Medical Plan Options

Plan year: 01/01/2027-12/31/2027

Snowflake Inc.



Offered by Cigna Health and Life Insurance Company, Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc., and Cigna HealthCare of Texas, Inc.

974336c 06/26

Open Access Plus (OAP)

Primary Care Provider: A primary care provider (PCP) is recommended but not required

Specialist: You can see a specialist without a referral

Network: Lower costs by using providers and health care facilities in the OAP network

- Use the Cigna Healthcare® network of providers, health care facilities, labs, x-ray and radiology centers, as well as emergency care

Deductible: You may pay an annual amount — a deductible — before your health plan begins to pay for covered health care costs.[1] Only services covered by the health plan count toward the deductible

Copay and co-insurance: Once you meet your deductible, you will pay a portion of covered health care costs, and the plan pays the rest[2]

Out-of-pocket maximum: Once you meet an annual limit on your payments — out-of-pocket maximum — your plan pays 100% of covered costs



1. Plans may vary; see your employer's plan documents for details related to your specific medical plan.
2. Coinsurance is what you pay for covered services after you've met your deductibles. It does not include charges for services not covered by your plan. If you use an out-of-network provider, your expenses may be more than the coinsurance amount shown because the out-of-network provider can bill you for charges that are more than what your benefit plan will pay.

cigna healthcare

© 2026 Cigna Healthcare.

Planning for your medical costs

	HDHP Plan		PPO (OAP) Plan	
	Employee Only	**Family**	**Single**	**Family**
Deductible	$2,000 In-network $2,000 Out-of-network	$4,000 In-network $4,000 Out-of-network	$300 In-network $300 Out-of-network	$600 In-network $600 Out-of-network
Out-of-pocket maximum[1]	$4,000 In-network $4,000 Out-of-network	$8,000 In-network $8,000 Out-of-network	$3,000 In-network $6,000 Out-of-network	$3,000 In-network $6,000 Out-of-network
Lifetime maximum	Unlimited	Unlimited	Unlimited	Unlimited

If you choose to receive care outside of your plan's network, only covered expenses will be applied to your deductible – subject to your plan's Maximum Reimbursable Charge provisions. **All plans have exclusions and limitations.** See your enrollment materials for more information about costs and details about covered and non-covered services, including plan exclusions and limitations.

1. This is the most a family (employees plus covered family members) will pay for in-network, out-of-pocket expenses. It's important to note that each individual family member's out-of-pocket costs are capped at $8,700 for 2027 health plans, and overall family in-network costs are capped by the IRS at $17,400.

© 2026 Cigna Healthcare.

Preventive care

Many preventive services from in-network providers are covered 100% by your health plan.[1] That means you won't pay anything out of your own pocket.

Covered preventive care services, can include but are not limited to:[1]

- Screenings for blood pressure, cholesterol and diabetes
- Screenings for colon/rectal cancer
- Mammograms and Pap tests
- PSA blood tests



1. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care service.

© 2026 Cigna Healthcare.

Virtual medical and behavioral care from MD Live®[1]

Visit myCigna.com® or the myCigna® App for on-demand care or schedule an appointment, in English or Spanish.

Primary care

Preventive care, prescriptions and tests

- Preventive care and wellness screenings available at no additional cost[2]
- Build a relationship with the same primary care provider (PCP)
- Prescriptions available, if appropriate
- Receive orders at nearby facilities for imaging, screenings or blood work[3]

Behavioral care

Talk therapy and psychiatry from the privacy of home

- Access to psychiatrists and therapists
- Schedule an appointment that works for you
- Option to select the same provider for every session
- Care for issues such as anxiety, stress, grief and depression

Urgent care

On-demand care for minor medical conditions

- On-demand 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the ER
- Prescriptions available, if appropriate

Dermatology[4]

Fast, customized care for skin, hair and nail conditions — no appointment required

- Board-certified dermatologists review pictures and symptoms
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours

1. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Not all preventive care services are covered, refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MD Live is only available for Cigna Healthcare medical members aged 18 and older.
2. For customers who have a non-zero preventive care benefit, MD Live virtual wellness screenings will not cost $0 and will follow their preventive benefit.
3. Limited to labs contracted with MD Live for virtual wellness screenings.
4. Virtual dermatological visits through MD Live are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.

© 2026 Cigna Healthcare.

