

Employee Benefits Guide



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ACA DISCLAIMER

This offer of coverage may disqualify you from receiving government subsidies for an Exchange plan even if you choose not to enroll. To be subsidy eligible, you would have to establish that this offer is unaffordable for you, meaning that the required contribution for employee-only coverage under our base plan exceeds 9.96% in 2026 of your modified adjusted household income.

Beginning in 2020, California residents are required to have Health Insurance or be subject to penalties.

If you're not eligible for an exemption **and don't have healthcare**, you will face penalties of at least \$950 per adult and \$450 per dependent, assuming you've been without healthcare all year.

WELCOME

Use this guide to learn what is available and how to enroll in your benefits. Whether you are new to Semgrep (Welcome!) or an existing employee (Thank you for your service!), in this guide, you will find a wide spectrum of plans and benefits for you and your family.

Take time to review, ask questions and make decisions that give you the best coverage to fit you and your family's needs. This guide provides you an overview of your healthcare coverage, including Life / AD&D benefits, and more!

If you need more details on a topic or a benefit, please reach out to The Human Resources Department.



ELIGIBILITY

WHO IS ELIGIBLE TO ENROLL

All Full-Time Employees working 30 hours or more per week shall be eligible for group benefits effective their date of hire. *Example: Kate is hired on January 12th, her benefits begin on January 12th.*

Eligible Dependents:

- Legal spouse or domestic partner
- Dependent child(ren), up to age 26 (regardless of student or marital status), including stepchild, legally adopted child, child of domestic partner, or a child for whom you or your spouse/domestic partner are the legal guardian of.
- Unmarried child(ren) age 26 or older who is/are mentally or physically disabled and who relies on you for full support and care. Certain documentation is required.

QUALIFYING EVENTS

After Open Enrollment, you can change your benefit elections only if you experience a qualifying event. A few examples of qualifying events include, but not limited to, changes in:

- Marital status (marriage, divorce, legal separation)
- Number of dependent children (birth, adoption, placement for adoption, named legal guardian)
- Employment status (part-time to full-time)
- Dependent status (child reaches maximum age)
- Eligibility status (you or your spouse experience a change in hours, job loss, getting a new job, become entitled to Medicare or Medicaid)

You must submit your change request to your HR team **within 30 days** of the qualifying event.



ENROLL ONLINE

Log In to Rippling

A quick-start guide for employees and contractors accessing Rippling for the first time or on a new device.

Overview

There are two ways to access Rippling:

- **Web browser** — log in at app.rippling.com from any device
- **Rippling mobile app** — available for iPhone (iOS) and Android

■ Log In via Web Browser

- 1 Go to **app.rippling.com** in your web browser.
- 2 In the *Email* field, enter the **personal email address** you used to register for your Rippling account. Then click **Continue**.
- 3 In the *Password* field, enter your password. Then click **Sign in**.
- 4 You may be required to verify your identity. Depending on your setup, you may need to:
 - Enter a **one-time code** sent to your email address or phone (via SMS or voice call)
 - Enter the code in your **authenticator app** (such as Google Authenticator)
 - Verify using your **passkey** with biometrics (such as Touch ID or Face ID), a password, or by scanning a QR code

■ You're in!

Once you verify your identity, you will be logged in and taken to your Rippling dashboard.

■ Log In via the Rippling Mobile App

- 1 Download the **Rippling mobile app** from your phone's app store:
 - **iPhone (iOS):** Search "Rippling" in the App Store
 - **Android:** Search "Rippling" in the Google Play Store

- 2 Open the **Rippling app**.
- 3 Tap **Log in**.
- 4 You will be redirected to your phone's web browser to log in. You may need to allow the app to share information with your browser.
- 5 Complete the login steps as described in the web browser section above (enter your email, password, and verify your identity).

■ You're in!

Once you log in, you will be taken to your Rippling mobile app dashboard.

