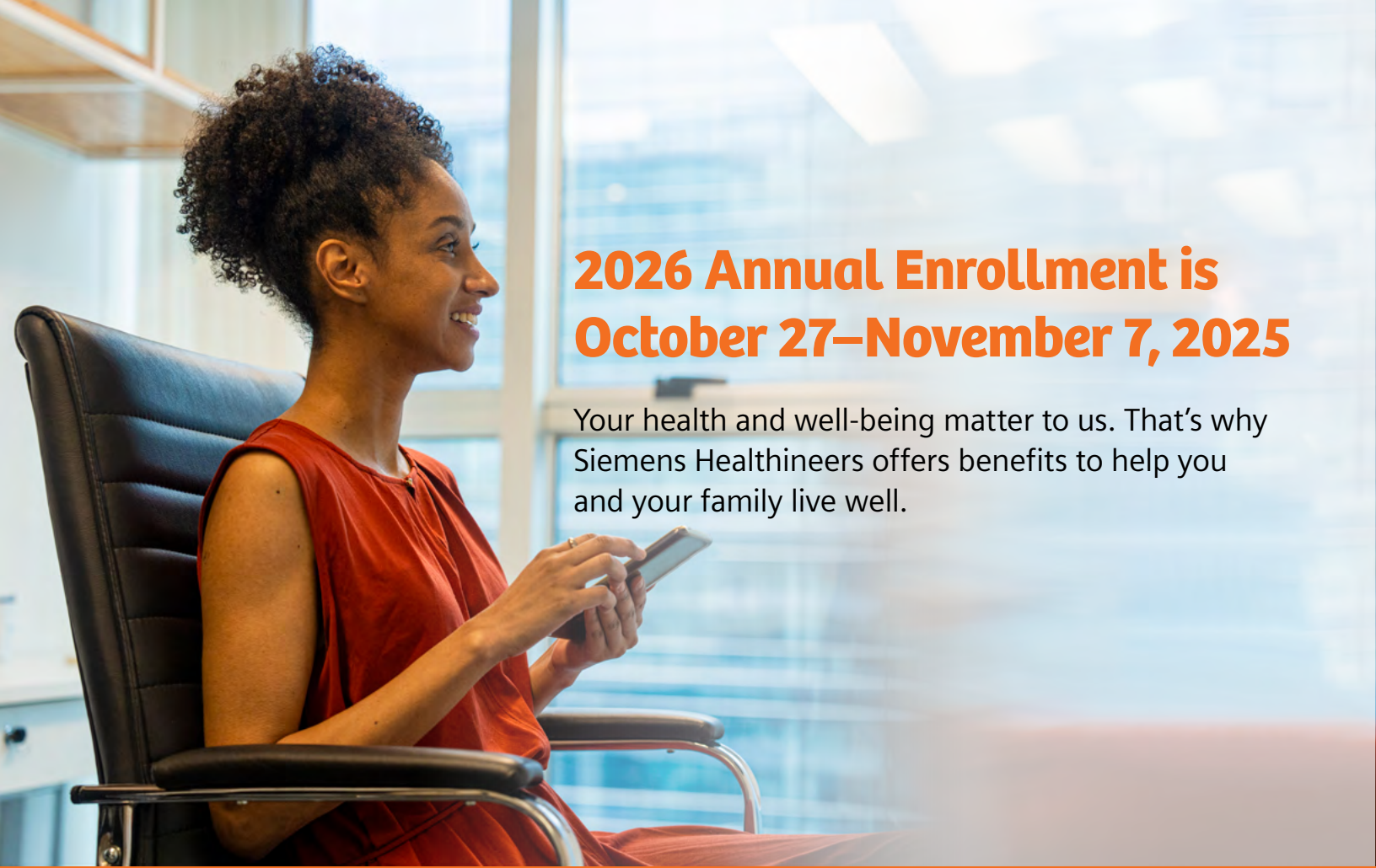


2026 Benefits Enrollment Guide

Personalized Benefits That Work for You





2026 Annual Enrollment is October 27–November 7, 2025

Your health and well-being matter to us. That's why Siemens Healthineers offers benefits to help you and your family live well.

Personalized Benefits That Work for You

During this enrollment period, you can review your choices and see what's new for 2026. We've added several new options and enhancements based on your feedback, giving you even more flexibility, value, and support.

Your next steps:



**Explore your
benefit options.**



**Review what's
new for 2026.**



**Use the tools and
resources available
to choose the right
coverage for you and
those you care about.**

What's New and Changing for 2026

New! Anthem BCBS/UnitedHealthcare Health Reimbursement Account Plan — now called the *Health Reimbursement Copay Advantage Plan*

Based on your feedback, we've made significant updates to this plan for 2026. This new plan feels more like a traditional PPO and offers lower, more predictable out-of-pocket costs when you receive care; however, you will notice an increase in your paycheck deductions.

Key plan changes:

You pay lower coinsurance

Reduced from 15% to 10%

You pay a lower family deductible

Reduced from \$3,700 to \$3,000

You pay lower total out-of-pocket maximums

- Individual out-of-pocket maximum of \$3,700 now includes both medical and pharmacy
- Family out-of-pocket maximum reduced from \$10,000 to \$7,400 and includes both medical and pharmacy

You pay flat prescription copays

- Retail (30-day supply):
\$10 generic* / \$50 preferred brand
\$100 non-preferred brand
- Mail order (90-day supply):
\$20 generic* / \$100 preferred brand / \$200 non-preferred brand

You pay copayments instead of coinsurance for some services

- Primary care visit: \$30
- Specialist visit: \$45
- Urgent care: \$60

(deductible does not apply)

New! Fertility drugs and treatment maximum

Instead of separate lifetime maximum coverage limits for pharmacy (\$10,000) and medical treatment (\$15,000), there is now a combined \$25,000 lifetime limit on fertility services. This means you have the flexibility to use this benefit however it best supports your needs.

New! Hinge Health

If you enroll in any of the company-provided medical plans, you will now have access to Hinge Health at no additional cost. Hinge Health offers digital musculoskeletal support and virtual physical therapy programs designed to prevent and alleviate joint, back, and pelvic pain, all from the comfort of your home.

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* If the total cost of the drug is less than the flat copay, you'll pay only the full cost of the drug.

New! Voluntary benefits

This year, Siemens Healthineers is offering the option to purchase select voluntary benefits. You'll have the flexibility to choose options that fit your personal needs—all at group rates that are often lower than buying on your own. You can choose all or some of the following:



Critical Illness Insurance
(through Voya)



Identity Theft Protection
(through Norton LifeLock)



Accident Insurance
(through Voya)



Auto and Home Insurance
(through Mercer)



Hospital Indemnity Insurance
(through Voya)



Pet Insurance
(through Nationwide)



Legal Insurance
(through LegalEASE)

See pages 28-29 for more information about these options.

