2026 U.S. BENEFITS GUIDE

snowflake®

Snow Globe
snowflake®

TABLE OF CONTENTS

3 Eligibility
4 Medical Plan Options
5 Medical Plan Details
8 Dental
9 Vision
10 Cost of Coverage
11 Health Savings Account
12 Flexible Spending Accounts
13 401(k) Plan
14 Commuter Benefits
14 Employee Stock Plan
15 Life Insurance and AD&D
16 Long Term Care
17 Disability Insurance
18 Mental Health
19 Modern Family
23 Time Off
24 Additional Benefits

The benefits in this summary are effective 01/01 through 12/31/2026

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs), available at snowflakebenefits.com. The plan benefit booklets determine how all benefits are paid.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

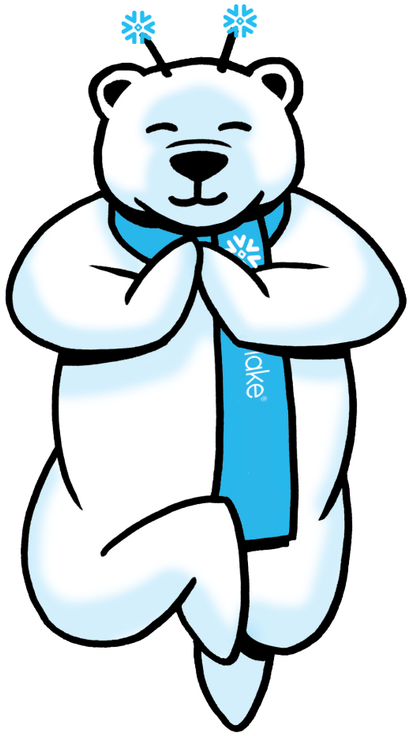
ARE YOU ELIGIBLE?

You are eligible for benefits on your date of hire if you are a regular full-time employee or intern working at least 20 hours per week.

Eligible Dependents Include:

- Spouse or domestic partner
- Children (including children of your spouse or domestic partner) up to age 26

Family members such as parents, grandparents, and siblings are not eligible for coverage. In addition, Snowflake employees cannot be enrolled in single coverage while also being covered as a dependent of another Snowflake employee (for example, a spouse).



ELIGIBILITY AND ENROLLMENT

You can enroll in benefits as a new hire or during the annual Open Enrollment period. New hire coverage begins on your date of hire if you enroll within 31 days of becoming eligible. If you miss the enrollment deadline, you'll need to wait until the next Open Enrollment (the one time each year you can make changes to your benefits for any reason).

Changing Your Benefits

Outside of Open Enrollment, you may be eligible to enroll in or make changes to your benefits if you experience a mid-year qualified life event (QLE)—such as getting married, divorced, having a baby, loss of other coverage, etc. If you experience a qualified event, you have 31 days from the event date to make changes to your benefit elections.

To view a list of IRS-defined eligible events, visit **www.SnowflakeBenefits.com**.

When you're ready to enroll in benefits, click on the Empryean tile in Okta, or visit the Enroll/Make Changes icon in the upper right navigation at **www.SnowflakeBenefits.com**.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

YOUR MEDICAL PLAN OPTIONS

Snowflake offers three different medical plans—two from Cigna and one from Kaiser—that fit different needs and budgets. Here's an overview of how each type of plan works:

1

Cigna Open Access Plus (OAP) High Deductible Health Plan (HDHP) with HSA

This plan option comes with a higher deductible than a traditional PPO, and the deductible must be satisfied before the plan will pay for any medical or prescription services. And, since this is a qualified HDHP, you are able to open a Health Savings Account (HSA). Snowflake will put money into your account automatically each pay period. You can reduce your taxable income by also putting money into your account on a pre-tax basis. You can withdraw money from your HSA any time (and tax-free) to pay for eligible medical, prescription, dental, and vision expenses.

2

Cigna OAP Preferred Provider Organization (PPO)

This plan is a traditional PPO with a lower deductible than the HDHP. The deductible only applies to certain services. Most services are subject to a copayment. With this plan you do not have access to a Health Savings Account. This plan will also cost more per paycheck.

3

Kaiser Health Maintenance Organization (HMO) (CA Only)

This plan gives you more predictable costs but less flexibility than the HDHP and PPO plans. You pay a copay for most services, but all care must be received within the Kaiser network. Out-of-network care is not covered except in the case of an emergency. You must choose a primary care physician (PCP) to manage routine care, referrals, and hospital stays.

Trying to decide on a medical plan?

Check out these tips first:

Check the network

Do you prefer specific doctors or hospitals? Visit the plan's website (Cigna, Kaiser) to find out if they are in-network. If not, you'll pay a bigger share of the cost.

Evaluate your needs

Do you visit a chiropractor? Have frequent doctor or urgent care visits? Get ongoing tests? Take medications? Have surgery planned? Compare these costs under each plan.

The bottom line

How much is the premium? Is there a deductible? Can you offset expenses with a pre-tax account such as an HSA or FSA? Each of these factors affect your true cost of healthcare.

Need help deciding?