Related Resources

If you run into any trouble logging in, these Help Center articles can help:

- **Reset your Rippling password** — help.rippling.com
- **Can't get your identity verified?** — help.rippling.com
- **I'm locked out of Rippling. What should I do?** — help.rippling.com

For additional help, visit help.rippling.com or contact your HR administrator.

PLANS OFFERED

MEDICAL COVERAGE

There are 3 PPO plans options offered through Cigna. We also offer 2 Kaiser plans.

A PPO Plan is available for all employees nationwide; however, Kaiser Plan is available for California employees only.

DENTAL COVERAGE

There are two dental PPO plans offered through Guardian. A PPO Plan is available for all employees nationwide.

VISION COVERAGE

There is only one vision plan available through VSP, nation's largest vision network provider.

DISABILITY

Disability benefits consist of a Short-term Disability (STD) plan and a Long-term Disability (LTD) plan. The plans work together to replace a portion of your income when you are on an approved absence from work for a serious health condition.

ACCIDENT INSURANCE

Accident insurance provides financial protection against unexpected injuries, covering medical expenses and offering cash benefits for various costs associated with accidents.

HEALTHCARE FSA

An FSA is an employer-sponsored plan that allows you to deduct dollars from your paycheck and deposit them into a special account that's protected from taxes.

DEPENDENT CARE FSA

Dependent Care FSA account provides pretax reimbursement for your eligible dependents'. The account may be used to help pay for the care of elderly dependents or a disabled spouse or dependent.



CONTACTS

MEDICAL	MEMBER SERVICES	WEBSITE/EMAIL
Cigna Group # 652007 Kaiser Group # 608011	800-997-1654 800-464-4000	www.cigna.com www.kp.org
DENTAL		
Guardian Group # 74198	800-541-7846	www.guardianlife.com
VISION		
VSP Group # 74198	800-877-7195	www.vsp.com
FLEXIBLE SPENDING ACCOUNT (FSA)		
Rippling	888-881-6711	www.rippling.com
DISABILITY		
Guardian Group # 74198	800-268-2525	www.guardiananytime.com
EMPLOYEE ASSISTANCE PROGRAM (EAP)		
Spring Health via Guardian Group # 74198	855-629-0554	www.guardianbenefits.springhealth.com
Voluntary Benefits		
Guardian Group # 74198	888-600-1600	www.guardiananytime.com
HUMAN RESOURCES / QUESTIONS		
Kenzie Carman	N/A	Kenzie@semgrep.com
BENEFITS ADVISORS		
Neha Chopra	707-398-5838	Neha.Chopra@libertycompany.com



YOUR COST PER 26 PAY-PERIODS



Premiums for Coverage

Semgrep pays **90%** of the Employee premiums for all tiers for the following plans:

- Cigna Base PPO
- Cigna HDHP HSA
- Kaiser HMO
- Kaiser HDHP HSA

If you were to elect the Cigna Buy-up PPO, you are responsible to pay the difference of premiums.

Semgrep also pays **100%** of the Employee premiums for all tiers for the Dental base plan and the vision plan. If you were to elect the Dental buy-up plan, you are responsible to pay the difference of premiums.

Semgrep pays **100%** of the premiums for both Long-Term and Short-Term Disability plans as well.

Medical Plans / Tiers	Cigna PPO (Base)	Cigna PPO (Buy-Up)	Cigna HDHP HSA	Kaiser HMO (CA Only)	Kaiser HDHP HSA (CA Only)
Employee Only	\$68.24	\$105.03	\$55.80	\$68.74	\$49.60
EE + Spouse / Domestic Partner	\$150.12	\$231.06	\$122.76	\$151.22	\$109.12
EE + Child(ren)	\$136.47	\$210.05	\$111.60	\$137.47	\$99.20
EE + Family	\$211.53	\$325.57	\$172.98	\$206.21	\$148.80