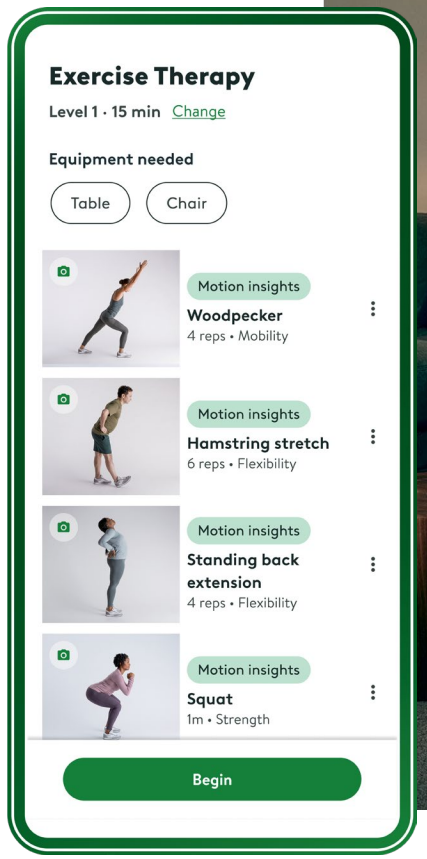
You are receiving this because you are eligible for Hinge Health, a digital exercise therapy benefit at no additional cost to you as part of your Cigna Healthcare® medical plan.

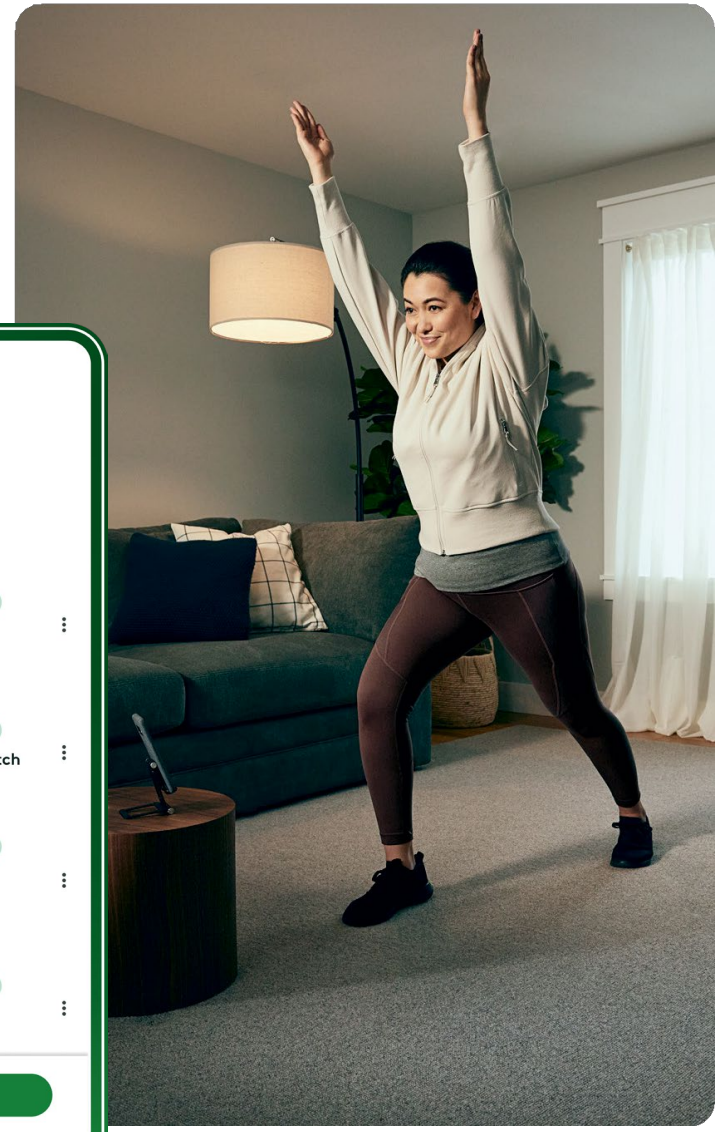
Hinge Health

Tap into pain relief anytime, anywhere

Get digital exercise therapy and more at **no additional cost to you.**

Scan the QR code or visit
https://www.hingehealth.com/for/snowflake/





cigna healthcare

[Eligibility Disclaimer]

The Hinge Health program is administered by Hinge Health, an independent third-party service provider. The Hinge Health program is not administered by Cigna Healthcare®. It is administered solely by Hinge Health which is responsible for the program. Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group.

