SEMLER INDUSTRIES, INC.

2026-2027 Employee Benefits Overview

Plan year coverage: October 1, 2026 - September 30, 2027

Health & Insurance

- Medical Insurance - Blue Cross Blue Shield of Illinois (5 plan options)
- Employer medical contribution - 75% for employee-only coverage / 60% for employee + dependent coverage
- Dental Insurance - Principal; Base/Low and High plan options, with in-network preventive care covered at 100%
- Vision - $10 in-network eye exam copay every 12 months; $25 materials copay; $130 frame or contact lens allowance
- Health Savings Account (HSA) - available with an eligible HDHP when HSA requirements are met; unused funds roll over

Financial Protection

- Company-paid Basic Life + AD&D coverage for eligible employees
- Optional Life Insurance - additional coverage available for employees and eligible family members
- Short-Term Disability - 60% income benefit; may begin on Day 8 of a qualifying disability; mandatory and employee-paid
- Long-Term Disability - 60% income benefit; may begin after 90 days of a qualifying disability; mandatory and employee-paid
- 401(k) Match - 100% of first 3% + 50% of next 2% contribution

Time Away From Work

- Vacation accrual based on years of service:

Years of Service	Vacation
91 days - 1 year	1 Week (5 Days)
1 - 4 Years	2 Weeks (10 Days)
5 - 9 Years	3 Weeks (15 Days)
10+ Years	4 Weeks (20 Days)

- 8 Full-Day Holidays & 2 Half-Day Holidays
- Sick Time - 1 hour per 40 hours worked (up to 40 hours annually)

ADDITIONAL BENEFITS & ENROLLMENT

Additional Benefits & Perks

- Employee Assistance Program - Principal Core; confidential support at no cost, 24/7 phone access, and up to 3 counseling sessions per year
- Pet Insurance - group discount available
- Transit Reimbursement Program - eligible public transportation, vanpooling, and parking expenses
- Voluntary Accident Insurance - benefit for covered accidental injuries and related services
- Voluntary Critical Illness Insurance - benefit for qualifying covered serious illnesses
- Principal Discounts + Services - available programs depend on the Principal benefits selected
- Discretionary Bonus Program
- Monthly Engagement Events & Annual Company Celebrations

Eligibility & Coverage

- Full-time employees working 30 or more hours per week are eligible
- Eligible dependents include a legal spouse and eligible children up to age 26
- New-hire coverage starts the 1st of the month after 30 days of employment

Enrollment Notes

- Medical, dental, and vision are separate elections; review the exact plan, network, and payroll cost before choosing
- Qualifying life events may allow benefit changes outside open enrollment; most requests are due within 30 days
- For current costs, plan details, and enrollment support, check Employee Navigator or contact Human Resources

Employee Assistance Program

Principal Core - 800-450-1327 - Confidential support available 24/7
Support includes stress, relationships, childcare, eldercare, financial coaching, and legal resources.