



2027 Benefits Enrollment Guide

Benefits That Fit Your Life



Benefits.Siemens-Healthineers.com

SIEMENS
Healthineers

Benefits that Fit Your Life – for Active Eligible Employees

At Siemens Healthineers, we know your needs are unique. That’s why our benefits are designed to give you flexibility, value, and support at every stage of life. Whether you’re focused on your own well-being or caring for your family, we offer benefits that help you live well and feel your best.

Special note: This guide pertains to the USA employees in the contiguous 48 states, D.C., Alaska, and Hawaii.

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Your Next Steps

- ☒ Explore your benefit options.
- ☒ Take time to review the benefit choices available to you, and use the tools and resources to find the coverage that fits your life.
- ☒ Enroll in your benefits for 2027. Once you’ve made your decisions, be sure to complete your benefits enrollment.



Resources to Help You Enroll

Finding the right benefits is an important part of caring for your health and your life. Use the resources we've provided to learn more about your options and select the coverage that fits your needs.



Alight Benefits Guidance

Need a little extra help choosing your benefits? Schedule time with an Alight Benefits Guidance counselor. They can help you compare plan costs, find the options that may fit your needs, answer your enrollment questions, and even help you enroll. To schedule an appointment, visit <https://shs.myannualenrollment.com>.



Siemens Healthineers Benefits Center (SHBC)

Have questions about your benefits or enrollment? You can chat with the SHBC online at mySHSBenefits.com. Select Virtual Assistant or Contact Us to start a chat. For general benefits questions, call 833-935-3328. Representatives are available by phone or online on weekdays from 10 am to 6 pm Eastern Time.



Benefits.Siemens-Healthineers.com

Looking for an easy way to explore your benefits? Visit Benefits.Siemens-Healthineers.com to learn more about your health, wealth, and wellness options — all in one place.



Alight Health Pro

Need help finding a provider, scheduling care, or checking a medical bill? Your Alight Health Pro is here to help. Log in to mySHSBenefits.com and click Health Pro Connection to send a secure message, or call 833-935-3328.

Enrolling in Your Benefits

Enrolling in your benefits is an important step in making sure you and your family have the coverage and support you need. Review your options carefully, choose the plans that best fit your needs, and complete your enrollment by the deadline.



What happens if you don't enroll?

Your current benefit elections—**except for Flexible Spending Accounts (FSAs) and Health Savings Account (HSA) contributions**—will carry over to 2027.

Note that if you are enrolled in either the Health Reimbursement Copay Advantage Medical Plan or the Health Savings Medical Plan under UnitedHealthcare and do not actively re-enroll, your plan type will carry over, but your carrier will switch to Anthem BCBS, which will be our sole national medical carrier for 2027.

Siemens Healthineers encourages you to take the time to review all the options available and evaluate your choices to ensure you have the coverage you need next year.

Steps to Enroll

1. Visit mySHSBenefits.com
2. Log in with your user ID and password*, or access via Single Sign On by visiting the Siemens Healthineers Employee Service Portal and selecting the mySHSBenefits.com tile. Take time to review your options, consider what works best for you, and make your selections.
3. When you're ready, click Complete Enrollment to submit your selections. Once you see "Completed Successfully," you're all set.
4. Watch for confirmation via email or mail.

If you experience a qualifying life event, such as getting married, having a baby, or getting divorced, you have 30 days to update your coverage by calling the SHBC at **833-935-3328**. Beginning January 1, 2027, you will have 60 days after a birth or adoption to enroll your new dependent.

For more information about dependents, review the Summary Plan Description (SPD).

*To register as a new user

1. Go to mySHSBenefits.com.
2. Create a User ID and Password, as well as a Siemens Healthineers Benefits Center (SHBC) phone PIN by selecting **New User?**
3. Enter the last four digits of your Social Security Number, your date of birth, and your zip code.
4. When prompted, create your User ID, Password, and phone PIN:
 - a. Your **User ID and Password** will let you return to the site later. You'll also choose a password hint and answer five security questions.
 - b. Your phone PIN will let you access your information through the Siemens Healthineers Benefits Center (SHBC). You'll also create a PIN hint in case you forget it.

What's New for 2027!

Annual Enrollment is your opportunity to review your choices and explore what's new for 2027.

This year's benefits package reflects both program changes and new enhancements, with a continued focus on providing valuable and affordable support for you and your family when it matters most. Beginning in 2027, the following changes will take place.

Medical Vendor Update:

Anthem BCBS will be our sole national medical carrier, while regional carriers like Kaiser and HMSA will remain in place. If you're currently covered by UHC, your medical plan will move to Anthem BCBS next year, with the same two plan options: the Health Reimbursement Copay Advantage Plan and the Health Savings Medical Plan. UHC members will also receive more information about Anthem BCBS's Continuation of Care program, which may allow you to keep seeing your current doctors in certain situations, even if they are out-of-network for Anthem.

Improving Disability Support:

We heard your feedback and are excited to partner with Reliance Matrix as our new disability insurer. You'll still have the coverage you need, but with a new claims administrator with a strong focus on customer service and the employee experience.

Enhancing Dental Benefits and Plan Updates:

This year, we are introducing Delta Dental's Next Stage Women's Health program for the PPO options. This program provides enhanced dental benefits to support women's overall well-being during pregnancy and menopause.

We will also be updating our dental program to remove the Delta Dental Georgia Plan, which provided different out-of-network benefits than the standard plans. Members in Georgia will have access to the Delta Dental High and Low Plans available in all other states.

Finally, dental contributions will increase modestly this year. Please review rates for all options to select the plan that best fits your needs.

