

2026 SILA EMPLOYEE BENEFITS

What's New for 2026!

A Fresh Start with Your Medical Coverage

We're excited to partner with Highmark this year to bring you enhanced medical coverage. This change was made with your needs in mind, offering improved member support, user-friendly tools to manage your care, and access to a broad, high-quality provider network. Whether you're scheduling a routine visit or managing a health condition, Highmark is here to make your healthcare experience smoother, more personalized, and easier to navigate.

Additional Programs Available Through Highmark

Baby BluePrints

Baby BluePrints is a free program that offers educational information on all aspects of pregnancy, plus one-on-one support from a women's health specialist.

It's covered by your Highmark health plan, and has everything you need to stay calm, confident, and informed while you wait for your little one to arrive.

Call 866.918.5267 to get started.

Highmark Wellness Coach

Through your new Highmark medical plan, you can receive personalized coaching from your own wellness coach. This program helps create a customized plan to help you:

- Lose weight
- Reduce stress
- Quit smoking
- Manage chronic conditions
- Sleep better

Call 800.650.8442, Monday - Friday, to get connected with a coach, or visit HighmarkHealthCoachBlueShield.com to learn more.

Blue 365 Discounts

Blue365 is Highmark's discount program, which offers you savings on a variety of products. When you register at blue365deals.com, you get access to offers on select Garmin and Fitbit products through Heart Rate Monitors USA, and thousands of gyms nationwide for a low monthly fee through Tivity Health.

To help you care for the whole you, Blue365 also offers discounts on vision, dental, and hearing products and services.

Register at blue365deals.com to get started.

Mental Well-Being

Starting January 2026, you will have access to Mental Well-Being, powered by Spring Health. This mental healthcare option can help you or your family get the right care, right away, and make room for a brighter future.

Download the My Highmark app from your phone's app store or visit MyHighmark.page.link/MentalWellBeing today.

Well360 Virtual Health

Save time and get care – wherever it's convenient for you. With virtual visits, you can see a provider for symptoms and conditions that can be treated from home. You can even have prescriptions and refills sent to your preferred pharmacy.

Through this program, you also have virtual access to behavioral health and urgent care. Please note, certain cost-share may apply.

Well360 Virtual Health is available in the My Highmark app under the Get Care section or visit MyHighmark.com.

24/7 Nurseline

Through your Highmark medical plan, you are able to access a 24/7 Nurseline to answer any medical concerns during off hours. Call the phone number on the back of your ID card or from the My Highmark app to get support from a registered nurse anytime.

Visit MyHighmark.com
to learn more about your coverage.



2026 Benefits At A Glance

Sila understands that everyone has different needs when it comes to benefits, which is why we offer a range of comprehensive, affordable plans that you can customize for you and your family. If you have any questions on your coverage, reach out silabenefits@lockton.com or call 866.430.0125 to speak with Lockton On Call!

Medical and Prescription Drug Plan Summary - Highmark

	ORANGE PLAN	WHITE PLAN	BLUE PLAN
Deductible	In-Network (You Pay)		
Individual	\$2,000	\$2,500	\$5,000
Family	\$4,000	\$5,500	\$10,000
Out-of-Pocket Max	In-Network (You Pay)		
Individual	\$5,500	\$7,000	\$7,000
Family	\$11,000	\$10,000	\$14,000
Services	In-Network (You Pay)		
Preventive Services	100% covered	100% covered	100% covered
PCP Office Visit	\$30	\$40 after ded.	\$40
Specialist Office Visit	\$50	\$70 after ded.	\$80
Urgent Care	\$50	\$100 after ded.	\$80
Emergency Room	\$300	\$200 copay and 30% after ded.	30% after ded.
Inpatient Care	20% after ded.	30% after ded.	30% after ded.
Outpatient Care	20% after ded.	30% after ded.	30% after ded.
Telemedicine	\$25	30% after ded.	\$40
Retail Prescriptions - 30/90 Day Supply	In-Network (You Pay)		
Tier 1 - Generics	\$15 / \$30	\$15 after ded. / \$30 after ded.	\$15 / \$30
Tier 2 - Preferred	\$40 / \$80	\$40 after ded. / \$80 after ded.	\$40 / \$80
Tier 3 - Non-Preferred	\$70 / \$140	\$70 after ded. / \$140 after ded.	\$70 / \$140

Dental Plan Summary - Guardian

	BASE PPO	BUY-UP PPO
Deductible	In-Network	
Individual	\$50	\$50
Family	\$150	\$150
Preventive Services	In-Network	
Teeth Cleaning, Oral Exams, Routine X-rays, Fluoride Treatment for Children, Topical Sealants	100%	100%
Basic Services	In-Network	
Filings, Root Canals, Extractions, Oral Surgery, Periodontics, Anesthesia	80%	80%
Major Services	In-Network	
Inlays, Onlays, Veneers, Bridges and Dentures, Repair of Crowns, Bridges, and Dentures, Single Crowns	50%	50%
Maximums	In-Network	
Annual plan maximum (per individual)	\$1,000 + maximum rollover	\$1,500 + maximum rollover
Lifetime orthodontia maximum (adult and child coverage)	No orthodontia coverage	50% coinsurance; up to \$1,500 lifetime max

Vision Plan Summary - Guardian

	BASE PLAN	BUY-UP PLAN
Exams (once per 24 months)	In-Network	In-Network
	\$10 copay	\$10 copay
Frames (once per 24 months)	\$25 copay; 80% of amount over \$130 allowance	\$25 copay; 80% of amount over \$200 allowance*
Lenses (once per 24 months)		
Singe Bifocal Trifocal Lenticular	\$25 copay	\$25 copay*
Contact Lenses (once per 24 months)		
Medically necessary Elective	\$25 copay \$130 allowance	\$25 copay* \$200 allowance

*If you enroll in the buy-up plan, your benefit frequency is once per 12 months for exam, lenses, contacts, and frames.