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Changing! Expanded dental plan options

We're enhancing your dental coverage choices. Starting in 2026, you'll have access to two Delta Dental PPO Plans: a High Plan and a Low Plan. The High Plan is the existing Delta Dental PPO plan offered today, and the new Low Plan provides a more affordable option for those who need less comprehensive coverage but still want access to Delta Dental's broad PPO network and out-of-network coverage when needed. Along with these two PPO plans we will continue to offer the DeltaCare DHMO option.



Changing! Company-paid Critical Illness benefit now through Voya

Employees and dependents who are covered under the Health Reimbursement Copay Advantage Plan or Health Savings Medical Plan will continue to receive a company-paid \$5,000 critical illness benefit; however, it will be provided through Voya instead of Aflac beginning in 2026.

Changing! Dependent Day Care FSA contribution limit

Siemens Healthineers has elected to offer a higher Dependent Day Care FSA contribution maximum of \$7,500 to all employees except those who meet the definition of highly compensated in the prior calendar year. The \$5,000 maximum annual election will continue for highly compensated employees.

Changing! HSA contribution maximum

The IRS has increased the Health Savings Account (HSA) contribution maximum to \$4,400 (from \$4,300) for individuals and \$8,750 (from \$8,550) for families.



Remember to elect your FSA and HSA contribution for 2026 as **these contributions do not automatically rollover and must be actively re-elected each year.**

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Resources to Help you Enroll

Your health matters to us, and we want to be sure you get the most from your benefits. As you prepare for 2026, take advantage of the resources we've provided to explore your options and understand all the programs available to you.

Alight Benefits Guidance

When you need added assistance for enrollment, schedule an appointment with an Alight Benefits Guidance counselor to help you compare plan costs, recommend appropriate plans and benefits, answer your enrollment questions, and even help you enroll. To schedule an appointment, go to:

shs.myannualenrollment.com.



Siemens Healthineers Benefits Center (SHBC)

Get answers to your Annual Enrollment questions through web chat, available on mySHSBenefits.com. Go to Enroll in Your Benefits or Contact Us to start a chat. If you have general questions about your benefits, call the SHBC at **833-935-3328**. Representatives are available online or by phone on weekdays between 10am and 6pm Eastern Time.

Estimate your medical expenses

During the enrollment process on mySHSBenefits.com, enter your estimated medical and prescription drug usage assumptions, and let the tool do the rest.



BenefitsatSHS.com

Want to explore all your benefit options in one place? Visit BenefitsatSHS.com for details on your health, wealth, and wellness options.

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Enrolling in Your Benefits

Steps to Enroll

1. Go to mySHSBenefits.com; log in with your user ID and password* or quickly access via Single Sign On by visiting the Siemens Healthineers Employee Service Portal and selecting the mySHSBenefits.com tile.
2. Review information, consider your choices for 2026 and make your elections.
3. Click **“Complete Enrollment”** to submit your choices—once you see **“Completed Successfully,”** you’re all set.
4. Check your confirmation—email or mail—and make additional updates until **November 7**.

*New user? Click **“New User”** to create your login. Forgot your login? Click **“Forgot user ID or password”** or call **833-935-3328**. **Note:** if you request a new login by phone, it may take 7-10 business days to arrive by mail.

If you don’t enroll

Most of your current benefits will carry over to 2026, but FSA and HSA contributions won’t—so take a moment to review your options and make sure your coverage still fits your needs.



Dependent* coverage changes during Annual Enrollment

If you expect a life event such as marriage, birth, or divorce during Annual Enrollment, call SHBC at **833-935-3328** within **30 days** to update your coverage. If you drop a dependent without a qualifying event, they won’t be eligible for continued coverage through COBRA but may find coverage through a state Health Insurance Marketplace plan.

* For more information about dependents, review the [Summary Plan Description \(SPD\)](#).

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Medical Plans

Health Reimbursement Copay Advantage Plan

The Health Reimbursement Copay Advantage Plan is administered through Anthem Blue Cross Blue Shield (BCBS) or UnitedHealthcare (UHC). With Anthem BCBS and UHC national provider networks, in-network care is available almost anywhere in the USA.

How the Plan Works

- You pay first: you'll pay fixed costs for things like doctor visits, specialist appointments, and urgent care, which can help you budget your healthcare expenses. Copays are for in-network providers and are not applied to your deductible.
Primary care visit: \$30 **Specialist visit:** \$45 **Urgent care:** \$60
- For more complex care, like hospital stays or surgeries, you cover the full cost of care until you reach your deductible—\$1,500 for individuals or \$3,000 for families if you stay in-network.
- Then we share costs: After the deductible, you pay 10% coinsurance and Siemens Healthineers pays 90% until you hit your out-of-pocket max—\$3,700 for individuals or \$7,400 for families.
- After that, it's covered: Once you reach the out-of-pocket max, the plan pays 100% of eligible costs for the rest of the year.
- Out-of-network costs are higher: You pay more out of pocket, and the deductible is \$2,250 for individuals or \$5,550 for families. After that, you pay 35% and Siemens Healthineers pays 65%, up to a higher out-of-pocket max.
- Annual checkups and recommended screenings are covered at no cost when you stay in-network.

Extra help with costs: Siemens Healthineers gives you money in a **Health Reimbursement Account (HRA)**: \$500 for individual coverage or \$1,000 if you cover dependents. You can earn more by completing wellness activities. If you join after January 1, the amount is adjusted based on when you enroll.

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What you Need to Know About your HRA



You can use your HRA to help pay medical costs for you and your covered family members.



You can either pay the bill yourself and ask for reimbursement or choose to have the HRA pay automatically.



You can't pay for everything with your HRA—things like dental, vision, prescription drugs, and payroll contributions don't count. Check the [Summary Plan Description \(SPD\)](#) to confirm before using your funds.



You'll need to send in documents to get reimbursed, unless you set up automatic payments on the HRA website of your claims administrator (Anthem BCBS or UHC).



If you don't use all your HRA funds, you can carry over up to \$4,000 to use next year—as long as you stay enrolled.

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Medical Plans

Health Savings Medical Plan

The Health Savings Medical Plan is administered through Anthem Blue Cross Blue Shield (BCBS) or UnitedHealthcare (UHC) and offers you more control over your healthcare costs. With Anthem BCBS and UHC national provider networks, in-network care is available almost anywhere in the USA.