New Voluntary benefits: Auto/Home & Pet Protection:

You will have access to more voluntary benefit options, including Auto and Home Insurance and Spot Pet Insurance. These benefits will be available for direct enrollment (no payroll deductions), and you can learn more about the plans and how to sign up by visiting Benefits.Siemens-Healthineers.com.

Health Savings Account (HSA) limits:

The IRS contribution limit for an HSA will increase to \$4,500 for individuals and \$9,000 for families. These limits include contributions from both you and Healthineers, as well as any rewards earned through the Healthy Rewards program. Be sure to make your HSA election for 2027, since **HSA contributions do not carry over automatically and must be selected each year.**

New eligible expenses for Be Well:

Additional expenses will be eligible through the Be Well program including:

- Emotional well-being and/or meditation apps and subscriptions
- Ergonomic office equipment such as standing desks
- Energy therapy such as Reiki, Healing Touch
- Home massage equipment such as massage devices, chairs, pads
- Women's health/menopause wearable devices

Healthy Rewards Updates:

We will be adding a \$50 incentive for completion of a biometric screening, as well as a new incentive of \$100 for members who engage with our AccessHope cancer support benefit. We will be eliminating the current incentive for the Health Risk Assessment on the medical carriers' portal, and will be limiting the incentives in the Healthy Focus program to a maximum of \$200 per year (\$100 each for participating in a Care/Disease Management Program, and completing a Post-Hospital Discharge Call).

You can review the full details of the 2027 Healthy Rewards program at Benefits.Siemens-Healthineers.com.

Transition of Care

For UnitedHealthcare members with existing health conditions or in the middle of treatment, Anthem will be with you every step of the way to make sure you continue to get the care you need.



Anthem will work with you and your doctors to understand any special health needs or conditions that you or your family members have including upcoming surgeries, special medicine needs, and ongoing care for conditions such as pregnancy or cancer.

Anthem's Continuation of Care and Transition of Care programs are designed to help make the transition to your new plan simple. These programs **may allow eligible UHC members receiving ongoing treatment** from providers who are not currently in Anthem's network to continue using those providers at in-network rates during the transition period.

What happens if I am in an active course of treatment or pregnant and my care provider is not in Anthem's network?

You can request continuation of care by calling an Anthem Family Advocate at 833-969-3997 to complete a request form by phone, beginning January 1, 2027. Anthem may contact your doctor to learn more about your condition, the care you need, and how long the care may be required.

An Anthem nurse manager will call you to review your care needs.

If the request is approved, you can continue to visit your current doctor for these services. They will be covered by your new Anthem plan for a set period of time.

What happens if I am scheduled for a procedure on or after January 1, 2027, that was approved by UnitedHealthcare?

Anthem will approve all surgeries and procedures that have been preapproved by UnitedHealthcare (UHC) and are scheduled to take place on or after January 1, 2027 — without any additional paperwork from you or your doctor. This includes procedures scheduled with care providers who are not in your Anthem plan's network.

UHC will send Anthem information on the preapproved procedure, and Anthem will include it in your new health record.

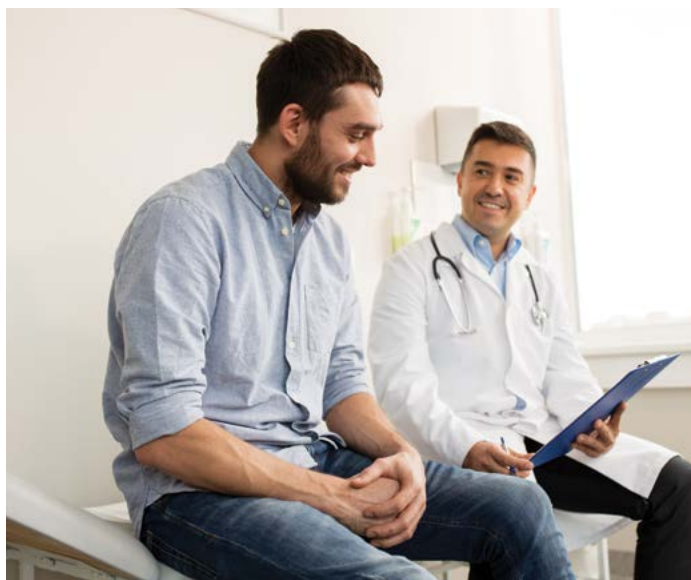
Anthem will contact you and your care provider by phone and mail to confirm the approval and provide an Anthem contact for questions about the approval. The procedure will be covered by your Anthem health plan, and you will only be responsible for any deductible and your share of the costs, also called coinsurance.

What happens if I have been working with a case manager at UHC?

UHC will let Anthem know if you are working with a nurse because of a health condition. Anthem will include this information in your new health record.

Anthem's personal health consultants will contact you in January to enroll you in the appropriate Anthem program.

An Anthem Family Advocate is available now to answer your questions at 833-969-3997, Monday through Friday, 8 am - 8 pm ET.



Medical Plans

Siemens Healthineers offers several medical plan options to meet your healthcare needs. Each plan provides comprehensive coverage with different cost structures to fit your situation. Depending on where you live, you may have different options available to you.

Available Plan Options

Anthem Health Reimbursement Copay Advantage Plan:

This plan combines the benefits of a copay plan with a company-funded Health Reimbursement Account (HRA) to help pay for your healthcare expenses.

Anthem Health Savings Medical Plan:

A high-deductible plan paired with a Health Savings Account (HSA). You can contribute pre-tax dollars to cover qualified medical expenses.