Visit ALEX, our virtual benefits counselor. ALEX is an interactive online tool that will walk you through your benefit options and provide personalized assistance along the way. ALEX will ask some questions about your specific healthcare needs, explain details for each benefit, and point out what options may be the best fit for your needs.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

CIGNA OAP HDHP WITH HSA

To give your HSA a boost, Snowflake contributes up to **$1,000** for single coverage and **$2,000** for those who cover dependents. Snowflake's contribution is made each pay period, and is prorated for new hires. The HSA is managed through Fidelity.

CIGNA MEDICAL PLANS

(888) 806-5042

Policy/Group #: 3343037

cigna.com

	In-Network	Out-of-Network
Annual Deductible		
Individual	$2,000	$2,000
Family	$4,000	$4,000
Annual Out-of-Pocket Maximum		
Individual	$3,000	$3,000
Family	$6,000	$6,000
Preventive Care	No charge	You pay 30% after deductible
Primary Provider	You pay 10% after deductible	You pay 30% after deductible
Specialist	You pay 10% after deductible	You pay 30% after deductible
Cigna Telehealth Services	You pay 10% after deductible	Not covered
Diagnostic Lab and X-ray	You pay 10% after deductible	You pay 30% after deductible
Mental Health		
Outpatient - Physician's Office	You pay 10% after deductible	You pay 10% after deductible
Outpatient-Other		You pay 10% after deductible
Inpatient		You pay 30% after deductible
Chiropractic Care (30 visit annual maximum)	You pay 10% after deductible	You pay 30% after deductible
Emergency Room	You pay 10% after deductible	You pay 10% after deductible
Hospitalization	You pay 10% after deductible	You pay 30% after deductible
Outpatient Surgery	You pay 10% after deductible	You pay 30% after deductible
Prescription Drugs*	Rx copays apply after	
(Pharmacy/Mail Order)	annual deductible is met	
Generic	$10 / $20	You pay 50% / Not covered
Preferred Brand	$25 / $50	You pay 50% / Not covered
Non-Preferred Brand	$40 / $80	You pay 50% / Not covered
Number of Days' Supply	30 days / 90 days	30 days / Not applicable
Specialty Drugs	$45 copay / $90 copay	You pay 50%
Number of Days' Supply	30 days / 90 days	30 days / Not covered

*Rx is subject to deductible. Certain preventive medications are covered at no cost and not subject to deductible. Refer to Cigna plan for details.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

CIGNA OAP PPO

IS CIGNA COVERAGE RIGHT FOR YOU?

For questions about in-network providers, prescription coverage, or any other details, call Cigna at (888) 806-5042.

CIGNA MEDICAL PLANS

(888) 806-5042

Policy/Group #: 3343037

cigna.com

	In-Network	Out-of-Network
Annual Deductible		
Individual	$250	$250
Family	$500	$500
Annual Out-of-Pocket Maximum		
Individual	$3,000	$3,000
Family	$6,000	$6,000
Preventive Care	No charge	You pay 30% after deductible
Primary Provider	$20 copay	You pay 30% after deductible
Specialist	$20 copay	You pay 30% after deductible
Cigna Telehealth Services	$20 copay	Not covered
Diagnostic Lab and X-ray	You pay 10% after deductible	You pay 30% after deductible
Mental Health		
Outpatient (Physician's Office)	$20 copay	You pay 10% after deductible
Outpatient (Other)	You pay 10% after deductible	You pay 10% after deductible
Inpatient	You pay 10% after deductible	You pay 30% after deductible
Chiropractic Care (30 visit annual maximum)	$20 copay	You pay 30% after deductible
Emergency Room	$150 copay per visit (waived if admitted); You pay 10%	$150 copay per visit (waived if admitted); You pay 10%
Hospitalization	You pay 10% after deductible	You pay 30% after deductible
Outpatient Surgery	You pay 10% after deductible	You pay 30% after deductible
Prescription Drugs (Pharmacy/Mail Order)	$10 / $20	You pay 50% / Not covered
Generic	$25 / $50	You pay 50% / Not covered
Preferred Brand	$40 / $80	You pay 50% / Not covered
Non-Preferred Brand	30 days / 90 days	30 days / Not applicable
Number of Days' Supply	$45 copay / $90 copay	You pay 50% (deductible does not apply)
Specialty Drugs	30 days / 90 days	30 days / Not covered
Number of Days' Supply		

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

CIGNA RESOURCES

THE DOCTOR WILL SEE YOU NOW (ANYWHERE)!

Don't have the time to visit the doctor's office? Cigna offers telehealth and virtual care services from MDLive* so you can get care for a variety of minor conditions. MDLive offers online care from board-certified doctors and pediatricians. Access MDLive to get help for minor conditions such as colds and flus, allergies, stomach aches, and more.

YOUR GUIDE TO BETTER CARE

Snowflake has dedicated Cigna Advocates who are here to simplify your health journey. Whether you need help understanding your benefits, finding the right doctor, or resolving claims, Cigna Advocates offer you a personalized, trusted resource.

*Standard copays apply

OMADA DIABETES PREVENTION PROGRAM

Cigna's Omada diabetes prevention program helps participants lose weight (and keep it off) and build strategies for healthy eating, activity, sleep, and stress management. Cigna enrollees can access this digital lifestyle change program to improve health and reduce diabetes and heart disease risks.