Other Plans / Tiers	Guardian Dental (Base)	Guardian Dental (Buy-up)	Guardian (VSP Network)
Employee Only	\$0.00	\$13.66	\$0.00
EE + Spouse / Domestic Partner	\$0.00	\$28.22	\$0.00
EE + Child(ren)	\$0.00	\$47.34	\$0.00
EE + Family	\$0.00	\$66.46	\$0.00



MEDICAL- CIGNA

	Cigna PPO (Base)	Cigna PPO (Buy-Up)	Cigna HDHP HSA
Availability	(AVAILABLE NATIONWIDE) SHOWING IN-NETWORK ONLY		
Plan Design			
Annual Deductible (Individual / Family)	\$0 / \$0	\$300 / \$900	\$2,800 / \$3,400 / \$5,600
Annual Out-of-Pocket Maximums (Individual / Family)	\$4,500 / \$9,000	\$3,000 / \$6,000	\$6,000 / \$9,000 / \$18,000
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Primary/Specialist Office Visit	\$35 / \$70 copay	\$20 / \$40 copay	10%*
Urgent Care	\$85 copay	\$85 copay	10%*
Inpatient Hospital Stays	\$1,000 + 20%	10%*	10%*
Outpatient Surgery	20%	10%*	10%*
Emergency Room	\$350 copay	\$350 copay	10%*
Lab / X-Rays	No charge	No charge	10%*
Retail 30-day supply			
Prescription Deductible (waived for Generic)	None	None	Combined w/Medical
Generic	\$10 copay	\$10	\$10*
Preferred Brand Name	\$45 copay	\$45	\$45*
Non-Preferred Brand Name	\$70 copay	\$70	\$70*

* Deductible must be met before the plan begins to pay

Looking for a Cigna Doctor?

Finding one online is fast and easy. You can look for doctors, hospitals pharmacies, labs and other providers who are part of Cigna network.

- Go to www.cigna.com
- Click on 'Find a Provider'
 - Click on Employer
 - Enter your address, city or zip
 - Select doctor by type or by name or Health Facilities and Group practices.

THE CARE YOU NEED - WHEN, WHERE AND HOW YOU NEED IT.

Introducing Cigna Telehealth Connection.

Choice is good. More choice is even better.

Now Cigna provides access to **two** telehealth services as part of your medical plan - **Amwell** and **MDLIVE**.

Cigna Telehealth Connection lets you get the care you need - including most prescriptions - for a wide range of minor conditions. Now you can connect with a board-certified doctor via video chat or phone, without leaving your home or office. When, where and how it works best for you!

Choose when: Day or night, weekdays, weekends and holidays.

Choose where: Home, work or on the go.

Choose how: Phone or video chat.

Choose who: Amwell or MDLIVE doctors.

Say it's the middle of the night and your child is sick. Or you're at work and not feeling well. If you pre-register on both Amwell and MDLIVE, you can speak with a doctor for help with:

- › sore throat
- › fever
- › rash
- › headache
- › cold and flu
- › acne
- › stomachache
- › allergies
- › UTIs and more

The cost savings are clear.

Televisits with Amwell and MDLIVE can be a cost-effective alternative to a convenience care clinic or urgent care center, and cost less than going to the emergency room. And the cost of a phone or online visit is the same or less than with your primary care provider. Remember, your telehealth services are only available for minor, non-life threatening conditions. In an emergency, dial 911 or go to the nearest hospital.



Amwell and MDLIVE are only available for medical visits. For covered services related to mental health and substance abuse, you have access to the **Cigna Behavioral Health** network of providers.