Kaiser HMO Plan:

A managed care option that provides comprehensive coverage when you use Kaiser network providers. (California residents only)



Health Reimbursement Copay Advantage Plan

The Health Reimbursement Copay Advantage Plan is administered through Anthem Blue Cross Blue Shield (BCBS). With Anthem BCBS's national network, you can get in-network care almost anywhere in the United States.

How the Plan Works

- You pay a set copay for office visits and urgent care visits
 - » Primary Care Visit: \$30
 - » Specialist Visit: \$45
 - » Urgent Care: \$60
- For higher-cost care, such as hospital stays or surgeries, you pay the full cost until you meet your deductible: \$1,500 for individuals or \$3,000 for families
- After you meet your deductible, you usually pay 10% of the negotiated cost for covered services and Siemens Healthineers pays 90%.
- Once you reach the out-of-pocket maximum (\$3,700 for individuals or \$7,400 for families), the rest of your eligible costs for the year are covered.
- You pay more when you receive care out-of-network.
- Most annual preventive care and recommended screenings are covered at no cost when you stay in-network.

The Copay Advantage plan automatically comes with a Health Reimbursement Account (HRA) to help with costs. With this plan, Siemens Healthineers gives you money in an 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.



What You Need to Know about Your HRA

- Only Siemens Healthineers can contribute to this account.
- Your HRA can help pay for medical costs for you and your covered family members.
- You can either pay for expenses yourself and request reimbursement or set up the HRA to pay automatically.
- Not all expenses are eligible for HRA payment. Dental, vision, prescription drugs, and payroll contributions are ineligible.
- As long as you stay enrolled, you can carry over up to \$4,000 of unused HRA funds from year to year.
- If you change medical plans or leave the company, any remaining balance in your HRA account is forfeited.

Health Savings Medical Plan

The Health Savings Medical Plan administered through Anthem Blue Cross Blue Shield (BCBS) gives you more control over your healthcare spending. With Anthem BCBS's national network, you can get in-network care almost anywhere in the United States.

How the Plan Works

This plan helps you manage your healthcare costs with support from a **Health Savings Account (HSA)** — a tax-free account that Siemens Healthineers helps fund.

- You pay the full cost of covered care, including prescriptions, until you meet your deductible: \$2,000 for individuals or \$4,000 for families.
- After you meet your deductible, you pay 15% of the negotiated cost for covered services and Siemens Healthineers pays 85%.
- Once you reach the out-of-pocket maximum (\$4,500 for individuals or \$9,000 for families), the rest of your eligible costs for the year are covered.
- You pay more when you receive care out-of-network.
- Most preventive care and recommended screenings are covered at no cost when you stay in-network.

Additional Savings

Once your HSA balance is over \$1,000, you can invest in mutual funds through Optum Bank. Previously, the minimum balance was \$2,000 - so now you can invest your funds even sooner.



What You Need to Know about Your HSA

- You can open an HSA only if you're enrolled in the Health Savings Medical Plan and have no other medical coverage.
- Siemens Healthineers deposits \$400 into your HSA (or \$800 if you cover dependents).
- You can also add your own money tax-free up to an IRS-set annual maximum.
- The total IRS contribution limit for 2027 (including company contributions) is \$4,500 for individual coverage or \$9,000 for family coverage, with an additional \$1,000 catch-up contribution for those aged 55 or older.
- You can earn more dollars for your HSA by completing wellness activities in the Healthy Rewards Program.
- If you enroll mid-year, your company contribution is prorated based on the month of the year you join.
- If you switch medical plans, leave the company or retire, the HSA is yours to keep.

Company-paid Critical Illness



Extra Protection—At No Cost to You

If you enroll in an Anthem medical plan, you automatically receive company-paid* Critical Illness coverage through Voya—no action needed.

- \$5,000 benefit for you and your covered family members
- 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.
- For more information or to file a claim, visit [Voya's website](#).

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

Learn more about these plans at [Benefits.Siemens-Healthineers.com](#).

*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.

Kaiser Health Maintenance Organization (HMO) Medical Plan

If you live in California, the Kaiser HMO option may be available to you based on your home address.

How the Plan Works

- You pay a set amount, called a copay, when you visit the doctor, urgent care, or the emergency room.
- These copays count toward your yearly out-of-pocket limit.
- There is no deductible, so you do not need to pay a large amount before the plan starts helping with costs.
- If you have a true emergency and need care outside the Kaiser network, the plan will still help—if you notify Kaiser as soon as possible.
- Your out-of-pocket maximum for medical and prescription drug expenses is \$1,500 for individual coverage or \$3,000 for family coverage. Once you reach that limit, 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 choose a primary care provider (PCP) from the HMO network to manage your care. If you need to see a specialist, your PCP will provide a referral. Without a referral, or if you go outside the network, the plan will not cover the cost.

Comparison of Medical Plans

	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 • No PCP or referral required to see a specialist • Higher benefit level for in-network care than out-of-network care		• PCP Required • Need PCP referral to see a specialist • 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 + dependent(s) You cannot make contributions to the HRA	Includes access to an HSA with employee before-tax contributions and Siemens Healthineers contributions of: • \$400 employee • \$800 employee + dependent(s) Maximum amount you and Siemens Healthineers can contribute to your HSA: • \$4,500 individual • \$9,000 family	None
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
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

*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.

**Plan reimbursement for covered services for out-of-network providers is limited to the Maximum Allowed Amount as determined by Anthem Blue Cross Blue Shield.

Prescription Drug Coverage

Siemens Healthineers provides prescription drug coverage through CVS/Caremark® for the Health Reimbursement Copay Advantage Plan and Health Savings Medical Plan.