How the Plan Works

You'll pay more upfront for care, but you get extra support through a Health Savings Account (HSA)—a tax-free account that Siemens Healthineers helps fund.

- You pay first: You cover the full cost of care (including prescriptions) until you meet your deductible—\$2,000 for individuals or \$4,000 for families.
- Then you share costs: After the deductible, you pay coinsurance of 15% and Siemens Healthineers pays 85% for in-network care, until you reach your out-of-pocket max—\$4,500 for individuals or \$9,000 for families.
- After that, it's covered: Once you hit the out-of-pocket max, the plan pays 100% of eligible costs for the rest of the year.
- Preventive care is free: Annual checkups and recommended screenings are covered at no cost when you stay in-network.
- Out-of-network costs are higher: You pay more out of pocket, and the deductible is \$3,000 for individuals or \$6,000 for families. After that, you pay 35% and Siemens Healthineers pays 65%, up to a higher out-of-pocket max.



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What you Need to Know About your HSA

-  You can open an HSA only if you have no other medical coverage.
-  Siemens Healthineers deposits \$400 into your HSA (or \$800 if you cover dependents).
-  You can earn more dollars for your HSA by completing wellness activities in the Healthy Rewards Program.
-  You can also add your own money tax-free.
-  The total contribution limit for 2026 (including company contributions) is \$4,400 for individual coverage or \$8,750 for family coverage.
-  If you enroll mid-year, your company contribution is prorated based on the day and month of the year you join.

Want to grow your savings?

Once your HSA balance is over \$2,000, you can invest in mutual funds through Optum Bank.

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More About your Health Reimbursement Copay Advantage and Health Savings Medical Plan Options

What doctors can I use?

You can see any doctor—no referral or primary care physician needed. In-network providers usually cost less, offer better coverage, and fully cover most preventive care.

Extra protection— at no cost to you

You automatically receive company-paid* Critical Illness coverage through Voya—no action needed.

- \$5,000 benefit for you and your covered spouse
- 50% benefit for covered children
- Coverage for serious conditions like heart attack, stroke, cancer, organ transplant, and more
- \$50 wellness reward each year when you or your dependents complete a qualified health screening

* Siemens Healthineers will pay the full cost of the premiums for this coverage—employees will be taxed on the value of the premiums paid on their behalf via an imputed income charge through payroll.



This added coverage helps protect your finances during unexpected health events—and rewards you for staying proactive about your health.

You can learn more about these plans and other benefit programs at [BenefitsatSHS.com](https://www.BenefitsatSHS.com).

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Kaiser Health Maintenance Organization (HMO) Medical Plan

The Kaiser HMO option may be available if you live in California, based on your home address.

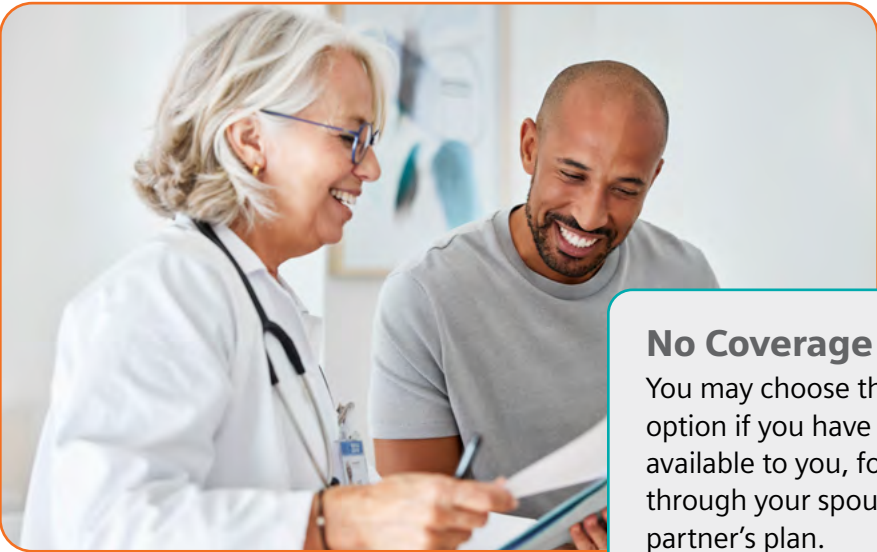
How the Plan Works

- You pay a set fee (called a copay) when you visit the doctor, urgent care or the emergency room.
- These copays count toward your yearly limit on how much you'll spend.
- There's no deductible, so you don't have to pay a big amount before the plan starts contributing.
- If you have a real emergency and need care outside the Kaiser network, the plan will still help—as long as you let them know as soon as you can.
- Your out-of-pocket max is \$1,500 for individual coverage, or \$3,000 if you're covering family. Once you hit the out-of-pocket max, the plan pays 100% of eligible costs for the rest of the year.
- Annual checkups and recommended screenings are covered at no cost when you stay in-network.

What doctors can I use?

With an HMO plan, you must stay in-network for coverage.

You'll need to choose a primary care provider (PCP) from the HMO network to manage your care. If you need to see a specialist, your PCP will give you a referral. Without a referral or if you go outside the network, the plan won't cover the cost.



No Coverage Option

You may choose the "No Coverage" option if you have other coverage available to you, for example, through your spouse's or domestic partner's plan.

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Comparison of Medical Plans (Highlights)

	Health Reimbursement Copay Advantage Plan*	Health Savings Medical Plan**	Kaiser HMO Medical Plan
What doctors or providers can I use?	See any doctor or specialist of your choice		PCP required
	No PCP or referral required to see a specialist		Need PCP referral to see a specialist
	Higher benefit level for in-network care than out-of-network care		No coverage for out-of-network care, unless it's a true emergency
Company contribution	Includes a Siemens Healthineers-funded HRA; with contributions of: \$500 employee \$1,000 employee + dependents You cannot make contributions to the HRA	Includes access to a HSA with employee before-tax contributions and Siemens Healthineers contributions of: \$400 employee \$800 employee + dependents Maximum amount you and Siemens Healthineers can contribute to your HSA: \$4,400 individual \$8,750 family	None
Annual deductible	In-network medical only: \$1,500 individual \$3,000 family Out-of-network medical only: \$2,250 individual \$5,550 family	In-network medical and prescription drug combined: \$2,000 individual \$4,000 family Out-of-network medical and prescription drug combined: \$3,000 individual \$6,000 family	In-network medical and prescription drug combined: - No deductible Out-of-network: - No coverage for out-of-network care, unless it's a true emergency
Copays	In-network - Primary care visit: \$30 - Specialist visit: \$45 - Urgent Care: \$60	N/A	- Primary care visit: \$25 - Specialist visit: \$45 - Urgent care: \$25 - Emergency Room care: \$150
Coinsurance	In-network preventive care: - Plan pays 100% for most services; not subject to deductible Other services: - You pay 10% Out-of-network: - You pay 35%	In-network preventive care: - Plan pays 100% for most services; not subject to deductible Other services: - You pay 15% Out-of-network: - You pay 35%	In-network preventive care: - Plan pays 100% for most services Out-of-network: - No coverage for out-of-network care, unless it's a true emergency

