

2026 Siemens Healthineers Benefits Program

Personalized Benefits That Work for You



Siemens Healthineers aims to be an employer of choice for everyone who seeks to continuously learn, innovate, and pioneer breakthroughs in healthcare. For everyone. Everywhere. Sustainably. To help attract and retain our extraordinary employees, we are proud to offer a comprehensive, flexible, and highly competitive benefits program as an important component of our total rewards package.

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Healthcare and Insurance Benefits



Flexible benefits coverage for you and your family

We recognize that employees have different benefit needs depending on their age, family makeup, and health profile. Through the Siemens Healthineers Benefits Program, Siemens Healthineers offers a choice of high-quality healthcare and insurance benefits so you can choose the right coverage for your needs.

Siemens Healthineers pays the majority of the cost of benefits for you and your dependent(s). Your portion of the cost will be made through automatic before-tax and/or after-tax payroll contributions.

Medical Plans	 Siemens Healthineers provides the flexibility you need by offering a choice of medical plans. While the plans cover similar expenses, their differences include insurance administrator and provider access, as well as how much you pay for care. Your medical plan choices are: • Health Reimbursement Copay Advantage Plan (with Health Reimbursement Account) • Health Savings Medical Plan (with Health Savings Account) • Kaiser HMO Medical Plan (availability is limited to certain locations, based on home zip code) Prescription drug benefits are included with all medical plans. If you enroll in any of the medical plans you also have access to Hinge Health at no additional cost, which offers digital musculoskeletal support and virtual physical therapy programs.
Critical Illness Insurance	 Enrollment in the Health Reimbursement Copay Advantage Plan and Health Savings Medical Plan options includes a company-paid* critical illness benefit through Voya.
Wellness Programs	 To support your overall well-being—and that of your family—Siemens Healthineers offers the Healthy Rewards Program, the Be Well Reimbursement Program, Headspace, and AccessHope to eligible employees. The Healthy Rewards Program provides employees enrolled in either the Health Reimbursement Copay Advantage Plan or the Health Savings Medical Plan the opportunity to earn additional company contributions to their healthcare accounts by completing certain wellness activities. The Be Well Reimbursement Program supports physical and emotional health. The program provides flexibility to fit one’s lifestyle and reimburses employees for eligible expenses, such as gym memberships, yoga classes, home gym equipment, and more. Headspace is a smartphone app that provides bite-sized guided meditations and mindfulness programs to help you reduce stress, sleep better, increase focus, and manage anxiety. A free, premium membership to Headspace is available to all employees. AccessHope provides no-cost access to leading-edge cancer expertise for all USA-based employees and dependents, as well as parents and parents-in-law, grandparents and grandparents-in-law, and siblings.

* 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.

Dental Plans		Dental coverage is provided through Delta Dental. Dental plan choices include the following: • Delta Dental PPO – High Plan • Delta Dental PPO – Low Plan • DeltaCare DHMO (an in-network only plan)
Vision Plans		Vision benefits are offered through EyeMed. As a Siemens Healthineers employee, you will be automatically enrolled in the company-paid Basic Vision Plan. You also have the opportunity to enroll in and pay for additional vision coverage through either the Enhanced Vision Plan or the Premier Vision Plan.
Flexible Spending Accounts (FSAs)		Siemens Healthineers offers two Flexible Spending Accounts, or FSAs—the Healthcare FSA (for medical, dental, and vision expenses for you and your eligible dependents) and the Dependent Day Care FSA to help pay for day care for a child under age 13 or for adult care. The FSAs allow you to contribute money from your paycheck on a before-tax basis and use it for certain healthcare and dependent day care expenses. If you participate in the Health Savings Medical Plan, you will be able to contribute to a Limited-Use Healthcare FSA, which can be used to pay for eligible dental and vision expenses.
Life and Accident Insurance		Siemens Healthineers helps you protect the ones you love by offering several types of life insurance. • Basic Employee Life: Siemens Healthineers automatically provides a benefit of 1x your pay (up to \$1,000,000). • Supplemental Employee Life: You can choose this coverage in addition to your Basic Employee Life Insurance coverage. • Spouse Life: You can purchase insurance for your spouse or domestic partner (certain restrictions apply). • Child Life: You can purchase insurance for your unmarried dependent children. • Personal Accident Insurance (PAI): Siemens Healthineers automatically provides a benefit of 2x your pay for employee-only coverage, or 1x your pay for family coverage. Additional coverage is available up to 12x pay for you and your family. • Business Travel Accident Insurance: Siemens Healthineers provides you with a company-paid benefit.
Whole Life Insurance		Allstate Whole Life Insurance with Long-Term Care: Employees and spouses/domestic partners can purchase this coverage which provides a guaranteed financial benefit after death, as well as value through Long-Term Care Insurance that employees can rely on as life needs change. Coverage may be elected upon hire or during annual enrollment. If coverage is elected, you will pay the full cost of coverage with after-tax contributions deducted per paycheck.
Disability Programs		Short-term disability (STD) benefits help protect you against the loss of income during the first six months of a disability and are provided at no cost to you. Long-term disability (LTD) coverage protects you against the loss of income when you cannot work for an extended period (six months or longer) because of a disability. If you choose the company-paid LTD plan and you are disabled, your benefit is equal to 60% of your salary and 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 you are disabled.
Voluntary Benefits		Employees have the flexibility to purchase voluntary benefit options that fit your personal needs, all at group rates that are often lower than buying on your own: • Critical Illness Insurance (through Voya) • Accident Insurance (Basic and Enhanced Plans) (through Voya) • Hospital Indemnity Insurance (Basic and Enhanced Plans) (through Voya) • Legal Insurance (through LegalEASE) • Identity theft protection (through Norton LifeLock) • Pet Insurance (through Nationwide) • Auto and Home Insurance (through Mercer)