PHARMACY MADE SIMPLE WITH CVS

CVS Caremark manages your prescription benefits just like Cigna manages your medical care. You'll have access to thousands of pharmacies (including home delivery), personalized support, and ways to save medications.

CIGNA ADVOCATES

(800) 244-6224

Snowflake@CignaHealthCare.com

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

KAISER HMO (CA ONLY)

GET CARE FROM ANYWHERE

Kaiser offers telehealth and virtual care services so you can get the care you need for a variety of minor conditions over the phone, via email, or on a video chat.

- **Phone:** Schedule a phone appointment with a doctor or call an advice nurse.
- **Email:** Send an email to Kaiser's care team. Most members receive a reply within 48 hours or sooner.
- **Video:** Schedule a video appointment with your doctor, meet with a specialist, or have an on-demand video chat with a physician.

NEW FOR 2026

Hearing aid coverage is available through Kaiser: Up to $2,000 towards hearing aids per 36 month period.

KAISER HMO

(800) 464-4000

Policy/Group #: 605749

healthy.kaiserpermanente.org

	In-Network Only
Annual Deductible Individual Family	None
Annual Out-of-Pocket Maximum Individual Family	$1,500 $3,000
Primary Provider **Specialist** **Preventive Care**	$15 copay $15 copay No charge
Infertility Coverage	You pay 50%
Mental Health Mental/Behavioral Health Substance Abuse	$15 copay $15 copay
Diagnostic Lab and X-ray	No charge
Chiropractic Care	$10 copay Up to a combined total of 30 medically necessary Chiropractic and Acupuncture visits per year
Emergency Room	You pay $100 per visit
Hospitalization	You pay $250 per admission
Outpatient Surgery	You pay $100 per procedure
Prescription Drugs (Pharmacy/Mail Order) Generic Preferred Brand Non-Preferred Brand Number of Days' Supply	 $10 / $20 $20 / $40 $20 / $40 30 days / 100 days

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

DENTAL

Let your smile shine! Snowflake offers dental coverage from Delta Dental with its Preferred Provider Organization (PPO). The plan gives you access to in-network dentists and other oral health providers, while also giving you the flexibility to choose any provider you want.

	Delta Dental PPO	
	In-Network	Out-of-Network
Annual Deductible	$50 per person / $150 per family each calendar year	
Annual Plan Maximum	$2,000 per person each calendar year	
Diagnostic and Preventive Services	No charge	No charge
Basic Services		
Fillings	You pay 10%	You pay 10%
Root canals	You pay 10%	You pay 10%
Periodontics	You pay 10%	You pay 10%
Oral Surgery	You pay 10%	You pay 10%
Major Services	You pay 40%	You pay 40%
Orthodontia Services	You pay 50%	You pay 50%
Lifetime Maximum	$2,000 lifetime	$2,000 lifetime

DELTA DENTAL

(888) 335-8227

Policy/Group #: 20239

deltadentalins.com

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

VISION

Snowflake provides coverage through Vision Service Plan (VSP) to keep your eyes (and you!) healthy. Vision coverage helps with the cost of eyeglasses or contacts. Even if you're boasting 20/20 vision, annual eye exams check the health of your eyes and can detect more serious health issues (e.g., diabetes, high blood pressure, high cholesterol, thyroid disease).

VSP VISION SERVICE PLAN

(800) 877-7195

Policy/Group #: 30093509

vsp.com

VSP Vision		
	In-Network	Out-of-Network
Examination		
Benefit	$10 copay	Up to $50
Frequency	Once every calendar year	Once every calendar year
Materials	$25 copay	N/A
Eyeglass Lenses		
Single Vision Lens	No charge after copay	Up to $50
Bifocal Lenses	No charge after copay	Up to $75
Trifocal Lenses	No charge after copay	Up to $100
Frequency	Once every calendar year	Once every calendar year
Frames		
Benefit	Up to $200	Up to $70
Frequency	Once every calendar year	Once every calendar year
Contacts (Elective)		
Benefit	Up to $180	Up to $105
Frequency	Once every calendar year (in lieu of lenses and frames)	Once every calendar year (in lieu of lenses and frames)

EXTRA SAVINGS AND DISCOUNTS FOR VSP MEMBERS

- 15% off regular price or 5% off promotional price of laser vision correction surgery
- 20% discount on cost of frames that exceeds frame allowance of $200
- 20% off additional glasses when ordered from the same VSP doctor within 12 months of your last exam
- Guaranteed pricing on retinal screenings as an exam enhancement

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

COST OF COVERAGE

The total amount that you pay for your benefits coverage depends on the plans you choose and who you cover. Below are the bi-weekly employee contributions for each plan, at each level of coverage.

	Employee Only	Employee + Spouse/DP*	Employee + Child(ren)	Employee + Family
Cigna OAP HDHP w/HSA	$39.00	$102.00	$81.00	$160.00
Cigna OAP PPO	$54.00	$160.00	$127.00	$249.00
Kaiser HMO	$47.00	$129.00	$100.00	$198.00
Delta Dental PPO	$5.00	$11.00	$12.00	$18.00
VSP Vision	$0.48	$1.38	$1.41	$2.31

*Different after-tax rates, as well as imputed income, apply to domestic partner cost. You will see these amounts as you enroll in benefits. For details, click here.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

1 HEALTH SAVINGS ACCOUNT

FIDELITY- HSA PLAN
(800) 544-3716
Net Benefits

The Health Savings Account (HSA) through Fidelity is a tax-advantaged account that is used to pay for current and/or future healthcare expenses. To be eligible, you must be enrolled in the **Cigna OAP HDHP medical plan**.