Omada[1]

Omada® is a digital lifestyle change program focused on building healthy, long-lasting habits.

- Designed to help you lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease
- Surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep and manage stress — one small step at a time
- Teaches healthy habits — guided by interactive online lessons and support groups, professional health coaching and a digitally connected scale
- Receive the program at no additional cost if you or your covered adult dependents are enrolled in the company medical plan offered through Cigna Healthcare®, are at risk for type 2 diabetes or heart disease, and are accepted into the program



1. The Omada program is administered by Omada Health, Inc., an independent third-party service provider. The Omada program is not administered by Cigna Healthcare. It is administered solely by Omada Health, Inc. which is responsible for the program.

© 2026 Cigna Healthcare.

Cigna Healthy Pregnancies, Healthy Babies®

Enroll to get guidance and support from a dedicated maternity team during and after your pregnancy.

- Receive support from a maternity specialist with nursing experience
- Get support from our team if you suffer from post partum depression
- Earn up to $150 for completion of the program[1]
- Download a guide with information, tools and resources
- Order complementary breast pumps and access virtual lactation network at no cost to you

Enrolling in the program is easy and at no cost to you. Just call 800.615.2906 or sign up through the Cigna Healthy Pregnancy® app.[2]

1. Incentive paid after completion of post-partum call. Reward eligibility and type may vary based on plan offering. Incentive awards may be subject to tax; you are responsible for any applicable taxes.
2. The app is for educational purposes only. Medical advice isn't provided. Don't use information in this app to diagnose yourself. Always check with your health care provider for information about examinations, treatment, testing, and care recommendations. In an emergency, dial 911 or visit the nearest emergency room. App/online store terms and mobile phone carrier/data charges apply.

© 2026 Cigna Healthcare.

Cigna Healthy Pregnancy App

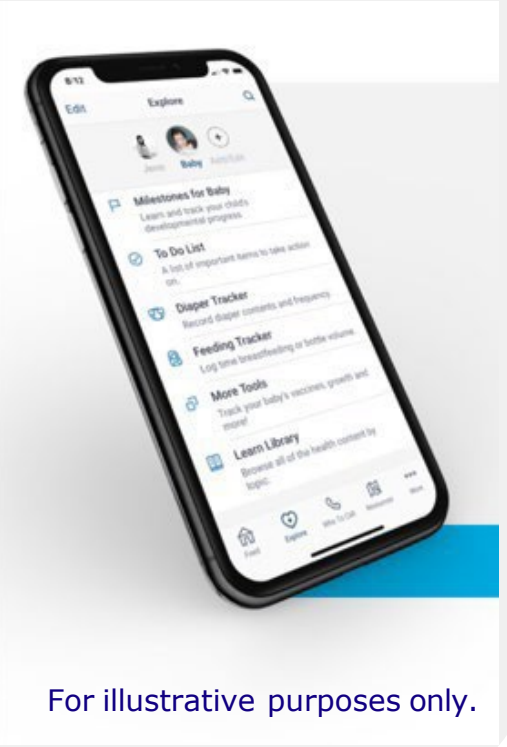
With the Cigna Healthy Pregnancy® app, you can:

- Enroll in the Cigna Healthy Pregnancies, Healthy Babies® program
- Learn about available incentives for completing the program[1]
- View helpful information in the expanded content library
- Click to call or chat with a Cigna Healthcare® maternity specialist
- View educational videos about your baby's weekly development
- Set up virtual appointments with certified lactation consultants for breastfeeding support
- Get personalized notifications about developmental milestones and to-dos for baby's first two years
- Link to benefits and resource pages

Download the app now.[2,3]

Download on the App Store

GET IT ON Google Play



For illustrative purposes only.

1. If provided by your employer.
2. The app is for educational purposes only. Medical advice is not provided. Do not rely on information in this app as a tool for self-diagnosis. Always consult your doctor for appropriate examinations, treatment, testing and care recommendations. In an emergency, dial 911 or visit the nearest hospital.
3. The downloading and use of the app is subject to the terms and conditions of the app and the online stores from which it is downloaded. App Store is a registered service mark of Apple Inc. Google Play is a trademark of Google LLC.

cigna healthcare

© 2026 Cigna Healthcare.

Cigna Healthcare Lifestyle Management Programs

Our health advocates provide personalized support to help you make lasting changes.