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	Health Reimbursement Copay Advantage Plan*	Health Savings Medical Plan**	Kaiser HMO Medical Plan
Out-of-pocket maximum	In-network medical and prescription drug combined: • \$3,700 individual • \$7,400 family Out-of-network medical and prescription drug combined: • \$4,700 individual • \$14,000 family	In-network medical and prescription drug combined: • \$4,500 individual • \$9,000 family Out-of-network medical and prescription drug combined: • \$7,000 individual • \$14,000 family	In-network medical and prescription drug combined: • \$1,500 individual • \$3,000 family Out-of-network: • No coverage for out-of-network care, unless it's a true emergency
Lifetime maximum	None	None	None

* Plan reimbursement for covered services is limited to the Maximum Allowed Amount as determined by Anthem Blue Cross Blue Shield, or Reasonable and Customary (R&C) charges as determined by UnitedHealthcare, depending on which claims administrator you select.

** If an employee covers more than one individual under the Health Savings Medical Plan, and one individual reaches \$7,350 in eligible in-network out-of-pocket expenses, all remaining eligible in-network expenses will be paid at 100% for that individual only.

You're not alone—your benefits include support for mental health and substance use challenges.

Whether you're facing stress, depression, anxiety, or substance-related concerns, care is available to help you feel better. Coverage includes diagnosis and treatment for emotional health needs, including alcohol and drug dependency. These services are provided through the claim's administrator of your chosen medical plan, so you can access care that fits your situation and needs.



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Prescription Drug Benefits

Siemens Healthineers provides prescription drug coverage through CVS/caremark® for the Health Reimbursement Copay Advantage Plan and Health Savings Medical Plan. If you are enrolled in an HMO Medical Plan, check with your carrier for specifics.

Filling Prescriptions Made Easy

You have flexible options to get your medications, whether you need them right away or on a regular basis.

1.

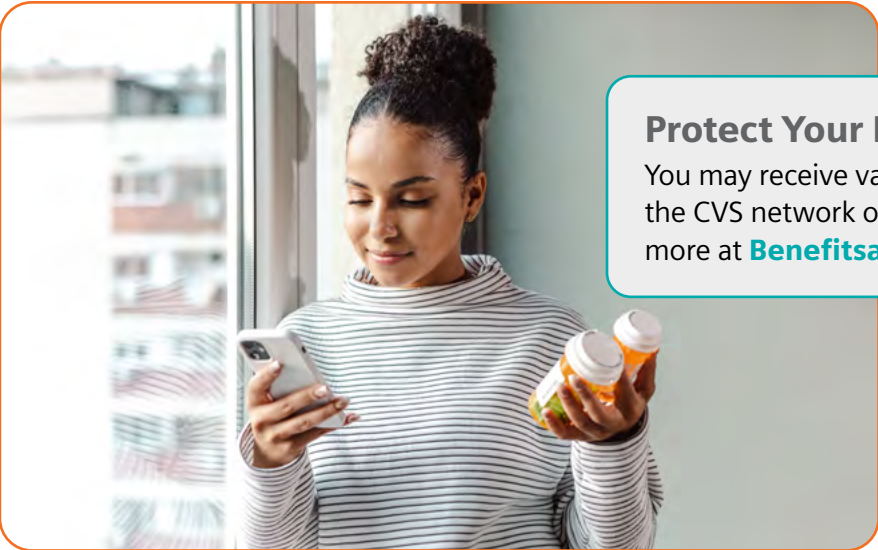
Quick fills: Pick up 30-day prescriptions at major retail pharmacies like CVS, Walgreens, Walmart, and many local options.

2.

Convenient refills: For ongoing medications, use mail order or your local CVS pharmacy to get a 90-day supply at the discounted mail order price.

3.

Get started fast:
Ask your doctor for two prescriptions: one for a 30-day supply to fill immediately, and one for a 90-day supply with refills to use through mail order or CVS. That way, you won't have to wait to begin treatment.



Protect Your Health

You may receive vaccinations through the CVS network of pharmacies. Learn more at [BenefitsatSHS.com](https://www.BenefitsatSHS.com).

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Prescription Drug Benefits

	Health Reimbursement Copay Advantage Plan	Health Savings Medical Plan*	Kaiser HMO Medical Plan
Annual deductible	None	Combined medical and prescription drug expenses: \$2,000 individual \$4,000 family	None
Retail (30-day supply)	- Generic: \$10** - Preferred brand: \$50 - Non-preferred brand: \$100	- Generic: 10% (\$5 minimum; \$25 maximum)** - Preferred brand: 30% (\$20 minimum; \$100 maximum) - Non-preferred brand: 45% (\$35 minimum; \$150 maximum)	- Generic: \$15 - Preferred brand: \$30 - Non-preferred brand: \$30
Mail order service or CVS pharmacy (90-day supply)	- Generic: \$20** - Preferred brand: \$100 - Non-preferred brand: \$200	- Generic: 10% (\$10 minimum; 50 maximum)** - Preferred brand: 30% (\$40 minimum; \$200 maximum) - Non-preferred brand: 45% (\$70 minimum; \$300 maximum)	- Generic: \$30 - Preferred brand: \$60 - Non-preferred brand: \$60
Specialty† pharmacy medication	30%; no minimum copay; \$300 maximum (excludes drugs eligible for PrudentRx program)	30% after deductible is met; no minimum copay; \$300 maximum (excludes drugs eligible for PrudentRx program)	\$30 per prescription (up to a 30-day retail supply and subject to formulary guidelines)

* If an employee covers more than one individual under the Health Savings Medical Plan, and one individual reaches \$7,350 in eligible in-network out-of-pocket expenses, all remaining eligible in-network expenses will be paid at 100% for that individual only.

** If the total cost of the drug is less than the flat copay or minimum amount, you'll pay only the full cost of the drug.

† PrudentRx Copay Program: Siemens Healthineers has contracted with PrudentRx to offer the PrudentRx Copay Program for certain specialty medications. The PrudentRx Copay Program assists members by helping them enroll in manufacturer copay assistance programs. Medications on the plan's specialty drug list and exclusively dispensed by CVS Specialty are included in the program and will be subject to 30% coinsurance (subject to deductible). However, members enrolled in PrudentRx who get a copay card for their specialty medication (if applicable) or who are taking a specialty medication for which no copay card is available will have a \$0 out-of-pocket responsibility after deductible, for their prescriptions covered under the PrudentRx Copay Program.