- › Go to **Cignabehavioral.com** to search for a video telehealth specialist
- › Call to make an appointment with your selected provider

Telehealth visits with Cigna Behavioral Health network providers cost the same as an in-office visit.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

MEDICAL - KAISER

	Kaiser HMO	Kaiser HSA
Availability	(AVAILABLE IN CA ONLY)	
Plan Design	SHOWING IN-NETWORK ONLY	
Annual Deductible (Individual / Family)	\$0 / \$0	\$2,500 / \$3,400/ \$5,000
Annual Out-of-Pocket Maximums (Individual / Family)	\$2,000 / \$4,000	\$4,600 / \$4,600 / \$9,200
Preventive Care	Covered at 100%	Covered at 100%
Primary/Specialist Office Visit	\$20 / \$30 copay	\$30 / \$50 copay
Urgent Care	\$20 copay	\$30 after deductible
Inpatient Hospital Stays	\$500 copay	\$250 after deductible
Outpatient Surgery	\$100 copay	\$150 after deductible
Emergency Room	\$250 copay	\$200 after deductible
Lab / X-Rays	\$10 copay	\$10 after deductible
Retail 30-day supply		
Prescription Deductible (waived for Generic)	None	Combines w/Medical
Generic	\$15	\$10*
Preferred Brand Name	\$40	\$30*
Non-Preferred Brand Name	N/A	N/A

Looking for a Kaiser Doctor?

Finding one online is fast and easy. Kaiser is a one-stop shop. Email your doctor, schedule your free flu shot, and much more!

- Go to www.kp.org
- Click on 'Doctors & Locations'
 - Region – select California - Northern
 - Then, enter your zip code and search

KAISER TELEDOC SERVICES

With Kaiser Permanente, you have many options available to get the world-class care you depend on for all your health needs — day or night. Here's how:

Convenient ways to get care



Phone visit

Talk with a clinician over the phone for the same high-quality care as an in-person visit.^{1,2} Schedule an appointment or get fast, personalized support 24/7.



Video visit

Meet face-to-face with a clinician by video from your smartphone, tablet, or computer.^{1,2} Appointments are optional.



24/7 care advice

Talk with a Kaiser Permanente clinician anytime day or night for advice.



E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente clinician.



Email

Message your doctor's office with nonurgent health questions anytime through your kp.org account.



Mail-order pharmacy

Get prescriptions sent straight to your door with our mail-order delivery service.³

Making an appointment is easy

Go online:

To choose the kind of care you need, visit kp.org/getcare or sign in to the Kaiser Permanente app – and avoid hold times on the phone. For Colorado or Washington members, chat online with a doctor through your kp.org account.

Call us 24/7:

Find your location information below.

California

- Northern California: 1-866-454-8855
- Southern California: 1-833-574-2273

Colorado

303-338-4545 or 1-800-218-1059

Georgia

404-365-0966

Hawaii

- Oahu: 808-432-2000
- Maui: 808-243-6000
- Hawaii Island: 808-334-4400
- Kauai: 808-246-5600

Maryland/Virginia/Washington, D.C.

1-800-777-7904

Oregon/SW Washington

- Portland: 503-813-2000
- All other areas: 1-800-813-2000

Washington

1-800-297-6877

Learn more at kp.org/getcare



KAISER PERMANENTE

DENTAL

Dental PPO plans provide affordability and convenience. The cost for the plans are lower than the PPO alternative, and dental services are at a fixed copay cost, so you know what to expect beforehand.

However, you are only covered when services are provided and authorized by your Primary Care Dentist and Guardian.

Guardian Dental PPO		
Plans	Guardian Dental (Base)	Guardian Dental (Buy-up)
	(AVAILABLE NATIONWIDE) SHOWING IN-NETWORK ONLY	
Annual Maximum	\$1,500	\$2,500
Deductible	\$50 / \$150	\$50 / \$150
Diagnostic & Preventive Services Exams, Cleanings, X-Rays and Sealants	100% Covered	100% Covered
Basic Services Fillings and Composites Endodontics (Root Canals) Oral Surgery Non-Surgical Periodontics (Gum Treatment)	20%	90%
Major Services Crowns, Inlays, Onlays, and Cast Restorations Surgical Periodontics	60%	60%
Comprehensive Orthodontia Adults Children	N/A	N/A

Looking for a Dentist?