- Weight management: Learn to manage your weight using a non-diet approach that helps you change habits, eat healthier and become more active
- Quit tobacco: Develop a personal quit plan to become — and stay — tobacco-free
- Reduce stress: Understand the sources of your stress and learn coping techniques to better manage it in all areas of your life

To enroll in the program, or if you have questions, call the number on your ID card.



© 2026 Cigna Healthcare.

Healthy Rewards® Program[1]

Get discounts on the health products and programs you use every day, including:

- Gym memberships
- Virtual workouts
- Hearing care
- LASIK eye surgery



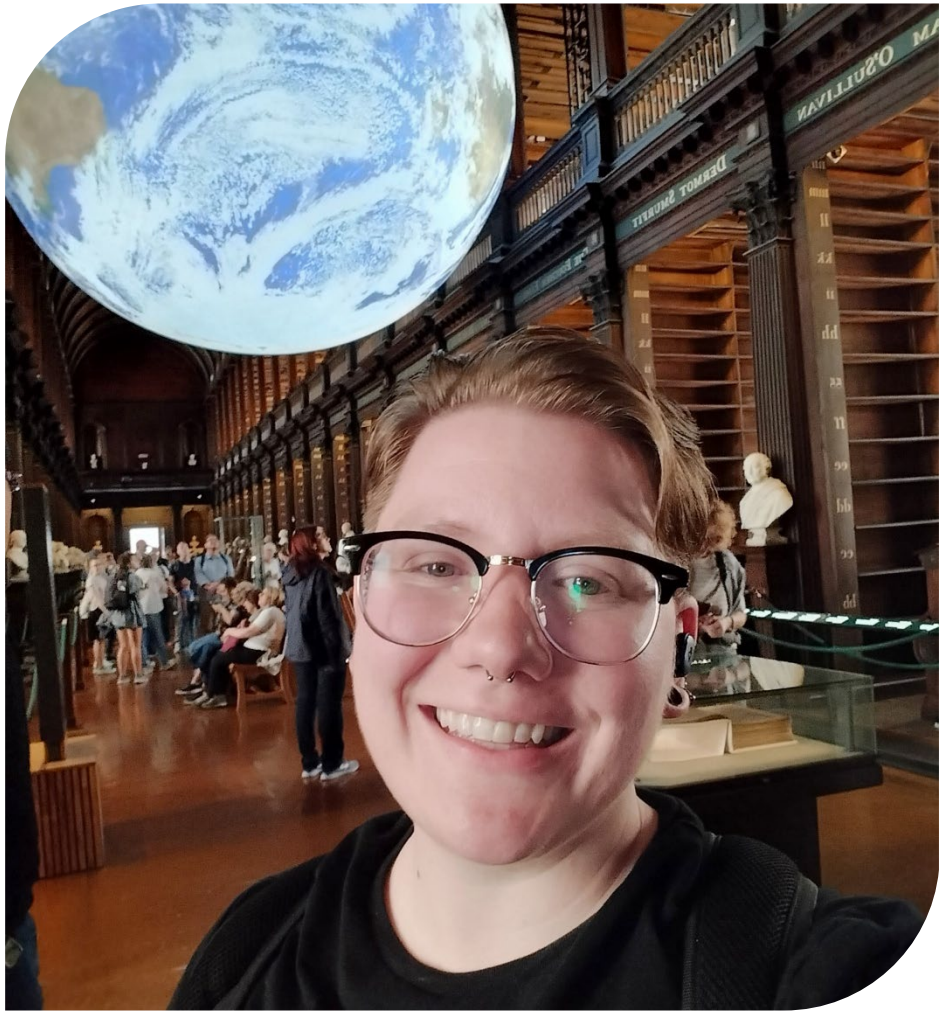
1. **Healthy Rewards is a discount program and is NOT insurance.** These programs give a discount on the cost of certain goods and services. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services..

cigna healthcare

© 2026 Cigna Healthcare.

Say Hello To Better Health

Introducing your Snowflake Dedicated Client Service Partner.



Meet Angelica Fattu-Logan(They/Them)

Navigating your health plan shouldn't be something you do alone. Angelica is your dedicated support, ready to answer your questions, simplify the details, and help you get the most from your Cigna benefits.

How they can help:

- Understand what your plan covers.
- Find in-network doctors and facilities.
- Get clear answers on your claims and authorizations.
- Sort out any medical billing concerns.
- Explore Cigna Healthcare programs and services made for you.
- Make the most of every benefit you have.

