and may vary from year to year. Past contributions have been 7% of base salary. You are eligible to receive a profit sharing contribution if you are an eligible participant per the terms of the plan document.

For all eligible employees, an automatic pre-tax deferral of 3% will be deducted from your pay and funded into your account. You may waive the auto-enrollment within Vanguard anytime during a 31-day period from hire. If you do not actively waive coverage, you will be automatically enrolled in the Plan. You may change your deferral at any time in Vanguard.

Vesting

The term “vesting” refers to ownership of the money contributed to your retirement account by the Company. You are always 100% vested in the money you contribute to your retirement plan plus any earnings on that money. You are also 100% vested in the 3% Safe Harbor contribution.

Years of Service Vesting Percent	
Less than 1	0%
1 but less than 2	15%
2 but less than 3	30%
3 but less than 4	45%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

The Company’s contributions to your profit-sharing account are vested based on your years of service.

Employee Stock Purchase Plan

All US full-time employees and permanent part-time employees of Simpson who have been employees for at least 90 days, who work more than twenty hours per week, and who are not officers or directors of Simpson can enroll in the NEW Discounted Employee Stock Purchase Program (ESPP). Employees now receive a 5% discount on the price of a share of company stock.

Enrollment occurs during two enrollment periods February 1 – February 22 or August 1 – August 22 of each year. The offering period is a period of six months, beginning on March 1 and ending August 31st and September 1 and ending February 28th of the following year. Payroll deductions over the 6 months are taken 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. Employees may contribute up to 20 percent of salary or wages (excluding commissions, bonuses, overtime pay and other forms of compensation) up to 2,500 shares in any calendar year. To learn more, visit the Benefits Hub.

Employee Stock Bonus Program for Long-Term Employees

This program recognizes employees who have reached 10 years of continuous service and every 10-year service milestone after that with stock shares in the equivalent fixed dollar amount of $10,000, $20,000, $30,000 and $40,000. The stock shares are issued in January following your 10, 20, 30 or 40 year service milestone. Shares are deposited into a Fidelity account, and awards are grossed up to cover your tax impact.

The continuation of the Stock Program for Long-Term Employees is entirely at the discretion of the management of the Company. It may change or be eliminated at any time. The number of shares is also subject to change at the discretion of the management of the Company.

Enhanced Benefits

In addition to your core benefits, the Company offers the following enhanced benefits paid 100% by the employee:

Accident	Identity Protection
Critical Illness	Legal
Hospitality Indemnity	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	Paralysis	Ambulance Rides	X-rays	Concussions

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.

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

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	Insurance Deductibles
Prescription Medications	Mortgage
Car Payments	Insurance Copayments
Home Nursing Visits	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.

Watchdog 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.

UltimateAdvisor 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

Cover Type	Monthly Cost
UltimateAdvisor	$14.75
UltimateAdvisor Plus	$21.00

Pet Insurance from Nationwide

At Simpson, we know pets can be family to many. 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 partnersolutions.nationwide.com/pet/strongtie for information and to enroll.

Bereavement Support, Funeral Planning & Will Preparation

You and your family are eligible to receive Empathy's comprehensive system for grief and loss support which includes pre-planning funeral support and will preparation. Go to join.empathy.com/voya to connect to services and their support team.

Grief resources	Health Care Directives
Funeral planning	Issuing financial power of attorney
Probate & estate administration	Drafting a will

GrowStrong: Wellbeing Resources

Employee Assistance Program (EAP)

TELUS Health is a global leader in integrated health and wellness solutions. TELUS Health offers you and your loved ones confidential, comprehensive support for mental, emotional, financial, and physical wellbeing. TELUS Health licensed clinicians and care managers help you navigate life's challenges, providing personalized solutions and connecting you to optimal resources anytime, anywhere. Eligibility begins immediately upon hire, with no enrollment required.

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.





When to Use EAP

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

Origin Financial

The Origin Financial wellness benefit provides you with all the tools you need for your financial well-being. Enjoy access to free certified financial planners, tools, and resources to track everything from spending to investing, and Sidekick, an AI guided chat that provides real-time, personalized financial guidance. Other benefits include free tax preparation, including access to tax advisors, and free estate and will planning services. Origin's high-yield savings account, with no minimum balance and easy access to funds, enables you to create a more secure financial future.