WHAT'S AN HSA?

A Health Savings Account (HSA) is a tax-advantaged savings account that lets you set aside pre-tax dollars to pay for qualified medical, dental, and vision expenses. You can fund your HSA directly through payroll deductions every pay period.

The money in your HSA rolls over annually and grows tax-fee, including interest and investment earnings. Since you own the account, it is portable—meaning you can take it with you if you ever leave Snowflake. You can also use the funds to cover healthcare expenses in retirement.

Visit nb.fidelity.com for a comprehensive list of eligible expenses.

HOW MUCH MONEY CAN I PUT IN AN HSA?

You can contribute up to the IRS annual maximum to your HSA.* In 2026, the limits are:

- $4,400 for individual coverage
- $8,750 for family coverage (you + dependent(s))
- An additional $1,000 contribution is allowed at age 55+

These limits are set by the IRS each year and are subject to change.

HOW DO I USE THE MONEY?

You will receive a debit card in the mail from Fidelity, which you can use to pay for qualified medical expenses. You can also pay expenses from your online Fidelity account.

DO I LOSE MONEY I DON'T USE?

No. Your unused balance rolls over from year to year and there is no "use it or lose it" rule for HSAs. This is a bank account in your name, and the money stays with you.

*Snowflake's contribution counts toward the employee's annual maximum for the year; employees can elect up to the IRS limit less the employee contribution.

To give your HSA a boost, Snowflake contributes up to $1,000 for single coverage and $2,000 for those who cover dependents. These contributions will be deposited in equal installments each pay period, and are prorated for new hires.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

2 FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars for eligible healthcare and/or dependent childcare expenses. Snowflake offers three FSA options—a Healthcare FSA, a Limited Healthcare FSA, and a Dependent Care FSA.

WHAT'S AN FSA?

A Flexible Spending Account (FSA) is a tax-advantaged spending account where you can set aside money for:

- Qualified medical, dental, and vision expenses (Healthcare FSA, Limited Healthcare FSA)
- Qualified childcare or other dependent care expenses (Dependent Care FSA)

HOW MUCH MONEY CAN I PUT INTO MY FSA?

You can contribute up to the IRS annual maximum to your FSAs. The current 2026 calendar year maximums are:

- Healthcare/Limited Healthcare FSA: $3,400
- Dependent Care FSA: $7,500 per household

These limits are set by the IRS each year and are subject to change.

WHAT CAN I USE THE MONEY FOR?

Click the links below for details on eligible expenses for each type of FSA:

Healthcare FSA eligible expenses
Limited Healthcare FSA eligible expenses
Dependent Care FSA eligible expenses

HOW DO I USE THE MONEY?

When you enroll in a Healthcare FSA, you will receive your Navia Benefits Card in the mail. Use this to pay for eligible expenses. Your Navia debit card remains usable from year to year until it expires.

If you are unable to use your debit card for your healthcare expense, you can submit reimbursement forms on Navia's website, via email, or by fax.

If you enroll in the Dependent Care FSA, you can use the same Navia Benefits Card to pay for eligible expenses.

WHAT HAPPENS TO MONEY I DON'T USE?

If you do not spend all of the money in your Healthcare FSA by the end of the given plan year, up to $680 of unused funds will automatically roll over into your account for 2027. Anything more than that will not roll over and will be subject to the "use it or lose it" rule.

If you do not spend all of the money in your Dependent Daycare FSA by the end of the given plan year, all remaining funds will be forfeited, as they are also subject to the "use it or lose it" rule.

NAVIA - FLEXIBLE SPENDING ACCOUNTS

(800) 669-3539
Company code: SNF
naviabenefits.com

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

3 401(k) PLAN

Snowflake's 401(k) plan with Fidelity makes saving for your retirement simple, while providing tax benefits now or in the future. You can contribute to your retirement plan with traditional pre-tax contributions or Roth contributions.

Traditional Pre-Tax: contributions are made from your paycheck before income taxes are applied, reducing your taxable income. You'll pay taxes when you withdraw money from the account during retirement.

Roth: normal income taxes are applied to your contributions, so you won't pay them later when you withdraw funds during retirement.

After-Tax: Normal income taxes are applied to your contributions, so when you withdraw your principle, it's tax free. But any earnings on after-tax contributions are considered pre-tax and are taxable income when withdrawn from the Plan. Converting your after-tax contributions to Roth status allows your earnings to grow and be distributed tax-free if certain requirements are met. This is why Snowflake also offers an automated Roth In-Plan Conversion.

Annual IRS Maximum Contribution	$24,500
Individuals Age 50+	$32,500
Maximum Defined Contribution From All Sources	$72,000
Maximum Defined Contribution From All Sources For Individuals Age 50+	$80,000

These limits are set by the IRS each year and are subject to change.