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Dental Plan

With the Delta Dental PPO High and Low Plan options, you have access to both the Delta Dental Premier® and the Delta Dental PPO networks. While the Delta Dental Premier network provides access to a larger number of dental providers, the Delta Dental PPO network offers greater discounts and lower out-of-pocket costs, allowing you to save more on dental services. However, you may use any in- or out-of-network dental provider you choose. The DeltaCare DHMO Plan is also available. If you enroll in this option, you will only receive coverage when you use in-network providers. There is no out-of-network coverage.

	DeltaCare DHMO Plan	Delta PPO High Plan	Delta PPO Low Plan
Annual deductible	None	\$50 individual \$150 family	\$75 individual \$225 family
Preventive Services (cleanings, oral exams, X-rays)	\$0	Plan pays 100%	Plan pays 100%
Basic Services (extractions, fillings)	Per schedule of benefits	Plan pays 80% after deductible	Plan pays 70% after deductible
Major Services (inlays, bridges, crowns, surgery)	Per schedule of benefits	Plan pays 50% after deductible	Plan pays 50% after deductible
Annual Benefit Maximum	N/A	\$2,000 per covered person	\$1,000 per covered person
Orthodontia	Per schedule of benefits	Plan pays 50% after deductible	None
Orthodontia Lifetime Maximum	N/A	\$2,000 per covered person	N/A
Out-of-Network Benefits	None	Plan pays 100% preventive; Plan pays 60% Basic; Plan pays 50% Major	Plan pays 80% preventive; Plan pays 50% Basic/Major

For more details, access the schedule of benefits at [BenefitsatSHS.com](https://www.BenefitsatSHS.com).



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Vision Plan

You're automatically enrolled in the Basic Vision Plan through EyeMed—no extra steps required.

Vision Coverage That Works for You

You'll get:

- 100% coverage for your annual eye exam after a \$10 copay
- Access to a wide network of providers, including LensCrafters, Pearle Vision, Target Optical, and more
- Hassle-free enrollment so you can focus on your health, not paperwork

Want more coverage?

Upgrade to the Enhanced Vision Plan or Premier Vision Plan for added benefits like contact lenses, frames, and lenses—or choose to waive coverage. Visit [BenefitsatSHS.com](https://www.benefitsatshs.com) for a comparison of the three plans available.

Flexible coverage levels

Just like medical and dental, the vision plans allow you to choose the coverage that fits your needs:

- Employee only
- Employee + spouse or domestic partner
- Employee + child(ren)
- Employee + family

It's all about giving you options that support your vision and your lifestyle.



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How Plan Costs Compare

2026 Bi-Weekly Contributions for Full-time Employees

Plan	Employee	Employee + Spouse/Domestic Partner	Employee + Child(ren)	Family
Medical				
Health Savings Medical Plan	\$32.74	\$103.25	\$93.75	\$182.65
Health Reimbursement Copay Advantage Plan	\$63.23	\$192.31	\$167.55	\$296.64
Kaiser HMO (California)	\$63.00	\$168.00	\$151.00	\$235.00
Dental				
Delta Dental PPO High Plan	\$10.48	\$20.89	\$21.35	\$29.64
Delta Dental PPO Low Plan	\$8.07	\$16.09	\$16.44	\$22.83
Delta Dental DeltaCare DHMO Plan	\$4.66	\$9.31	\$10.66	\$16.62
Vision				
EyeMed Basic Vision Plan	\$0.00			
EyeMed Enhanced Vision Plan	\$2.30	\$4.59	\$4.13	\$6.89
EyeMed Premier Vision Plan	\$3.54	\$7.10	\$6.36	\$10.60

Note: If you are a part-time employee, or eligible for the Cigna International or HMSA plans, please visit mySHSbenefits.com to view your 2026 contribution amounts.

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Healthcare and Dependent Day Care Flexible Spending Accounts

Flexible Spending Accounts (FSAs) let you use before-tax dollars to pay for healthcare and dependent day care expenses. Siemens Healthineers offers two options—Healthcare FSA and Dependent Day Care FSA—and you can enroll in one or both.

How the FSAs Work

You elect an annual amount to contribute to an FSA. The amount is deducted from your paycheck (before taxes) in equal installments over the course of the year.



Keep in mind

- If you're enrolled in the Health Savings Medical Plan, you can't contribute to a regular Healthcare FSA, but you can use a Limited-Use FSA to help cover dental and vision costs.
- If you're enrolled in the Health Reimbursement Copay Advantage Plan, use your HRA first for eligible medical costs like your copay, deductible, and coinsurance. Once your HRA is used up, you can use your Healthcare FSA for the remaining medical expenses. You can also use your FSA anytime for things the HRA doesn't cover—like prescriptions, dental costs, and vision costs.

Account Type	Contributions	Eligible Expenses for your Funds
Healthcare FSA	\$120 – \$3,300 per year	Medical plan expenses (including prescriptions) Dental plan expenses Vision care expenses Expenses over reasonable and customary amounts that are not reimbursed by medical or dental insurance Over-the-counter medications
Dependent Day Care FSA (helps pay for the care of eligible children up to age 13, parents, grandparents, or a disabled spouse)	\$120 – \$7,500* per year \$3,750 if you are married and file separate income tax returns	Fees for day care provided by individuals or a day care center inside or outside your home Costs for a housekeeper if a portion of the services provided are for dependent day care Costs for a pre-school or summer day camp

*Amount may be limited for highly compensated employees in compliance with IRS nondiscrimination requirements.

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Healthcare and Dependent Day Care Flexible Spending Accounts

How to Use Your FSA Funds

- When you enroll in the Healthcare FSA, HealthEquity sends you a debit card automatically.
- You can request extra cards for family members at no cost.
- Manage your account anytime at healthequity.com/wageworks.
- Keep your receipts! The IRS requires HealthEquity to confirm that your purchases are eligible.
- If a purchase needs verification, you'll see a notice in your account.
- You'll have 90 days to verify the expense—otherwise, your card may be suspended.

How to Use Your DCFSA Funds

- For a complete list of reimbursable expenses under the Dependent Day Care FSAs, call: **800-TAX-FORM (800-829-3676)** or visit the IRS website (irs.gov).
- Keep your receipts! You'll need them for your claim form.