Work/Life Benefits



Flexible programs for your work and life

Healthineers Life & Work Assistance Program	Whether the challenges are big or small, the Healthineers Life & Work Assistance Program can help you and your family find a solution. Get support for work-related issues, financial stress, family and interpersonal challenges, anxiety, depression, and more. The program is available to all Siemens Healthineers employees and family members and is provided at no cost to you.
Parental Leave	Parental Leave provides the parent paid time off for bonding with their new child. Eligible employees may take twelve (12) weeks of Paid Parental Leave for the birth of a child, including the birth of their child born via surrogacy, or the adoption or foster care placement of a child under the age of eighteen. Eligibility is effective at the start of employment. Eligible employees must be on the company payroll and must be regular full-time or part-time status, as defined by the company.
Commuter Benefits Program	The Commuter Benefits Program allows you to contribute to an account that you can use to pay for transit and parking expenses incurred on your daily commute to work. Eligible expenses include train, subway, bus, ferry, eligible vanpool, and qualified parking expenses. You decide how much to contribute—up to the monthly limit set by the IRS—and your contribution will be deducted in full from your last paycheck of the month on a before-tax and/or after-tax basis, based on your preference.

Alight Benefits Guidance

As a value-added benefit, you may schedule an appointment with an Alight Benefits Guidance counselor.

Your counselor can provide the specific level of decision-making support you need:

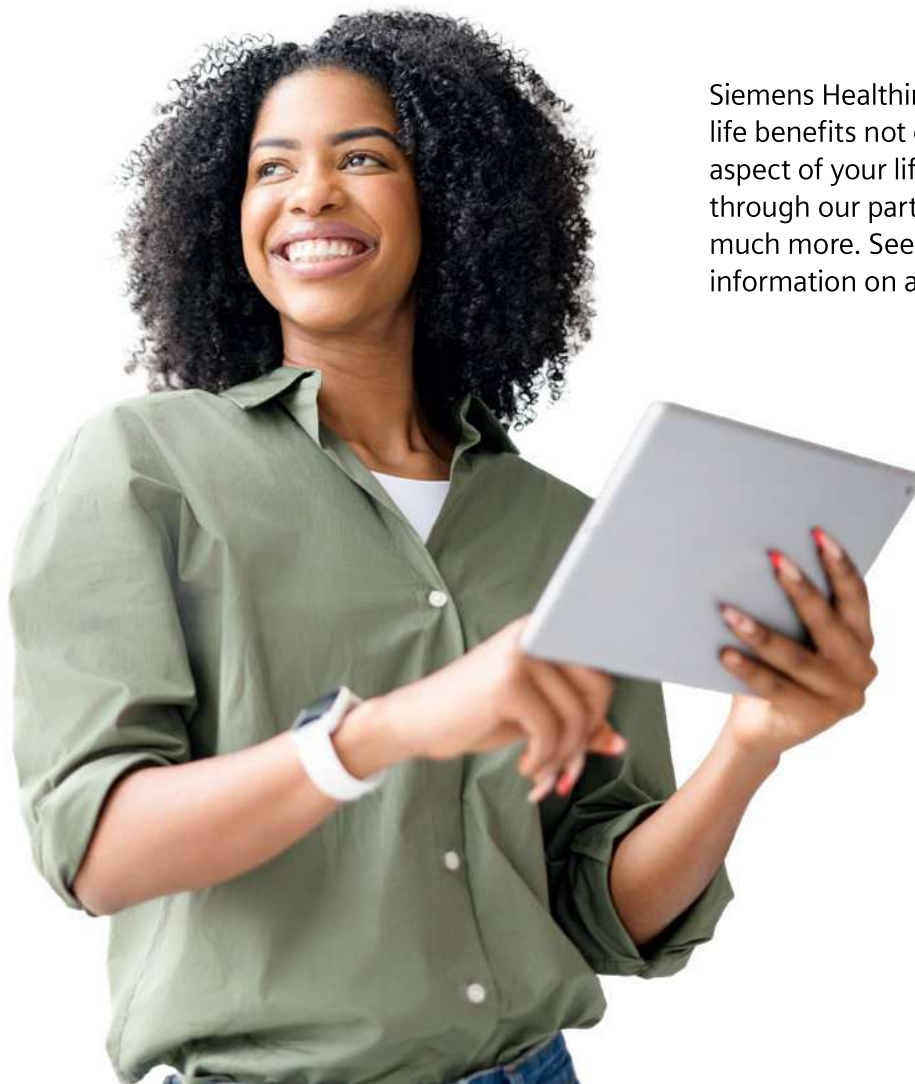
- Explain your benefits package and options.
- Help you compare plans and the cost of coverage.
- Provide plan recommendations.
- Help you select the right benefits for your situation (and even complete the enrollment process for you).
- Answer questions as you enroll.