Eligible employees will be enrolled in the plan automatically at a 5% contribution rate, which can be adjusted at any time. Snowflake's 401(k) does not have an employer match.

FIDELITY 401(K) PLAN

(800) 835-5097

fidelity.com

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

4 COMMUTER BENEFITS

Do you have out-of-pocket commuting expenses for public transportation, van pooling, or worksite parking? If so, you can save on taxes by enrolling in our commuter accounts, administered by Navia. A commuter account lets you set aside money—pre-tax—through payroll deductions.

You can enroll in or stop this program at any time. Money in the account can be used in future months or plan years. If you leave Snowflake, unused funds in your account are forfeited.

Here are the maximum amounts of money you can set aside:

Parking	Up to $325 per month
Transportation	Up to $325 per month

These amounts are set by the IRS each year and are subject to change.

NAVIA - COMMUTER BENEFITS

(800) 669-3539

Company code: SNF

naviabenefits.com

5 EMPLOYEE STOCK PURCHASE PLAN (ESPP)

The Snowflake ESPP provides eligible employees with an opportunity to purchase Snowflake common stock at a discount using after-tax payroll deductions. There are two important features of this discount:

- Eligible employees will be able to purchase Snowflake stock at a 15% discount off the market price, and
- The discount is applied using a look-back feature; the price you pay will be a 15% discount on either the closing price of a share of SNOW stock on the first day of the offering period or the last day of the offering period, whichever is lower.

Eligible employees pay for these discounted shares by contributing a percentage of each paycheck. You can elect to contribute from 1% to 15%. Enrollment happens in February and August each year.

SNOWFLAKE EMPLOYEE STOCK PURCHASE PLAN

Information is available on The Lift.

stock@snowflake.com

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

PROTECT WHAT MATTERS

Life insurance helps protect your family if you were to pass away. Without enough life insurance, many families must reduce their standard of living after the loss of income. Consider your current and future financial needs when evaluating how much coverage you need. To help you in your planning, Snowflake provides the following coverage:

COMPANY-PROVIDED COVERAGE

Basic Life and AD&D

Basic Life Insurance* pays your beneficiary a lump sum in benefit. AD&D (Accidental Death & Dismemberment) provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you have a fatal accident. The cost of coverage is paid in full by Snowflake.

	Prudential Life and AD&D
Basic Life	2x salary up to $1,000,000
Basic AD&D	2x salary up to $1,000,000

*Imputed income is the term the IRS applies to the value of any company provided benefit or service that should be considered income for the purposes of calculating your federal taxes. The value of employer-provided life insurance coverage greater than $50,000 falls into this category. This value is based on your age and the amount of coverage you have in effect. Imputed income reflected in your paycheck for company provided coverage.

VOLUNTARY COVERAGE

Voluntary Life and AD&D

Voluntary Life and AD&D Insurance allows you to purchase additional protection for your family's financial security. Coverage is available for your spouse/domestic partner and/or child(ren). In order to purchase coverage for your dependents, you must purchase coverage for yourself.

	Prudential Voluntary Life and AD&D
Employee	For both Life and AD&D, you may purchase increments of $10,000 up to lesser of 5x covered annual earnings or $500,000. Guaranteed Issue** is $300,000 for Life Insurance.
Spouse	**AD&D:** $5,000 increments to a maximum of $250,000, not to exceed 5x base annual earnings. **Life:** Increments of $5,000 up to lesser of 50% of employee amount or $250,000. Guaranteed Issue is $25,000.
Child(ren)	For both Life and AD&D, you may purchase increments of $10,000. Guaranteed Issue is $10,000.

**Guaranteed Issue = the amount of coverage you can purchase as a new hire or newly eligible dependent without having to provide evidence of good health, also known as Evidence of Insurability (EOI). If you select coverage above the Guaranteed Issue amount you will need to submit an Evidence of Insurability form with additional information about your health in order for Prudential to approve a higher amount of coverage.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

PROTECT WHAT MATTERS

LONG-TERM CARE PLAN THROUGH TRUSTMARK

The Trustmark Life Insurance with Long-Term Care (LTC) is an optional benefit that offers one policy, with two benefits: life insurance coverage for your designated beneficiary, combined with a long-term care benefit that can be used to help pay for long-term care services.

The Trustmark Life Insurance with Long-Term Care (LTC) benefit can be used to help pay for care services when you require assistance with two or more activities of daily living or have a cognitive impairment (like Alzheimer's).

Long-term care is also provided in assisted living facilities, which are home-like settings that offer safety and security, plus nursing homes that provide round-the-clock skilled nursing care.

This is an employee-paid benefit, with premiums payable directly to Trustmark via ACH (no Payroll deductions).

For additional information and to enroll in the Long-Term Care plan, visit: bcg.zoomforth.com/snowflake.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

INCOME REPLACEMENT BENEFITS

If there comes a time when you are unable to work due to an illness or injury, our disability insurance plans will help replace part of your pay, so you and your family can have peace of mind with a continuing income.