Note: If you are enrolled in one of the regional medical plans, check with your carrier for more information about your coverage.

	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)	N/A
Kaiser Mail Order service (100-day supply)	N/A	N/A	- 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)

Filling Prescriptions through CVS/Caremark

Your prescription options are designed to fit your needs, giving you options to order online or pick up in person, whether for short-term needs or ongoing maintenance medications.

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

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

Start sooner: 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.

*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.

Special Benefits for Anthem Participants

As a participant in the Anthem HSA or HRA plan, you'll have access to additional benefits. See below for more.



Sydney Health App

The Anthem Sydney Health app makes it easy for you to navigate your medical benefits right from your mobile device.

With the Sydney Health app you can:

- Access your digital member ID card
- Find care near you
- Meet with a provider virtually
- See what your plan covers and check claims
- Fill prescriptions



With the Sydney Health app, you also have access to the Find Care tool, which allows you to search for a doctor by name, specialty or procedure, customize and refine results, and compare doctors and costs. Scan the QR code to download the app for free from the Google Play Store or the Apple App Store.

Anthem Total Health Connections

Connect with a dedicated Family Advocate for free! Your no-cost medical concierge can connect you and your family with programs that support your whole health, including the physical, mental, and social aspects of your well-being. Your Family Advocates can help you:

- Find quality care providers and facilities in your plan's network
- Schedule appointments
- Understand your benefits, including wellness rewards
- Stay on top of preventive care and connect you to resources to help you manage your health

You also have access to these enhanced benefits:

Clinical Advocates, such as registered nurses, work with your doctor to create personalized care plans for you, as needed.

Inclusive Care connects LGBTQ+ individuals and families to best-in-class medical and emotional care.

Building Healthy Families provides guidance and resources for growing your family, having a baby, or raising children age 5 and under.

Virtual primary care allows you to have a video visit with a primary care doctor in your plan's network through the Sydney Health app.

Behavioral Health Resource provides expert, confidential, and compassionate care for your mental health virtually or in person, 24/7.

Virtual Care

If you are experiencing non-emergency issues such as a cold, sore throat, headache, back pain, joint pain or something similar, you can utilize virtual care from experienced doctors from your phone, tablet or computer. Benefits include the following:

- ✓ **24/7 help:** Fast doctor visits through your phone, tablet, or computer — no appointments or waiting rooms.
- ✓ **Affordable care:** Virtual visits cost significantly less than a trip to the emergency room.*
- ✓ **Reliable care:** Manage your urgent care needs and receive expert advice, treatment plans, and prescriptions.**

*Costs are calculated according to your estimated out-of-pocket costs and average health plan copays. Care outside your network may cost more out of pocket. Call the Member Services number on your member ID card if you have questions about your plan.

**Your doctor will prescribe you medications as they see fit.

Benefits for Health and Wellness

Participants in company medical plans may also have access to additional benefits to support your overall well-being.



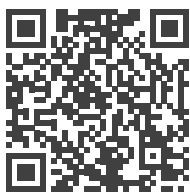
WIN Fertility

Siemens Healthineers partners with WIN to provide inclusive family-building solutions and compassionate guidance from our Nurse Care Advocates, helping you navigate your care while becoming a meaningful part of your support system no matter where your journey takes you.

If you are enrolled in an Anthem BCBS medical plan, you will receive:

- \$25,000 lifetime maximum benefit toward eligible expenses related to fertility treatment and fertility medications.
- Ongoing Nurse Care Advocate support including education, guidance, and behavioral health support to help you each step of the way.
- Assistance selecting an in-network provider based on your individual needs, goals and preferences.
- Expertise in understanding complex information such as common causes, testing and treatment options, as well as medication guidance.
- Convenient nurse access through the WINFamily App where you can schedule consults with your WIN nurse, get instant clinical support, monitor your health privately, and stay organized with calendar reminders about appointments.

Download the WINFamily App Today



1. Scan to download the WINFamily App.
2. Create your account using employer code **SH22**.
3. Schedule an in-app consult with a Nurse Care Advocate to learn more about your benefits and start your journey.

For more information, visit

managed.winfertility.com/siemens-healthineers
or call our Member Support Team at 855-556-9869
9 am - 9 pm ET | Monday – Friday



Hinge Health

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



What the Plan Offers:

- A care plan designed for your everyday activities and long-term goals – and to treat multiple areas of your body at once.
- Exercise therapy sessions you can do in as little as 15 minutes – anytime, anywhere with the Hinge Health app.
- 1-on-1 support from a physical therapist and health coach to tailor your sessions as needed and help you reach your goals.

Hinge Health Enso®

Enso® is Hinge Health's FDA-cleared, wearable device that provides fast, drug-free, non-invasive pain relief. When clinically appropriate, Enso may be recommended by a physical therapist as part of a personalized care plan to help members manage pain, stay active, and engage in exercise therapy.

To learn more and get started, visit www.hingehealth.com/for/siemenshealthineers or call 855-902-2777.

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 Delta PPO 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.

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.

For more details, access the schedule of benefits at Benefits.Siemens-Healthineers.com

You Have Three Choices:

DeltaCare DHMO

The DeltaCare DHMO requires you to stay in-network for care.

Delta PPO Low Plan

The Delta PPO Low Plan gives you lower deductions from your paycheck.

Delta PPO High Plan

The Delta PPO High Plan gives you more coverage and lower out-of-pocket costs when you go to the dentist.