	Healthcare FSA	Dependent Day Care FSA
Using your funds	Use your HealthEquity debit card to pay for eligible healthcare expenses or submit a claim form and receive reimbursement.	Submit a claim form, along with your receipts.
Maximum reimbursement	The amount you chose to contribute for the year, minus any reimbursements you've already received.	When you submit a claim, you'll be reimbursed up to your current FSA balance. If your claim is more than what's in your account, you'll get reimbursed as more funds are added throughout the year.
Deadlines	You can use your 2025 FSA funds for expenses through December 31, 2025. Up to \$660 will roll over into 2026—anything over that is forfeited. You have until May 31, 2026, to submit claims for 2025 expenses.	You can use your 2025 FSA for eligible expenses through March 15, 2026. Any unused funds after that date are forfeited. You have until May 31, 2026, to submit your claims to HealthEquity.



Check your receipts!

To be valid for FSA reimbursement, your receipt must include:

- Patient's name
- Provider's name
- Date of service
- Description of service
- Amount you paid

If you're submitting an Explanation of Benefits (EOB) or provider invoice, it helps to include your healthcare card receipt showing the exact amount paid.

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Life & Work Assistance Program

Support When You Need it—at No Cost to You

As a Siemens Healthineers employee, you and your eligible family members have free access to the Healthineers Life & Work Assistance program, powered by TelusHealth—even if you waive Siemens Healthineers healthcare coverage.

This confidential program offers:

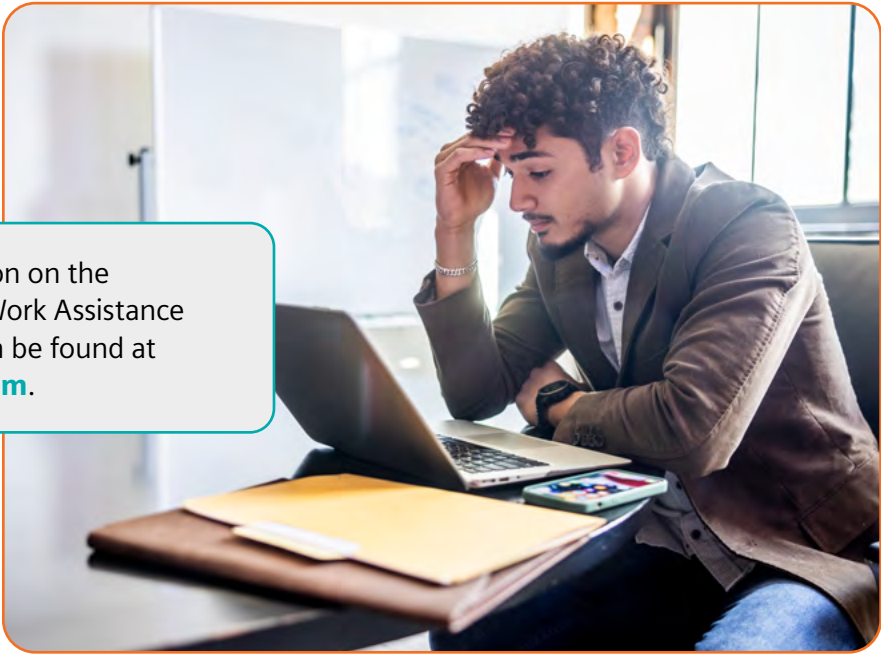
- Free short-term counseling—up to six sessions per issue, per year
- Help with personal, family, and financial challenges
- 24/7 access to professionally trained counselors

Getting started is easy:

Call **800-433-7916** and identify yourself as a Siemens Healthineers employee or family member.

Expert, caring support—whenever life gets complicated.

Additional information on the Healthineers Life & Work Assistance program services can be found at one.telushealth.com.



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Wellness Programs

Get rewarded for taking care of yourself! Siemens Healthineers wellness programs offer reimbursements and support for your physical and emotional health.

Earn Healthy Rewards



When you enroll in the Health Reimbursement Copay Advantage Plan or Health Savings Medical Plan, you can earn extra company contributions to your healthcare account—just by completing wellness activities throughout the year. You and your covered spouse or partner may earn even more by joining eligible programs that support your health and well-being.

Healthy Rewards Activity	Company contribution to your HRA or HSA
Get your annual physical or well woman exam	\$150
Complete a Health Risk Assessment on your medical claims administrator website (Anthem Blue Cross Blue Shield or UnitedHealthcare)	\$100
Get an eye exam	\$50
Get a mammogram	\$50
Get a colon cancer screening	\$50
Get a skin cancer screening	\$50
Get a prostate cancer screening (PSA test)	\$50
Healthy Focus Maternity Program	
• Complete a pre-delivery screening/planning call	\$100
• Complete a post-delivery call	\$100
Healthy Focus Program	
(for individuals with a serious or chronic medical condition)	
• Enroll in a care/disease management program	\$100
• Participate in a care/disease management program	\$100
• Complete a post-hospital discharge call	\$100



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Wellness Programs

Be Well Reimbursement Program

Support your physical and emotional well-being with a program designed to fit your lifestyle. Whether you're into fitness, mindfulness, or wellness tech, this benefit helps you invest in yourself with up to \$300 in reimbursements per year towards eligible health and wellness products and services.*

What's covered:

-  **Exercise classes (e.g., yoga, Pilates)**
-  **Meditation and mindfulness sessions**
-  **Wearable fitness devices**
-  **Other eligible wellness expenses**

Eligibility:

- No need to be enrolled in a Siemens Healthineers medical plan
- Dependents (spouse, partner, children) are not eligible
- If both you and your spouse work at Siemens Healthineers in participating companies, you're both eligible



headspace

Recharge your mind with Headspace—free for all employees! Enjoy premium access to bite-sized guided meditations and mindfulness tools that can help you sleep better, stress less, and stay focused.

Plus, you can share the calm: invite two friends or family members to join for free.



*A full list of eligible expenses for the Be Well Reimbursement Program and for information on how to sign up for Headspace can be found at [BenefitsatSHS.com](https://www.BenefitsatSHS.com).

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Wellness Programs

AccessHope



AccessHope provides leading-edge cancer expertise at no cost for all USA-based employees and dependents, as well as parents and parents-in-law, grandparents and grandparents-in-law, and siblings.

Expert advisory review

Request a review of your cancer diagnosis and treatment plan from AccessHope’s world-class specialists. The specialists then provide expert clinical recommendations while offering peer-to-peer discussions with your local doctor.

The specialists may share the latest cancer research findings and identify new medications, tests, or clinical trials relevant to your care as your doctor continues to manage your treatment plan.

Cancer support team

Connect with experienced, compassionate oncology nurses for appointment details, treatment information, or emotional support, wherever you are in your cancer journey and whether you’ve received a cancer diagnosis or are caring for someone who has.