You'll receive more information on how to access this service as you are enrolling in your Siemens Healthineers benefits.

Alight Healthcare Navigation

Siemens Healthineers provides you with a Health Pro consultant to help you make informed healthcare choices, obtain better care, and pay lower costs. Your Health Pro is your personal advocate to help you save time, money, and eliminate healthcare hassle and can help you:

- Choose top quality, in-network medical, dental, and vision professionals.
- Compare costs and make informed healthcare decisions.
- Find which lower-cost prescription drugs are available.
- Resolve billing and claims issues.



Siemens Healthineers provides many additional work/life benefits not documented here that support every aspect of your life, including paid time off, discounts through our partnerships, adoption benefits, and so much more. See [BenefitsatSHS.com](https://www.BenefitsatSHS.com) for more information on all of these.

Financial Benefits



Flexible choices to save and invest for your future

Savings Plan

The Savings Plan is a 401(k) plan designed to help you build savings for retirement. Your contributions can be in before-tax dollars, up to certain limits. This feature allows you to defer tax payments until you withdraw money from the plan. You can also contribute after-tax dollars to the plan, or a Roth account, which allows you to receive your distribution tax-free, if you satisfy IRS requirements. The plan offers other important features that also contribute to its wealth-building potential:

- **Company contributions:** Your savings will grow faster because Siemens Healthineers may make contributions to your account.
- **Wide range of investment options:** You can choose from a wide variety of investment options representing all of the major asset classes, including ready-made investment portfolios, portfolio building blocks, and a Personal Choice Retirement Account (PCRA) also referred to as a self-directed brokerage account for those who want to build and manage their own portfolios.
- **Flexible contribution rates:** You can contribute to the plan through convenient payroll deductions. You can make before-tax, Roth, or after-tax contributions (up to certain limits), and you can change or stop your contributions at any time.
- **Automatic Contribution Escalation:** You can boost your savings by automatically increasing your contribution rate at intervals and percentages you choose, with flexibility to adjust or stop it at any time.
- **Roth Conversions:** You can choose to convert your before-tax (including vested company contributions) and/or after-tax contributions to a Roth basis. Additionally, automatic conversions of after-tax dollars may be elected.
- **Access:** You can access your account and make changes online at siemenshealthineers401k.voya.com or by contacting the Siemens Healthineers Retirement Service Center (SHRSC) at **844-920-4009** (hearing impaired **800-579-5708**).

Investment Advisory Services

Voya Retirement Advisors¹ (VRA), in partnership with Financial Engines, provides Investment Advisory Services to participants in the Savings Plan.

VRA can provide you with education, guidance, and ongoing support that can assist you in making better retirement decisions now and in the future by:

- Helping you understand and make the most of your retirement benefits
- Providing unbiased guidance to support your investment decisions
- Creating a comprehensive retirement plan that considers all of your investments

With VRA you can receive investment advice through one of the following options:

- **Speaking with a VRA Investment Advisor**—Provides personalized advice from a licensed representative over the phone. There are no additional fees for this support.
- **Online Advice**—Provides personalized recommendations on how much to contribute, along with guidance on investment options and asset allocation designed to help you meet your retirement goals at no cost. You remain in control—whether or not to act on the advice is entirely up to you.
- **Professional Management**—Provides direct personalized portfolio management of your accounts in the plan. If you choose this service, there is an additional fee that will be charged to your accounts in the plan.

With **Income Beyond Retirement**,² a feature offered with the fee-based Professional Management service, if you're age 55 and older and within seven years of your desired retirement age you can gradually position all or a part of your portfolio to generate monthly payouts. You can begin payments at any time, and your account remains fully liquid. There is no additional cost to you if you are a member of the Professional Management service.

You may access VRA's Investment Advisory Services at siemenshealthineers401k.voya.com or by calling the Siemens Healthineers Retirement Service Center (SHRSC) at **844-920-4009** (hearing impaired **800-579-5708**) and speaking with a Voya Retirement Advisor.

Siemens Healthineers 2026

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 www.siemens-healthineers.com.

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¹ Siemens Healthineers has hired **Voya Retirement Advisors, LLC (VRA)** to provide investment advisory services to plan participants. VRA is a federally registered investment advisor and a member of the Voya Financial (Voya) family of companies. Financial Engines Advisors L.L.C. (FEA) acts as a sub-advisor for Voya Retirement Advisors, LLC. FEA is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither VRA nor FEA guarantees future results.

² **Income Beyond Retirement (IBR)** provides participants with additional flexibility to designate all or a portion of their account(s) to the IBR program objective with the remainder managed to the standard growth-oriented objective. Voya Retirement Advisors, LLC and Edelman Financial Engines, LLC do not guarantee payout amounts or payouts for life.