	DeltaCare DHMO*	Delta PPO Low Plan*	Delta PPO High Plan*
Deductible	None	\$75 individual \$225 family	\$50 individual \$150 family
Preventive Services (cleaning, oral exams, x-rays)	\$0	Plan pays 100%	Plan pays 100%
Basic services (extractions, fillings)	Per schedule of benefits	Plan pays 70% after deductible	Plan pays 80% 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	\$1,000 per covered person	\$2,000 per covered person
Orthodontia	Per schedule of benefits	None	Plan pays 50% after deductible
Orthodontia Lifetime Maximum	N/A	N/A	\$2,000 per covered person
Out-of-Network Benefits*	None	Preventive: plan pays 80%; Basic/Major: plan pays 50%	Preventive: plan pays 100%; Basic: plan pays 60%; Major: plan pays 50%

*Reimbursement is based on PPO Contracted Fees for PPO Providers, Premier Contracted Fees for Premier Providers and Program Allowance for Non-Delta Dental Providers.

Your dental plan also includes virtual care, women's health support, and additional wellness resources.

Virtual Visits

You can receive the following types of virtual care through Delta Dental:



Photo submission

- An easy-to-use, photo-based platform
- Get answers from a Delta Dental dentist in less than 24 hours
- Ideal for a quick exam or an overall oral health evaluation



Video Visit

- **Schedule** a face-to-face video visit from anywhere with a Delta Dental dentist
- Ideal for urgent needs, second opinions or those wanting a live video visit outside of normal office hours

Next Stage™ Women's Health

Next Stage™ Women's Health is a first-of-its-kind, holistic program that supports women's dental health needs during pregnancy and menopause. The program offers:



- Enhanced dental benefits
- Specialty telehealth visits
- Products and education to support women's oral health and overall well-being
- Eligibility to rent or purchase the Embr Wave Smart Cooling & Warming Wristband at an exclusive member price
- Access to expert support from menopause specialists through Midi Health, a virtual clinic

Additional Benefits:



- **LifePerks:** Discounts on oral health products, services, memberships and more
- **Hearing aids and LASIK:** Discounts through Amplifon and QualSight
- **Wellness resources:** Online articles, recipes, videos and more

Vision Plan

You are automatically enrolled in the Basic Vision Plan through EyeMed.

Your vision benefits give you the flexibility to choose the coverage that works best for you and your family.

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

You have the option to upgrade to the Enhanced Vision Plan or Premier Vision Plan for added benefits like contact lenses, frames, and lenses, or waive coverage.

Visit Benefits.Siemens-Healthineers.com for a comparison of the three plans available.



Flexible Coverage Levels

Just like medical and dental, the vision plans offer 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.

How Plan Costs Compare

Review the medical plans available and compare employee contributions based on your coverage selection.

2027 Biweekly Contributions for Full-time Employees



Plan	Employee	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Family
Medical				
Health Savings Medical Plan	\$34.37	\$108.41	\$98.43	\$191.78
Health Reimbursement Copay Advantage Plan	\$68.91	\$209.62	\$182.62	\$323.33
Kaiser HMO – California	\$64.95	\$173.21	\$155.68	\$242.28
Dental				
DeltaCare DHMO Plan	\$4.89	\$9.78	\$11.18	\$17.49
Delta Dental PPO - Low Plan	\$8.62	\$17.24	\$17.55	\$24.45
Delta Dental PPO - High Plan	\$11.19	\$22.39	\$22.79	\$31.75
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 2027 contribution amounts.



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 (DCFSA) —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.

Contribution maximums and eligible expenses

- 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 fully spent, 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, such as prescriptions, dental costs, and vision costs.

Account	Contributions	Eligible Expenses Included
Healthcare FSA	• Minimum: \$120 • Maximum: \$3,400 per year	• Medical plan expenses (including prescription drug) • 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 disabled spouse)	• Minimum: \$120 • Maximum: \$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.

Healthcare and Dependent Day Care Flexible Spending Accounts (continued)

Your FSA funds are easy to use—your Healthcare FSA debit card arrives automatically, and you can manage your account online anytime. Just save your receipts for any expenses that may need verification.

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 participant.wageworks.com.
- 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](https://www.irs.gov)).
- Keep your receipts! You'll need them for your claim form.



Check your receipts!

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

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

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.

	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	Your maximum reimbursement is your total contribution amount for the year, minus any reimbursements you have 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 2027 FSA funds for expenses through December 31, 2027. Up to \$680 will roll over into 2028—anything over that is forfeited. You have until May 31, 2028, to submit claims for 2027 expenses.	You can use your 2027 FSA for eligible expenses through March 15, 2028. Any unused funds after that date are forfeited. You have until May 31, 2028, to submit your claims to HealthEquity.

Commuter Benefits Program

Commuter benefits help make your daily travel easier and more affordable. Choose the contribution amount that works for you, then use the payment option that best fits your commute.



How It Works:

Choose how much to contribute: up to \$340/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.

Life & Work Assistance Program

You and your eligible family members are automatically covered by the Healthineers Life & Work Assistance program, powered by TELUS Health, at no cost to you. This benefit is available to you even if you waive Siemens Healthineers healthcare coverage.

What the Program Offers:

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

Support is just one call away.

You can reach a professionally trained counselor by calling the Healthineers Life & Work Assistance program toll-free at 800-433-7916 and identifying yourself as a Siemens Healthineers employee or family member.

To learn more about the Healthineers Life & Work Assistance program services, visit <https://healthineers.sharepoint.com/:u:/r/sites/HumanResources/SitePages/Lifeworks.aspx>

Wellness Programs

Siemens Healthineers offers wellness programs to meet your needs and support your physical and emotional health including Healthy Rewards, Be Well Reimbursement, Headspace, and AccessHope.