THE LARKIN COMPANY

Policy/Group #: Snowflake, Inc.
(866) 923-3336
thelarkincompany.com
snowflakeleaves@thelarkincompany.com

SHORT-TERM DISABILITY

Short-Term Disability (STD) coverage pays a benefit if you temporarily cannot work because of an injury, illness, or pregnancy. The Snowflake short-term disability and leave of absence programs are managed by The Larkin Company.

Larkin STD	
Snowflake California Voluntary Disability Insurance (VDI) **(CA employees only)**	You will receive 70% income replacement, up to a weekly maximum of $3,500 for up to 180 days. If your disability extends beyond 180 days, your benefit will be reduced to 60% income replacement, up to a weekly maximum of $1,681. At that time you will also apply for Long-Term Disability benefits.
Snowflake Short-Term Disability Insurance **(all non-CA employees)**	You will receive 70% income replacement, up to a weekly maximum of $3,500 for up to 180 days.

LONG-TERM DISABILITY

Long-Term Disability (LTD) coverage, through Prudential, replaces part of your monthly income if your illness or injury causes you to be unable to work for more than 180 days.

Prudential LTD	
Monthly Benefit Amount	60% of salary, up to a maximum of $25,000.
Benefits Begin	On the 181st day of disability.
Maximum Payment Period	The benefit will pay for up to 2 years if your disability prevents you from performing your previous occupation. If you are permanently disabled and unable to work in any occupation, the benefit will pay until the Social Security normal retirement age.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

MENTAL HEALTH MATTERS

LYRA: YOUR GO-TO FOR MENTAL AND EMOTIONAL WELLBEING

The world we live in can be overwhelming and take its toll on your mental and emotional health. Now, more than ever, it's important to prioritize your wellbeing and get the support you need, when you need it.

The Employee Assistance Program (EAP) from Lyra Health provides care for your emotional and mental health at no cost to you. With online tools, research-backed therapeutic methods, top therapists, and coaches, you can tap into an easy-to-use, convenient way to get the help you need.

You and your eligible family members can each access up to 25 live or in-person sessions per year for therapy and coaching. Lyra also offers work/life services, personalized care recommendations, and self-care apps.

ADDITIONAL SUPPORT THROUGH LYRA (CIGNA MEMBERS ONLY)

Snowflakes and their dependents enrolled in one of our Cigna medical plans can continue care with a Lyra network therapist or coach beyond the 25 free sessions per year. When care transitions to the Cigna medical plan, your regular deductibles, copays or coinsurance will apply.

You will also have access to medication management support, allowing Cigna members to get prescriptions through Lyra.

In addition, Snowflakes enrolled in Cigna plans have access to a Clinical Leave Evaluation module in which Lyra will fill out the leave paperwork for members who need to take a leave of absence due to mental/behavioral health reasons.

LYRA MENTAL HEALTH AND WELLBEING

(844) 927-0110

snowflake.lyrahealth.com

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

MODERN FAMILY

PARENTAL LEAVE

Snowflake offers paid Maternity and Parental Leave benefits to eligible employees to allow them time off to bond with and take care of a new child at home. This policy is applicable to bonding with a new child through birth, adoption, or foster placement.

Birthing Parents

Birthing parents are eligible for up to 26 weeks of paid parental leave.

Non-Birthing Parents

Non-birthing parents are eligible for up to 12 weeks of paid parental leave.

Click here for more detailed information about this policy.

ADOPTION & SURROGACY PROGRAM

We understand that families grow in a variety of ways. To assist employees with building their family through adoption or surrogacy, Snowflake provides help with covering the costs. Employees may be eligible for reimbursement of qualified expenses up to $10,000 per adoption or surrogacy. Employees may use this benefit up to a lifetime maximum of two times.

Click here for more detailed information about the program.

BABY GIFT

Snowflake employees who welcome a new child into their family are eligible to receive an awesome box of Snowflake baby swag.

Click here for more detailed information about the program.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

MAVEN

We partner with Maven to bring you round-the-clock support at every stage of your parenting journey. Maven provides on-demand virtual care, clinically informed content, and a supportive community for new and prospective parents. If you or your partner are thinking about pregnancy in the future, are already pregnant, considering adoption or surrogacy, or raising a family—Maven is there to help. As a Snowflake employee, you and your spouse or partner receive this benefit at no cost. Your Maven membership includes:

On-Demand Appointments

On-demand video appointments with Maven OB-GYNs, mental health specialists, prenatal nutritionists, reproductive endocrinologists, lactation consultants, career coaches, and more.

Designated Care Advocates

Personalized, one-on-one support to help answer questions about your benefits, get connected to the right Maven providers for your needs, and referrals to in-person care when you need it.

Coaching

Maven provides return-to-work and career coaching so you can prepare and succeed in your return to the workplace.

Breast Milk Shipping

Maven's state-of-the-art app makes breast milk shipping simple for any kind of work travel with kits to safely store or ship your milk.

MAVEN

mavenclinic.com/join/snowflake
support@mavenclinic.com

Content Library

Maven's content library is clinically informed and tailored to you on topics like prenatal health, postpartum depression, and returning to work with confidence.

Adoption and Surrogacy

To assist employees with building their family through adoption or surrogacy, Snowflake provides help with covering the costs. Employees may be eligible for reimbursement of qualified expenses up to $10,000 per adoption or surrogacy. Employees may use this benefit up to a lifetime maximum of two times. For more detailed information on this reimbursement program, please refer to the Snowflake US Adoption and Surrogacy Reimbursement Policy on The Lift.