Email: hereforyou@useorigin.com with questions or access online education materials at useorigin.com/prosper-us. Go to the **my**strongtie home page and under Quick Links select Entra. From the My Apps dashboard select the Origin tile to set-up your access and view a variety of financial planning resources or connect with a financial planner.

Omada Health

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

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	An exclusive online library of healthy living articles, videos, and classes.
The ability to purchase an additional membership for a spouse or domestic partner	Fitness tracking via your personal fitness devices and apps
One-on-one well-being coaching to support health goals in areas such as fitness, nutrition, stress, and sleep	

Educational Reimbursement Program

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.

Employee Discounts

The Company makes substantial discounts available to all employees on the products that we manufacture. Employees receive 60% off 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.

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 the Emergency Assistance Foundation at eafrelieffund.com/m/SimpsonStrongTie

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.





Review the **Summary Plan Descriptions (SPDs)** available on the Benefits Hub. These SPDs are detailed documents that describe eligibility, benefits coverage, how to claim benefits and when benefits become vested.

Disclaimer

Eligible employees enjoy a variety of benefits. This summary is intended to give a brief overview of the benefits the Company currently offers. Should this summary or the Summary Plan Description conflict with the Plan Documents, the Plan Documents will take precedence. 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 your Total Rewards team or visit **my**strongtie for more detailed information regarding employee benefits.

If you are covered by a Collective Bargaining Agreement (CBA) and there is conflicting information, your CBA is applied.

Who to Contact with Benefit Questions

Additional details regarding your benefit plans are located at benefits.strongtie.com. You may also contact the benefit plan providers or log on to their web sites for your individual information.

Benefits	Contact	Phone Number	Website
Medical PPO & HDHP	Anthem	844-457-0594	anthem.com/ca
LiveHealth Online Virtual Care	Anthem	888-548-3432	LiveHealthOnline.com
24/7 NurseLine	Anthem	800-337-4770	
Condition Care	Anthem	866-962-0957	
Prescription Drugs	CVS Caremark	855-298-2486	caremark.com
Medical DHMO & HDHP for California Employees	Kaiser	800-464-4000	kp.org/ca
Dental	Delta Dental	888-335-8227	deltadentalins.com
Vision	Vision Service Plan (VSP)	800-877-7195	vsp.com
Hearing Aid Discount Program	Vision Service Plan (VSP)	877-396-7194 (must verify VSP membership)	vsp.truhearing.com
Health Savings Accounts (HSAs)	HealthEquity	866-346-5800	myhealthequity.com
Flexible Spending Accounts (FSAs)	HealthEquity	877-924-3967	healthequity.com/wageworks
Blood Pressure Management	Omada	888-987-8337	omadahealth.com/strongtie
EAP & Wellness	TELUS Health	833-303-3750 or 919-341-7440	One.telushealth.com User name: SimpsonVoya Password: eap
Health Advocacy	MyAdvocate	833-968-1775	myadvocateservices.com
Life and AD&D, Long-Term Disability	Voya	800-955-7736	presents.voya.com/EBRC/SMco
Bereavement Support, Funeral Planning & Will Preparation	Voya – Empathy	251-299-8482	join.empathy.com/voya
Voluntary Accident, Voluntary Critical Illness, Voluntary Hospital Indemnity	Voya	877-236-7564	presents.voya.com/EBRC/SMco
Leaves of Absence Management: including Short-Term Disability	Matrix	877-202-0055	matrixabsence.com
401(k) Profit Sharing Plan	Vanguard	800-523-1188	ownyourfuture.vanguard.com/en/home/publogin
Identity Protection	ID Watchdog	866-513-1518	idwatchdog.com/myplan/SimpsonManufacturing
Legal Insurance	ARAG	800-247-4184	ARAGlegal.com/myinfo Access Code: 18817sm
Pet Insurance	Nationwide	877-738-7874	partnersolutions.nationwide.com/pet/strongtie
Financial Wellness	Origin		useorigin.com
Employee Stock Purchase Plan(ESPP)	Fidelity Investments	800-544-9354	netbenefits.com
For additional benefits help, please contact the Simpson Strong-Tie Total Rewards team at totalrewards@strongtie.com.			



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