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 Biometric Screening*	\$50
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)	
• Participate in a care/disease management program	\$100
• Complete a post-hospital discharge call	\$100
Engage with Access Hope (Cancer Support Team or Expert Advisory Review)	\$100

*must complete self-attestation form available on Anthem member website

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)
- Gym memberships
- Massages
- Meditation and mindfulness sessions
- Wearable fitness devices
- Nutrition and weight-loss programs
- And so much more!

Eligibility:

- All regular full-time and part-time employees at Siemens Healthineers scheduled to work at least 20 hours per week (even if you are not enrolled in a Siemens Healthineers medical plan).
- Your dependents (i.e., spouse, domestic partner, children) are not eligible to participate in the program.
- If you and your spouse are Siemens Healthineers employees and work in a participating company, both of you are eligible for benefits under this program.

Important Reminder

Eligible wellness expenses must be incurred January through December of the plan year and claims must be submitted by March 31 of the following plan year.

Discover eligible expenses, how to submit a claim and more at Benefits.Siemens-Healthineers.com.

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, manage anxiety and stay focused.

Additionally, with the Family & Friends Option, you can nominate up to two people from outside Siemens Healthineers to use Headspace for free!

Information on how to sign up for Headspace can be found at Benefits.Siemens-Healthineers.com.



AccessHope

AccessHope provides 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 at no cost.

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, visit myaccesshope.org/siemenshealthineers or call 833-693-4673.

Income Protection

Protecting your income and your loved ones is an important part of your overall benefits package.

Life Insurance

Basic and Supplemental Life insurance is administered by The Hartford.

Covered Person	Coverage Type	Amount	Who Pays
You	Basic Life	1x salary (max \$1M)	Siemens Healthineers
	Supplemental Life	1-10x salary (max \$2.5M)	You
Spouse	Supplemental Spousal Life	\$10k - \$250k in increments of \$10,000, not to exceed 3x your pay	You
Children	Supplemental Child Life	\$5k, \$10k, \$15k, \$20k or \$25k	You

*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.

Important Reminders:

- **Basic Employee Life Insurance:** 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.
- **Supplemental Employee Life Insurance:** You can buy this extra life insurance on top of your basic coverage. It is paid with after-tax dollars. Pay includes your base salary, bonus, and commissions, rounded up to the next \$1,000. You can name anyone as your beneficiary and can update this at any time.
- **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.

Evidence of Insurability (EOI)

EOI (proof of good health) is required 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.





Personal Accident Insurance (PAI)

PAI offered through The Hartford 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 you and your family, you get 1x your pay.

Extra coverage:

- You can buy more (up to 12x your pay including the company-paid coverage).

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.

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.

Whole Life Insurance with Long-term Care

You have the option to purchase Whole Life Insurance with Long-term Care through The Standard (previously Allstate Employer Voluntary Benefits). This is a single policy that gives two levels 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 receiving 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.

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 the following:

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 Spot Pet Insurance)	Auto and Home Insurance (through Benefit Hub)	Benefit Hub (Discount Marketplace)

Accident Insurance

How It Works: Accident Insurance will pay a benefit based on the type of injury sustained and the type of treatment you may receive.

Your Coverage Choices: With Accident Insurance, you decide whether to choose the Basic Plan or Enhanced Plan and whether to cover yourself, your spouse, and/or any dependent children (up to age 26). The Enhanced Plan provides higher benefit payments than the Basic Plan in the case of a covered accident.

Critical Illness

If you are enrolled in the Health Savings Medical Plan or the Health Reimbursement Copay Advantage Plan, you are automatically enrolled in an employer-paid Critical Illness plan with a benefit amount of \$5,000. In addition to this employer-paid coverage, you can also enroll in the voluntary Critical Illness plan.

How It Works: With Critical Illness Insurance offered through Voya, the plan pays a lump sum if you or a covered dependent is diagnosed with a covered critical illness. Please Note: Spouse coverage amount is 100% of employee’s benefit amount; child coverage amount is 50% of employee’s benefit amount. You choose how you use the benefit payment.

Please review the full list of covered critical illnesses and benefit amounts available on [Benefits.Siemens-Healthineers.com](https://benefits.siemens-healthineers.com) prior to making your election.

Your Coverage Choices: You have three options for Critical Illness coverage with lump sum payouts. You can opt for coverage with our buy-up options of \$10,000, \$20,000, \$30,000. You also decide which dependents to cover.

Please Note: Coverage for children is automatically included with your enrollment in any coverage tier.



Hospital Indemnity Insurance

How It Works: Hospital Indemnity Insurance provides a benefit if you or a covered dependent are admitted or confined to a hospital as a result of an accident, sickness, or pregnancy. The policy specifies a daily benefit amount for each day that you or a covered dependent is in the hospital, based on the reason for the hospitalization (e.g., ICU admission, non-ICU admission, etc.).

Your Coverage Choices: You can elect the Basic or Enhanced option for Hospital Indemnity Insurance and choose which dependents to cover. The Enhanced option provides higher benefits than the Basic option for any hospitalization.

Make sure to review the plan information available at <https://presents.voya.com/EBRC/SiemensHealthineers> for full details and restrictions of the plan.