Go to www.guardianlife.com

- Click on 'Find a Dentist'
- Select Network Type: DPPO



VISION

VISION PLAN

The VSP Vision Plan helps pay the cost of annual eye examinations and necessary lenses and frames, when prescribed. The Plan covers services from any licensed provider, but benefits are paid at a higher level when you use an in-network VSP provider.

Looking for a Vision Provider?

VSP network doctors are ready to serve you nationwide.

Go to www.vsp.com

- Click on 'Find a Doctor'
- Then, click on 'Advanced Search'
 - Network: Choice



VSP Vision Plan (AVAILABLE NATIONWIDE)		
Plan Features	In-network	Out-network Reimbursement
Network Name	VSP Choice	N/A
Copay		
WellVision Exam	\$10 copay	\$10 copay
Routine Retinal Screening	\$39 copay	N/A
Lenses		
Single Vision	\$10 copay	Up to \$23
Lined Bifocal	\$10 copay	Up to \$37
Lined Trifocal	\$10 copay	Up to \$49
Contacts & Frames		
Frames	Up to \$150 + 20% discount	Up to \$46
Contacts (in lieu of frames)	\$150	Up to \$100
Coverage Frequency		
Exams	Once a year	
Lenses or Contacts	Once a year	
Frames	Once every other year	



FLEXIBLE SPENDING ACCOUNTS

The Flexible Spending Account (FSA) helps you save money on out-of-pocket expenses that you and your family incur during the calendar year. There are few types of accounts that help to reduce your taxable income when paying for eligible expenses for yourself, your spouse and eligible dependents.

Health Care FSA

- ✓ Use to pay for eligible expenses such as medical or dental copays, deductibles, prescriptions, vision expenses such as contacts, glasses, etc.
- ✓ Debit card issued for your convenience to pay for the expenses.
- ✓ Your elected amount, up to the IRS maximum limit, **is available for use on the first day** of your plan year, regardless of your payroll deductions.
- ✓ IRS 2026 Annual Limit: **\$3,400**

Dependent Care FSA

- ✓ Use to pay for eligible dependent daycare expenses incurred while you and your spouse work, look for work, or attend school full-time
- ✓ No debit card issued as reimbursement is limited to the amount already deducted from your payroll (**pay-as-you-go**)
- ✓ You can submit claims and be reimbursed based on how much you have accumulated in your account from your contributions.
- ✓ IRS 2026 Annual Limit: **\$7,500**

NOTE: Your HCFSA plan has a carryover feature that allows you to **roll over up to \$680**. Any remaining balance (over \$680 in HCFSA and anything that's left in the DCFSA) at the end of the plan year, will be forfeited.

For a complete list of eligible expenses, visit <https://www.irs.gov/pub/irs-pdf/p503.pdf>



DISABILITY

Short-term disability insurance protects an employee from financial hardship while recovering from an accident or illness by providing temporary income for routine expenses. Long-term disability insurance also begins paying benefits after a specified waiting period, and any coordinated short-term disability benefits have been exhausted. Both of these are **provided to you at no cost!**

Plan	Benefit Amount and Timeline
<p>Short-term Disability (STD) Provides income replacement for individuals who are temporarily unable to work due to non-work-related illness, injury or medical condition</p>	<ul style="list-style-type: none"> • Elimination Period: 8 days • 60% of your weekly pre-disability pay • Weekly Maximum: \$2,500 • Maximum Duration: 12 weeks
<p>Long-term Disability (LTD) Replaces part of your income for longer term issues such as debilitating illness (cancer, heart disease, etc.), serious injuries or mental disorders</p>	<ul style="list-style-type: none"> • Elimination Period: 90 days • 60% of your monthly pre-disability pay • Monthly Maximum: \$10,000 • Maximum Duration: Up to Social Security Normal Retirement Age

NOTE: If you become disabled during the first 12 months of coverage due to a pre-existing condition, the disability plans may not pay benefits. Your effective date of coverage is the first day of the month following date of hire or coinciding with the 1st of the month. For more detailed information, please see the summary plan descriptions available from human resources.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

There are times when everyone needs a little help or advice, or assistance with a serious concern. The EAP through Spring Health can help you handle a wide variety of personal issue such as emotional health and substance use disorder; parenting and childcare needs; financial coaching; legal consultation; and eldercare resources. Best of all, contacting the EAP is completely confidential, free and available to **any member** of your immediate household.