Health Savings Account (HSA) - Optum Bank

A Health Savings Account (HSA) is a personal healthcare bank account that you can use to pay out-of-pocket medical expenses with pre-tax dollars. **If you enroll in the White medical plan, Sila will automatically open an HSA for you.** For additional eligibility details, please refer to the benefits guide.

- You may contribute up to \$4,400* for an individual, or up to \$8,750* for a family. If you are 55 or older, you can contribute an additional \$1,000 "catch-up" contribution.
- Once you open your HSA through Optum Bank, Sila will contribute the following amounts to your HSA:
 - Individual coverage: \$500
 - Family coverage: \$1,000

Remember, Sila's contribution counts towards the annual IRS limit. Sila's contribution is made when you enroll. It is prorated if you join the plan mid-year. Plan carefully so you don't overcontribute to your accounts!

Commuter Benefits - Wex

Transportation Savings Account

- If you reside in Philadelphia, PA; Chicago, IL; or New Jersey you are eligible to open a Transportation Account.
- This a pre-tax benefit account that can be used to pay for public transit - including train, subway, bus, ferry, or vanpool.
- You can deduct up to \$340* per month on a pre-tax basis.

*Contribution limit subject to change per IRS ruling.

Life and AD&D Insurance - Guardian

- Sila provides a flat \$50,000 life insurance benefit for all full-time eligible employees.
- You have the opportunity to purchase voluntary life insurance and accidental death & dismemberment insurance for yourself, your spouse, and/or your dependent children.
- If you apply for voluntary life coverage over the guaranteed issue amount, you may be subject to medical underwriting. If you are a late entrant, you will be subject to evidence of insurability regardless of the amount you elect.

Short- and Long-Term Disability Plans - Guardian

- Short-term disability (STD) base benefits are paid at 60% of your pre-disability weekly earnings up to a maximum of \$1,500 per week. There is a 7-day waiting period. STD benefits are paid for by Sila, at **no cost** to you.
- The base long-term disability (LTD) plan is **covered 100%** by Sila. Base LTD benefits are paid at 50% of your pre-disability monthly earnings up to a maximum of \$2,500 per month after 90 days of disability.
- **You can also purchase the buy-up LTD plan**, which provides you with 60% of your pre-disability monthly earnings up to a maximum of \$10,000 per month. Your weekly premiums are based on your age.
- Please note, If you chose/choose to waive this coverage when you were/are first eligible, you may be subject to medical underwriting during any future election periods.

Supplemental Health Benefits - Guardian

- **Critical illness insurance** supplements major medical coverage by helping you pay the direct and indirect costs associated with a critical illness or event. Examples of covered conditions include strokes, heart attacks, Parkinson's disease, and cancer.
- **Accident insurance** pays you cash benefits based on covered injuries, treatment, and services. Payments go directly to you, and you can pay for other expenses, like hospital travel, childcare, and lost income from missed work.
- **Hospital indemnity insurance** is designed to help provide financial protection for you by paying a benefit due to hospitalization. You can use the benefit to cover the out-of-pocket expenses and extra bills that can occur.

Additional Pharmacy Resources

Sila partners with SmithRx to offer you prescription coverage. Through SmithRx you have access to a variety of programs:

- **The Connect 360 Access Traditional Program** works to capture coupon savings. Once you enroll in a copay card, you can receive select medications at a low cost or a \$0 copay.
- **The Mark Cuban Cost Plus Drugs Program** expands access to more affordable prescription drugs, which can be delivered to your doorstep.
- **The Access Plus Program** helps you access high-cost specialty medications through advocacy foundations and grant programs.
- **The Low-Cost Insulin Program** helps lower the cost of insulin at the pharmacy and applies a savings card to reduce your copays.
- **The Assist Program** is a decision engine which finds the lowest-cost option for you, helping reduce what you pay at the pharmacy and through your health plan.

Employee Assistance Program (EAP) - ComPsych

The EAP provides counseling on all aspects of life, including:

- Difficulties in relationships
- Emotional/psychological issues
- Stress and anxiety issues with work or family
- Alcohol and drug abuse
- Personal and life improvement
- Legal or financial issues
- Will preparation
- Depression
- 988 suicide and crisis lifeline
- Childcare and eldercare issues
- Grief issues

401(k) Retirement - Vanguard

- You can contribute up to \$23,500* in pre-tax or Roth contributions to the Retirement Plan in 2026.
- If you're age 50 or older, you can contribute an additional \$7,500 in catch-up contributions to the plan. If you're ages 60 to 63, you can contribute an additional \$3,750 in catch-up contributions for a total of \$11,250.
- Sila follows a three-year cliff vesting schedule. Under a three-year cliff vesting schedule, participants are 100% vested in the employer contributions when they are credited with three years of vesting service but are 0% vested at all prior points.

*Subject to change per IRS guidelines.