Legal Insurance

What you get with a LegalEASE plan:

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In- and out-of-network coverage
- Concierge help navigating common individual or family legal issues

The value of the LegalEASE benefits: As a member, you will have access to a national network of more than 21,500 attorneys. You will also save time and costly legal fees. But most important, your membership will give you confidence and coverage for:

- Home and consumer (Buying, selling, foreclosure and tenant disputes)
- Financial (Debt collection, collections, contracts)
- Auto and traffic (Traffic matters and license suspensions)
- Family (Adoption, divorce, name change)
- Estate planning and wills (Will, living will, healthcare power of attorney)
- And more

Under the Family plan, your parents and grandparents are also eligible for the following elder law benefits: will preparation, living will/healthcare or advanced directive, durable financial power of attorney, healthcare or medical power of attorney, elder

law matters (including document review for Medicare/Medicaid materials, prescription plans, leases, nursing home agreements, deed preparation when the member/covered spouse is either the grantor or grantee, and promissory note preparation).

Under the Parents Plus plan, parents and grandparents are covered for the following benefits: telephone advice, office consultation, review of simple documents, document preparation, discounted hourly rate, identity theft defense, wills (simple, complex, and living), and healthcare power of attorney.

With the LegalEASE Plan, you also have access to several programs at no additional cost:

- **TurnSignal** gives drivers and their families on-demand access to an attorney by video chat during a traffic stop or car accident. It's designed to help reduce stress, support your rights, and keep roadside situations calm and safe.
- **Hello Divorce** offers step-by-step support to help make the divorce process simpler, less stressful, and more manageable. With expert guidance and online tools, you can move forward with more confidence and less conflict.
- **Caregiver Services** helps you find trusted, background-checked care for children, seniors, pets, and more. Whether you need child care, elder care, education support, or help around the house, you'll get personalized support to find the right fit.

To learn more about your legal benefits plan, visit <https://www.legaleaseplan.com/siemens-healthineers> or call 800-248-9000.

Identity Theft Protection

How It Works:

- **Identity Protection:** Norton LifeLock's proprietary technology monitors¹ for fraudulent use of Social Security numbers, name, address, and date of birth in applications for credit and services. The patented system sends alerts by text, phone, email, or mobile app when a potential threat is detected. If you become a victim of identity theft, Norton LifeLock can help you restore your identity easier than what you can do on your own.
- **Device Protection:** The multi-layered, advanced security helps protect devices against existing and emerging malware threats, including ransomware, and helps protect private and financial information when you go online.
- **Online Privacy:** Norton LifeLock Benefit Plans help protect devices on vulnerable connections through bankgrade encryption on Secure VPN to keep information private. The plan also scans common public people search websites for your information and helps you easily opt-out.²



With the Norton LifeLock plan, you also have access to several programs at no additional cost:

- **Norton Family Parental Control** can help you keep your kids safer online by building healthy digital habits.
- **Million Dollar Protection** offers added financial coverage and peace of mind if you ever experience identity theft.

To learn more this benefit, visit norton.com/premierplus.

¹Norton LifeLock does not monitor all transactions at all businesses.

²These features are not enabled upon enrollment. Member must take action to activate this protection.

Auto and Home Insurance

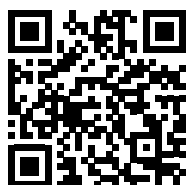
With Auto and Home Insurance through Siemens Healthineers, you can receive quotes from top national carriers all through one tool so it's easy for you to shop and compare. You can also compare rates, switch anytime, and bundle and save. Our partnership with Benefit Hub allows you to quote with over 30 carriers for Auto Insurance, and offers a strong carrier lineup for Homeowners Insurance. This wide carrier choice allows you to find coverage that best fits your needs and budget.

Benefit Hub's online aggregate quoting platform makes comparison shopping easy. Carrier-neutral service center representatives are licensed and provide unbiased support, and dedicated insurance advisors can help through the shopping and enrollment process. Ongoing policy service and claim support is handled through Benefit Hub or directly through the selected insurance carrier.

Through Benefit Hub's quoting tool, employees can save an average of \$980 annually on Auto Insurance. Our quick and easy quoting process streamlines the shopping experience. Benefit Hub's Homeowners Insurance allows our employees to save an average of \$718 annually. The quoting tool gives you access to quote with 15+ carriers.

Benefit Hub's online platform will pull the top 5 quotes received for a faster, easier shopping experience.

1. Go to siemenshealthineers.benefithub.com or call 844-317-4474



2. Register with your Employee ID and Date of Birth
3. Enter your name and email address
4. Create your account and click register
5. Use referral code **38K5C4**

Pet Insurance

As an employee of Siemens Healthineers, you can enroll in Pet Insurance benefits through Spot Pet Insurance. The plan helps you prepare for unexpected vet expenses by offering coverage for your pets at any licensed vet in the United States. Every pet is welcome, any breed, any age, even pets with pre-existing conditions. If a condition remains symptom-free for some time, it may also qualify for future coverage!

You have the option to choose between Accident Only or Accident and Illness plans, plus optional Preventative Care.

How It Works

- **Visit the vet.** You can visit any vet in the USA or Canada.
- **Submit a claim.** Submit your claim online or through our app.
- **Get reimbursed** quickly and easily.

To learn more about this benefit and enroll at any time throughout the year, visit spotpet.link/siemenshealthineers.



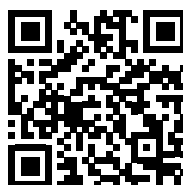
Siemens Healthineers Marketplace

We are thrilled to introduce the new Siemens Healthineers Marketplace, your one-stop shopping experience is here. This exclusive marketplace provides access to a variety of discounts, rewards, and perks in the following categories:

- Entertainment
- Restaurants
- Health and wellness
- Travel
- Auto
- Electronics
- Apparel
- Education
- Beauty and spa tickets
- Auto and home insurance
- Local deals

It's easy to access and start saving today!