COUNSELING BENEFITS

- Difficulty with relationship
- Emotional distress
- Job stress
- Communication / conflict issues
- Alcohol or drug problems
- Loss and death

FINANCIAL COACHING

- Money management
- Debt management
- Identity theft resolution
- Tax issues

LEGAL CONSULTATION

- Referral to a local attorney
- Family issues (marital, child custody, adoption)
- Estate planning
- Landlord/tenant
- Immigration
- Personal Injury
- Consumer protection
- Real estate
- Bankruptcy

PARENTING & CHILDCARE

- Referrals to quality providers
- Family day care homes
- Infant centers and preschools
- Before/after school care
- Help to care for an elderly or disabled

The EAP is available around the clock to ensure you get access to the resources you need:

- Unlimited phone access 24/7
- In-person or video counseling for short-term issues; up to **5** visits per person, per issue, per year
- Unlimited web access to helpful articles, resources, and self-assessment tools.

Ready to check it out?

An in-house team of Master's level EAP professionals who are available 24/7/365 to provide individual assessments:

Go to guidanceresources.com Wed ID: Guardian

Or Call 855-239-0743



VOLUNTARY BENEFITS

Voluntary benefits provide an additional layer of financial protection for you and your family. These benefits will help cover any extra out-of-pocket expenses if you suffer an unexpected, serious illness or qualifying accident. These plans are designed to pay cash directly to you. This additional cash support can be used to help pay any out-of-pocket expenses related to the injury or serious illness. Payments are made tax free, to be used at your discretion.

Accident Insurance

Accidents can happen anytime, anywhere. If you experience a covered accident or injury, accident insurance from Sun Life provides a lump-sum benefit that can be used to help you pay for out-of-pocket expenses, such as doctor bills, co-pays or emergency room fees.

EMERGENCY BENEFITS

• Ambulance	\$200
• Emergency Care Treatment	\$200
• Diagnostic Exam (CT Scan, EKG, MRI)	\$200
• Dental Crown	\$300
• Dental Extraction	\$75

NON-SURGICAL FRACTURE BENEFITS

• Arm / Ankle / Foot	Up to \$2,000
• Fingers	Up to \$400
• Hip or Thigh	Up to \$6,000
• Leg	up to \$3,600

SPECIFIC INJURY BENEFITS

• Blood, Plasma & Platelet Transfusion	\$300
• 2 nd Degree burns	up to \$3,000
• 3 rd Degree burns	up to \$12,000
• Concussion	\$200
• Eye Surgical Repair	\$300

HOSPITAL BENEFITS

• Hospital Admission	\$1,000
• Intensive Care Admission	\$2,000
• Medical Mobility Devices (cane, crutches, walker, etc.)	Up to \$200

Hospital Indemnity Insurance

For many, health insurance premiums and deductibles are skyrocketing while coverage is staying the same or worsening. Medical Bridge insurance helps offset these additional costs by paying benefits for covered surgeries and hospital stays or services.

Examples of Services Covered:

- Hospital Confinement Benefit – you get \$2,000 per day (1 day max)
- Emergency Room Visit Benefit – you get \$150 per day
- Outpatient Surgical Procedure Benefit – you get up to \$1,000 per day



The information included in this guide is intended as an overview only. It is not a complete description, nor is it a substitute for the applicable plan documents, Summary Plan Descriptions or insurance contracts. In all cases, the official plan documents govern and are the final authority on the terms of the benefit plans. The company reserves the right to modify, amend or terminate the benefit plans at any time and for any reason. Receiving this document or participating in company benefits is not a guarantee of future or continued employment or benefits.

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LIBERTY