Menopause Support

The Maven menopause program provides holistic support for members experiencing perimenopause and menopause. Offerings include clinical care management, 24/7 support for menopause related issues, and specialized referral lists to additional employer-sponsored resources and high-quality in-person providers.

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

FAMILY BUILDING BENEFITS THROUGH KINDBODY

Planning to start or grow your family? If so, Snowflake can help with family building assistance through Kindbody. Kindbody provides end-to-end fertility services, including IVF and egg freezing, fertility medication, an online wellness platform, and mental health services—all designed to support you from preconception through postpartum.

Who Is Eligible?

Kindbody is available to all employees, as well as their spouse or domestic partner, who are currently enrolled in one of the Cigna medical plans.

Your Kindbody Benefit Includes:

- Two Cycle Coverage including egg freezing and fertility medication, subject to copay, deductible, or other cost-share according to your medical plan
- Network of partner clinics in locations where you work and live
- A dedicated Care Navigation Team
- End-to-end fertility services from standard gynecological care to conception, nutrition, and mental wellness in re-imagined clinics
- Virtual care options, online appointment scheduling, and a dedicated patient care navigator to guide you through the process
- A personalized patient portal giving you convenient and transparent around-the-clock visibility
- Complimentary virtual service sessions on topics such as lactation support, mental wellbeing, nutrition, and back-to-work care

KINDBODY

(855) 846-7834

Company access code: KINDSNOW

employeebenefits@kindbody.com

RETHINKCARE

RethinkCare provides support to help families raise more resilient children, including those with developmental and learning challenges. RethinkCare gives you 24/7 access to convenient online training focused on parental and family wellbeing, including workshops, exercises, and a library of articles to help you understand, teach, and better communicate with your child. Snowflake employees have access to the program at no cost, and there is no age or diagnosis requirement to participate.

All of RethinkCare's services and resources are available online and include:

Parenting Coaching
You receive up to 14 hours of remote coaching consultations with board-certified clinicians per year.

Video-Based Training Programs
Access RethinkCare's online training library and customize your child's learning path to meet their specific needs.

Digital Resources
Unlimited access to our website and mobile app with exclusive content developed to assist your child with socialization, self-help, academics, and more.

Tele-Consultations
Meet with clinical professionals via video chat to receive guidance and advice.

Continuous Care
Ongoing consultations with a dedicated behavior expert to address your specific challenges.

Professional Neurodiversity Program
RethinkCare's professional neurodiversity program offers specialized support for neurodiverse and neurotypical employees, including 1:1 consultations with experienced practitioners and 150+ expert-led skills training and resources.

CONTACT RETHINKCARE
(800) 714-9285
rethinkcare.com
support@rethinkcare.com

CARE.COM

Care.com provides emergency backup childcare, senior care, and pet care. It also offers membership to Care.com, the world's largest network of caregivers. Access to the platform is free to employees and Snowflake provides parents subsidized backup care (10 uses) for your children and pets to be used when your regular care arrangement is interrupted.

Your Care.com membership includes:

Backup Care for Children

You have access to in-home or in-center subsidized care for children when their regular care is not available. All caregivers and centers in the network are vetted and required to meet health and safety guidelines and in-depth screening criteria. Use Backup Care when:

- School, childcare centers, or camps are closed
- You are working from home and need someone to watch the kids
- Your babysitter or nanny is sick or on vacation

Care.com Premium Membership

You will receive access to Care.com at no additional charge. On Care.com, you can find, manage, and pay for care, whether that's for a full-time nanny, tutor, part-time babysitter, pod teacher, pet sitter, adult or senior care provider, special needs caregiver, errand runner, housekeeper, or tutor.

Personal Network Backup Care

When your regular care is unavailable, the Personal Network allows you to use one of your go-to caregivers or centers and get reimbursed for a portion of the cost. This is especially helpful if your school or childcare center is closed and one of your go-to caregivers is available.

LifeCare Family

LifeCare Family provides 24/7 access to online content, resources, and trained Care Specialists who can support you in managing many of life's challenges, big or small. Support areas include:

- Parenting and childcare
- Senior care
- Education
- House and home
- Pet care

On-Demand Tutoring and Homework Support

LifeCare offers on-demand tutoring support and individualized homework help for children in grades K-12. Subject areas include:

- English
- Math
- Science
- Reading
- Writing
- SAT and ACT test preparation

CARE.COM

(866) 814-1638

Care.com

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

TIME OFF

Snowflake provides regular employees with flexible paid time off (PTO) from work for personal activities such as vacations, personal business, or family concerns.

Vacation

We take a professionally managed approach to vacation time. Vacation hours aren't accrued—simply coordinate with your manager in advance to agree on vacation time throughout the year.