- Go to siemenshealthineers.benefithub.com
- Register with your name and email address
- Use referral code **38K5C4**



You can also scan to access your account on the mobile app.



Disability Programs

Siemens Healthineers provides income protection for you and your family through our Short-Term Disability (STD) and Long-Term Disability (LTD) plan now through Reliance Matrix.



Short-Term Disability (STD)

Short-Term Disability (STD) provides income protection if you are unable to work due to a nonwork-related accident, illness, or pregnancy. STD insurance is coverage that provides you with income protection, should you lose time on the job due to an injury or illness. With disability coverage, Siemens Healthineers will pay 100%¹ of your salary for weeks 2–9 of your disability and 66.67% of your salary for weeks 10–26.²

Long-Term Disability

Long-term disability (LTD) coverage helps protect you against loss of income when you cannot work for an extended period because of a physical or mental disability. If you become disabled, the benefit you receive is a certain percentage of the monthly pay you were receiving before you became disabled. You have the option to choose between two different plans: the company-paid plan and the employee-paid after-tax plan.

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 annual enrollment period.
- If your pay goes down, your coverage won't change until the next calendar year.



¹Please note, if you live in a state that offers government-provided paid family leave or disability benefits, you are required to file for those state benefits. Your total combined income from both the State and SHS cannot exceed 100% of your regular pay.

²STD plans may vary for unions based on applicable collective bargaining.

Benefit Resources

Benefit	Carrier	Website	Phone Number
Alight Benefits Guidance Alight Health Pro Connection			833-935-3328
Siemens Healthineers Benefits Center		mySHSBenefits.com	Outside the United States, Puerto Rico or Canada: 332-600-6270 Between 10 a.m. and 6 p.m. Eastern Time, Monday through Friday
Medical	Anthem Blue Cross Blue Shield (BCBS)	anthem.com	833-969-3997
	Kaiser Permanente	healthy.kaiserpermanente.org	800-464-4000
	HMSA	hmsa.com	Oahu: 808-948-6386 Toll-Free: 855-260-5256 Maui Branch: 808-871-6295
	Cigna International	cignaenvoy.com	United States: 800-441-2668 Outside United States: 302-797-3100
Prescription Drugs	CVS Caremark	caremark.com	844-757-0414
	Specialty Pharmacy	CVSspecialty.com	800-237-2767
	Prudent Rx		800-578-4403
Dental	Delta Dental	www1.deltadentalins.com/shs	800-592-0145
Vision	EyeMed (Insight Network)	member.eyemedvisioncare.com/SHS	866-800-5457
Life & Work Assistance Program	TELUS Health	shs.lifeworks.com	800-433-7916
Cancer Expertise	AccessHope	Myaccesshope.org/ siemenshealthineers	833-693-4673
Be Well Reimbursement Program, Flexible Spending Accounts and Commuter Benefits	Health Equity I EZ Receipts	participant.wageworks.com	877-924-3967
Accident Insurance, Critical Illness Insurance, Hospital Indemnity Insurance	Voya	https://presents.voya.com/EBRC/Home/SiemensHealthineers	877-236-7564
Health Savings Account (HSA)	Optum Bank	optumbank.com	866-234-8913
Musculoskeletal Support	Hinge Health	www.hingehealth.com/for/siemenshealthineers	855-902-2777
Family-Building Solutions	WIN Fertility	managed.winfertility.com/siemens-healthineers	855-556-9869
Life and Accident Insurance	The Hartford	mybenefits.thehartford.com/login	888-563-1124

Benefit Resources

Benefit	Carrier	Website	Phone Number
Whole Life Insurance with Long-term Care	The Standard	www.standard.com Group Policy Number: E1609	800-521-3535
Disability Programs	Reliance Matrix	www.reliancematrix.com	877-202-0055
Retirement Service Center	Siemens Healthineers Retirement Service Center (SHRSC)	siemenshealthineers401k.voya.com	844-920-4009
The Savings Plan — 401(k)	Voya Retirement Advisors	https://www.siemens-healthineers.com/Voya401K	844-920-4009
Legal Insurance	LegalEASE	https://www.legaleaseplan.com/siemens-healthineers	800-248-9000
Identity Theft Protection	Norton LifeLock	Initial setup (post enrollment): www.norton.com/ebsetup Ongoing log in (after initial setup): www.my.norton.com	800-607 9174 (9 am-7 pm EST)
Auto and Home Insurance	Benefit Hub	siemenshealthineers.benefithub.com	844-317-4474
Pet Insurance	Spot Pet Insurance	spotpet.link/siemenshealthineers	800-905-1595
Voluntary Discount Program for Siemens Healthineers Employees	Benefit Hub	siemenshealthineers.benefithub.com	



Additional Information and Notices

Summary of Material Modifications

This document serves as a Summary of Material Modifications (SMM) for benefit changes effective January 1, 2027. 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**.

Notification of Amendment to Qualifying Life Event Enrollment Window

Effective January 1, 2027, the timeframe for enrolling a newly acquired dependent following a birth, adoption, or placement for adoption has been extended from 30 days to 60 days. Employees now have up to 60 days from the date of the qualifying event to request coverage for their new dependent. If enrollment is not completed within this 60-day period, the dependent generally may not be enrolled until the next Annual Enrollment period or another permitted enrollment event occurs.

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 Benefits.Siemens-Healthineers.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.

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.

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 2025, which ended on September 30, 2025, Siemens Healthineers had approximately 74,000 employees worldwide and generated revenue of around €23.4 billion. Further information is available at siemens-healthineers.com.