To learn more, call **833-693-4673** or visit myaccesshope.org/siemenshealthineers.



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Life Insurance

Siemens Healthineers’ Basic and Supplemental life insurance coverages are administered by The Hartford. Whole Life insurance is made available through Allstate.

Due to very high claims experience in the last several years, The Hartford has increased our basic and supplemental life insurance rates for 2026. For the employee-paid plans, rate increases will vary depending on age and coverage level, but increases range from 4.5% – 7% for employee supplemental life, 8.5% – 10% for spouse supplemental life and 10% for child life. Please note: if an employee is changing age bands in 2026, they will see additional rate increases unrelated to the contract renewal.

Basic Employee Life Insurance*

You automatically get Basic Employee Life Insurance equal to one times your pay, up to \$1 million. If your coverage is over \$50,000, the IRS requires the company to report some of it as taxable income (called “imputed income”) on your W-2. This amount is based on IRS rules and how much coverage you have over \$50,000.

Spouse or Domestic Partner Life Insurance*

You can buy life insurance for your spouse or partner if they’re age 70 or younger and not seriously ill or receiving disability benefits. You are automatically listed as the beneficiary, but you can change that if you’d like. Coverage ranges from \$10,000 to \$250,000, in \$10,000 increments, and is capped at 3 times your pay.

Supplemental Employee Life Insurance*

You can buy extra life insurance, up to 10 times your pay, with a limit of \$2.5 million. This is on top of your basic coverage and paid with after-tax dollars. Pay includes your base salary, bonus, and commissions, rounded up to the next \$1,000.

If your pay goes up during the year, your coverage increases too. If it goes down, your coverage stays the same until next year. You can name anyone as your beneficiary and change it anytime.

Child Life Insurance

You can buy life insurance for your unmarried children if they’re at least 15 days old. Coverage options range from \$5,000 to \$25,000, and a single premium covers all eligible kids. Coverage ends when your child turns 19, or 25 if they’re a full-time student. You’re automatically the beneficiary.

*Accelerated death benefit

If you’re diagnosed with a terminal illness and have less than 24 months to live, you can receive 80% of your life insurance early (up to \$500,000); the rest goes to your beneficiary after your death.

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Life Insurance



Evidence of insurability

You will be required to provide evidence of insurability (proof of good health) in these cases:

- You or your spouse/domestic partner have coverage and wish to increase the amount.
- You or your spouse/domestic partner waive coverage and decide to purchase at a later date.
- For Supplemental Employee Life Insurance—if you are newly hired and elect coverage greater than three times your pay, or coverage exceeds \$300,000.
- For Spouse Life Insurance—you elect coverage that exceeds \$10,000 for your spouse or domestic partner.

Business Travel Accident Insurance

Siemens Healthineers automatically provides you with company-paid Business Travel Accident Insurance that pays benefits to you (if you sustain certain injuries) or your beneficiary (if you die) as a result of an accident while on a business trip.

Personal Accident Insurance (PAI)

PAI gives financial protection if you're seriously hurt or die in an accident. You can get coverage up to 12 times your pay.

Company-paid coverage:

- If you choose employee-only coverage, you get 2x your pay.
- If you choose coverage for your family, you get 1x your pay.

Extra coverage:

You can buy more (up to 12x your pay).

Beneficiaries:

- You must name someone to receive the benefit when you enroll.
- If you choose family coverage, you are the beneficiary for your spouse/partner and children.
- If you choose employee-only coverage, your beneficiary gets 100% of the benefit if you die or are injured.

Family coverage payouts:

If a family member dies or is injured, the amount you receive depends on who is covered, for example your spouse/partner, children, or both.

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Allstate Whole Life Insurance with Long-term Care

One policy that gives you two types of protection:

- 1. Life Insurance: Pays money to someone you choose (a beneficiary) after you die.
- 2. Long-term Care Insurance: Helps pay for care if you can't do everyday tasks on your own, like bathing or dressing.

Why it's beneficial

As people get older, they're more likely to need long-term care. But younger people might need it too, because of accidents or serious illnesses.

Key features:

- You can get coverage if you're between 18 and 70 years old.
- Life insurance pays up to \$150,000 for employees and up to \$30,000 for spouses or partners.
- If you need long-term care, you can use part of your life insurance money while you're still alive. You can get monthly payments for up to 50 months if:
 - You can't do at least two daily activities for 90 days, and
 - You're getting professional long-term care.
- The cost of the policy stays the same for the whole term.
- If you leave Siemens Healthineers or retire, you can keep your coverage.
- You can sign up when you're hired or during Annual Enrollment.
- You pay for the coverage through after-tax paycheck deductions.
- You must be actively working to enroll.



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Voluntary Benefits

Voluntary benefits give you extra coverage and flexibility to choose options that fit your personal needs—all at group rates that are often lower than buying on your own. Your options include:

- Accident Insurance (through Voya)
- Critical Illness Insurance (through Voya)
- Hospital Indemnity Insurance (through Voya)
- Legal Insurance (through LegalEASE)
- Identity Theft Protection (through Norton LifeLock)
- Pet Insurance (through Nationwide)
- Auto and Home Insurance (through Mercer)



Accident Insurance

Out-of-pocket medical expenses due to an accident can add up quickly. Accident Insurance, offered through Voya, will pay a benefit based on the type of injury sustained and the type of treatment you receive.



Critical Illness Insurance

Critical Illness Insurance, offered through Voya, offers peace of mind if you are facing a serious diagnosis or illness such as a heart attack, stroke, or cancer. This plan will pay a lump sum if you or a covered dependent is diagnosed with a covered critical illness.



Hospital Indemnity Insurance

A hospital stay can place a sudden and unexpected strain on your household budget. Hospital Indemnity Insurance, through Voya, provides a benefit if you or a covered dependent are admitted or confined to a hospital because of pregnancy, an accident, or sickness.



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Legal Insurance

LegalEASE's legal insurance plan provides support and protection for unexpected personal legal issues. As a Siemens Healthineers employee, you can enroll in this plan at a discounted rate.



Identity Theft Protection

Norton LifeLock's Benefit Premier Plus plan can help safeguard you and your family's identity, privacy, and security with all-in-one protection. As a Siemens Healthineers employee, you have access to this plan at a discounted rate.



Pet Insurance*

Similar to health insurance for you and your family, pet insurance offers coverage for your pets that can help you to be prepared for unexpected vet costs. As an employee of Siemens Healthineers, you have the ability to enroll in Siemens Corporation's Pet Insurance benefits through Nationwide.

To learn more about this benefit and enroll, visit petinsurance.com/affiliates/siemens.