Reach out anytime - they're happy to help:
Email: Snowflake@CignaHealthcare.com
Phone: (480)-679-0650
You may also contact customer service 24/7/365 at 1-800-244-6224

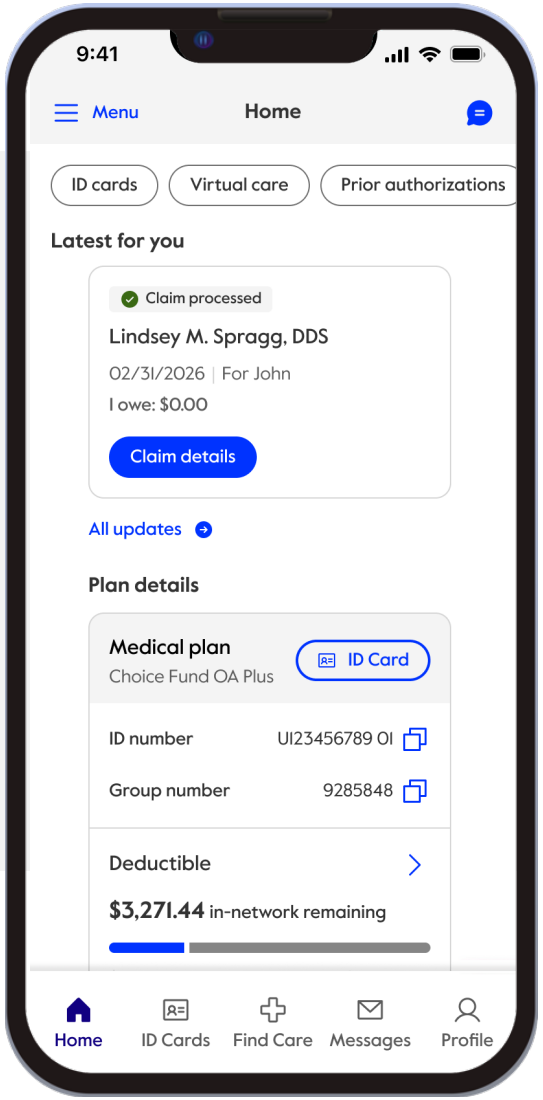
cigna healthcare

© 2026 Cigna Healthcare.

myCigna.com® and the myCigna® App

Your home for understanding your plan and taking care of your health:[1]

- Find in-network doctors
- View, print and email ID cards
- Manage and track claims, account balances and deductibles
- Compare cost and quality information for doctors and hospitals
- Get fast answers to your questions by using the AI assistant
- View status and track progress of prior authorizations
- Receive alerts when new plan documents are available



For illustrative purposes only.

For illustrative purposes only.

1. App/online store terms and mobile phone carrier/data charges apply. Actual myCigna features may vary depending on your plan and individual security profile.
2. [Not all plans include home delivery as a covered pharmacy option. Please log in to the myCigna app or website, or check your plan materials, to learn more about the pharmacies in your plan's network.]
3. [Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.]

© 2026 Cigna Healthcare.

Health Information Line

Personal advocates[1] are ready with answers to your health questions.

- Provides guidance about specific health concerns and general health topics
- Helps determine when and where to get treatment
- Provides suggestions for online tools or local resources
- 100% confidential and at no additional cost to you



Chat via **myCigna.com®** or the **myCigna® App**[2]
Monday–Friday
9:00 am–8:00 pm ET[3]



Call the number on your ID card, 24/7/365
800.564.9286

1. These health advocates are trained nurses. They have a current nursing license in at least one state. When working as a health advocate, they are not practicing nursing or giving medical advice.
2. App/online store terms and mobile phone carrier/data charges apply
3. Excluding holidays.

© 2026 Cigna Healthcare.

Enrollment checklist

Before you decide, take these steps to learn more about your health plan — and your health. This checklist will help you choose wisely.[1]

- ✓ Think about your health history and health care needs.
- ✓ On average, how much do you spend on health care? How might that change in the upcoming year?
- ✓ Check the provider directory on **Cigna.com®** to see if your health care providers participate in our network.
- ✓ Review your Summary of Benefits for specific plan details.
- ✓ Enroll in your HSA and decide how much you would like to add to your account. Check IRS.gov for contribution limits.

1. This information is for educational purposes only.

© 2026 Cigna Healthcare.