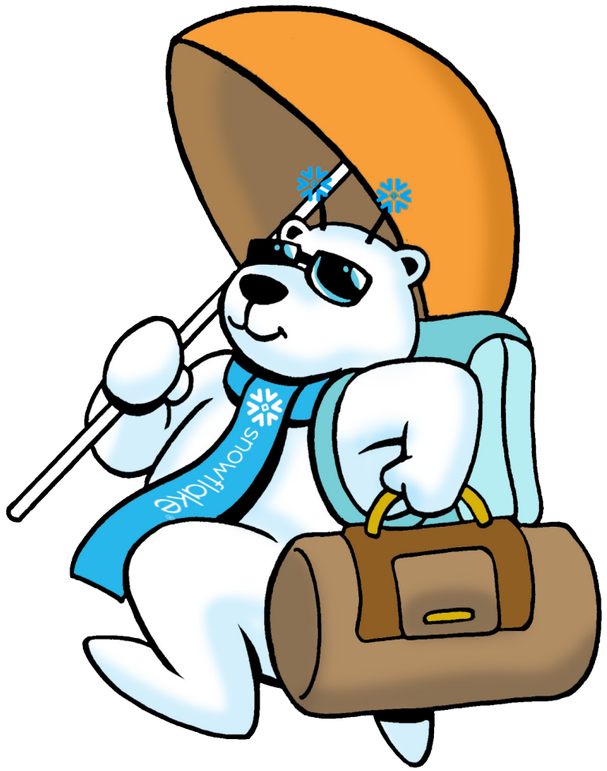
We do not set a limit on the amount of PTO Snowflakes may take, and PTO does not accrue. However, Snowflakes are expected to consider their professional obligations and responsibilities to the company and consult with their managers to determine reasonable and appropriate time off before requesting PTO.

Sick Time

If you are sick and not well enough to work, we encourage you to take sick time. Our sick time policy is "take it as you need it" for full-time, exempt employees. Non-exempt employees accrue 2.77 hours each pay period. Any employee who is out of the office for more than five consecutive sick days must file for a medical leave of absence.

Holidays

Snowflake observes 13 annual holidays per year. Visit The Lift to access the holiday calendar.



WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

ARAG LEGAL INSURANCE

Many of our big life events have a legal component. There are the joys—like getting married or buying a new house. And there are the necessities—like dealing with a speeding ticket or family challenges. With ARAG legal insurance, your network attorney fees are paid in full for a wide variety of legal matters.

ARAG is a voluntary benefit available to regular and intern employees who regularly work 20+ hours per week. The plan covers your spouse and all dependents up to age 26. You can enroll as a new hire, or annually during Open Enrollment. You pay the full cost of the premium, which is $10.50 per pay period.

What Does Legal Insurance Cover?

ARAG offers a broad range of coverage and services, for example:

- Wills and estate planning
- Real estate and homeownership
- Family law matters
- Small claims court
- Consumer fraud
- Personal property disputes
- Bankruptcy
- Tax audit
- Divorce
- Criminal matters

Click here for more details about what ARAG covers.

How Legal Insurance Benefits You:

- Receive 100% paid-in-full coverage on attorney fees for most covered legal matters when you work with a network attorney
- On average, save $368 per hour on attorney fees
- Access a nationwide network of more than 15,000 attorneys who average 20 years of experience
- Address your covered legal situations with a network attorney for legal help and representation
- Use DIY Docs® to create legally valid documents, including state-specific templates

ARAG LEGAL INSURANCE

(800) 247-4184

araglegal.com/account/login

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

NORTON LIFELOCK

In our digital world, security is often top-of-mind. Everyday activities like online shopping, internet browsing, and banking can expose your personal information. The LifeLock with Norton Premier plan offers identity theft protection including AntiVirus security, parental controls, and online privacy protection.

Norton LifeLock is a voluntary benefit available to regular and intern employees who regularly work 20+ hours per week. You can enroll as a new hire, or annually during Open Enrollment. You pay the full cost of the premium, which is $4.61 for individuals and $8.76 for yourself plus dependents per pay period. Please note: if you wish to cover your dependents under this benefit, they must have a valid Social Security Number on their dependent record in Empyrean.

To learn more about Norton LifeLock, click here.

NORTON LIFELOCK
(800) 607-9174
Norton.com/BenefitPremier

WELCOME
ELIGIBILITY
HEALTH PLANS
COST OF COVERAGE
FINANCIAL WELLBEING
MENTAL HEALTH
MODERN FAMILY
TIME OFF
ADDITIONAL BENEFITS

PERKS

SmartSpend via PerkSpot

Enjoy a variety of discounts on the things you do every day, courtesy of our SmartSpend program from PerkSpot. As a Snowflake employee, you have access to exclusive pricing and discounts on thousands of products and services.

Here are just a few of the things available at discounted rates through PerkSpot:

- Apparel and sunglasses
- Meal delivery services
- Electronics
- Entertainment streaming services
- Fitness apps and products
- Car rentals and hotels
- Restaurant gift cards
- Local deals in your neighborhood
- And more!

Click here for more information about these great programs.

Pet Insurance

When your pet gets sick, bills can add up faster than expected. Pet insurance from Nationwide prevents you from needing to weigh your pet's health against your bank account. Most plans offer coverage for costs associated with both accidents and illnesses—even medications. Benefits will depend on the age of your pet and whether your pet has any pre-existing conditions.

NATIONWIDE PET INSURANCE

(877) 738-7876

petinsurance.com

snowflake®

125 Constitution Drive Menlo Park, CA 94025