Auto and Home Insurance*

Mercer's CHOICE Auto and Home Program could help you avoid over-paying for your auto and homeowners' insurance by ensuring you are taking advantage of every discount available to you.

Contact the Mercer Call Center at **800-782-3603** to learn more about Auto and Home Insurance programs.

*Please note: Pet and Auto/Home Insurance will only be offered on a direct pay basis, not through payroll deductions and will *not* be viewable on the enrollment platform.

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Disability Programs

Short-Term Disability (STD)

Siemens Healthineers gives you short-term disability coverage for up to 26 weeks to help replace income during the first 6 months of a disability.

Long-Term Disability (LTD)

Long-Term Disability (LTD) Insurance helps replace part of your income if you can't work for a long time due to a physical or mental disability.

Here's how it works

- ✓ You get paid a percentage of your monthly salary after being disabled for 180 days.
- ✓ To qualify, you must be totally and permanently disabled and under a doctor's care.
- ✓ For the first 24 months, you're considered disabled if you can't do your job.
- ✓ After 24 months, you're considered disabled if you can't do any job you're qualified for, based on your skills and experience.
- ✓ Your LTD benefit may be reduced if you get other disability payments (like Social Security or Workers' Comp).
- ✓ If you choose the company-paid plan, your benefit is taxable.
- ✓ You can choose to buy your own LTD coverage with after-tax dollars, which gives you a non-taxable benefit equal to 60% of your salary.
- ✓ If your pay goes up during the year, your coverage will increase too (up to \$15,000/month), but your cost won't change until the next enrollment period.
- ✓ If your pay goes down, your coverage won't change until the next calendar year.



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Commuter Benefits Program

Manage your commuting costs easily with online access and flexible payment options.

How It Works

Choose how much to contribute: up to \$325/month before tax for transit, vanpools, and parking (IRS limits apply). You can also contribute up to \$500/month after tax.

Contributions are deducted from your last paycheck each month. You can start, stop, or change your contributions anytime—just make your change prior to the first Thursday of the month for it to take effect the next month.

Ways to Pay



Commuter Card: Use it like a credit card to buy transit and parking passes. Funds are available on the 20th of the month before use.



Home Pass Delivery: Get your transit passes delivered to your home automatically each month.



Pay My Parking: HealthEquity pays your parking provider directly—ideal for monthly permits.



Pay Me Back: Submit a claim to get reimbursed for eligible commuting expenses you paid out of pocket.



Parking benefits must be used for commuting to work or public transit. If you leave the company, you can still submit paper claims for up to 180 days for expenses incurred while you were employed.

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Additional Information and Notices

Summary of Material Modifications

This document serves as a Summary of Material Modifications (SMM) for benefit changes effective January 1, 2026. An SMM is a legally required notice that provides updates to a Summary Plan Description (SPD). This SMM supplements or modifies the information presented in the SPD for the 2024 Siemens Medical Solutions USA, Inc. Group Insurance and Flexible Benefits Program.

If you have any questions about this SMM or want a complete copy of the SPD, contact the SHBC at **833-935-3328**.

Compare Medical Plans with Summaries of Benefits and Coverage (SBCs)

The SBCs for the medical plans are available at mySHSBenefits.com. They summarize important information in a standard format, so you can compare all the plans. To access the SBCs, from the homepage select **Plan Information** under **Health and Insurance**.

You may also obtain a paper version of the SBC for any of the medical plans, free of charge, by contacting the SHBC at **833-935-3328**, weekdays from 10am to 6pm Eastern Time.

Nondiscrimination in Health Programs and Activities

Learn how Siemens Healthineers is committed to protecting employees and their families from discrimination under our healthcare programs by viewing our *Notice of Nondiscrimination* at BenefitsatSHS.com.

HIPAA Privacy Notice reminder

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires Siemens Healthineers to provide you with a HIPAA Notice of Privacy Practices (“Notice”) at the time you enroll in a company-sponsored group health plan, and at certain other times. In addition, Siemens Healthineers is required to notify you periodically of the availability of the Notice and how to obtain a copy of the Notice. The Notice includes a description of additional uses and disclosures of your protected health information that would require the plan to obtain your prior written authorization.

It also provides notice that the plan is prohibited from using your protected health information that is genetic information for underwriting purposes, and that the plan will notify you if there is a breach of your unsecured protected health information.

You may access the Notice on mySHSBenefits.com or call the SHBC at **833-935-3328** to request a paper copy.

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Additional Information and Notices

Right To Designate a Primary Care Provider; No Referral or Prior Authorization For OB-GYN Services

If you are enrolled in an HMO, you have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. You do not need prior authorization in any of the Siemens Healthineers medical plans to obtain access to obstetrical or gynecological care from an in-network healthcare professional who specializes in these services. The healthcare professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or completing procedures for making referrals. Contact your health plan at the number shown on your medical plan ID card for a list of participating providers who specialize in obstetrics and gynecology.



Watch for your Form 1095 in late January

Watch for your Form 1095 medical coverage tax form in late January 2026, which shows the months of the year that you and/or your dependents were offered or enrolled in medical coverage for 2025. You'll need this form to file your 2025 income taxes.

Forms for the 2025 tax year must be mailed no later than January 31, 2026. Please allow 7 to 10 business days for delivery. Or, if you'd like to receive your Form 1095 two to three weeks earlier, you can sign up for electronic notifications.

To be notified electronically that your Form 1095 is available online, go to mySHSBenefits.com and select the **Get Form 1095 Early tile**, then complete the contact information.

Under **Delivery & Notification Options**, indicate how you'd like to be notified—via email and/or text—when Form 1095 is available. Then select **Save Notification Option Settings**.

Please note that if you elected to be notified electronically about your Form 1095 last year, you don't need to elect it again this year.

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Siemens Healthineers 2025

Siemens Healthineers pioneers breakthroughs in healthcare. For everyone. Everywhere. Sustainably. The company is a global provider of healthcare equipment, solutions and services, with activities in more than 180 countries and direct representation in more than 70. The group comprises Siemens Healthineers AG, listed as SHL in Frankfurt, Germany, and its subsidiaries. As a leading medical technology company, Siemens Healthineers is committed to improving access to healthcare for underserved communities worldwide and is striving to overcome the most threatening diseases. The company is principally active in the areas of imaging, diagnostics, cancer care and minimally invasive therapies, augmented by digital technology and artificial intelligence. In fiscal 2024, which ended on September 30, 2024, Siemens Healthineers had approximately 72,000 employees worldwide and generated revenue of around €22.4 billion. Further information is available at [siemens-healthineers.com](https://www.siemens-healthineers.com).