



New Hire Benefits Orientation

Plan Year: Jan. 1 – Dec 31st



Let's Rock Enroll 2025

Today's Setlist

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04 Enrolling Eligible Dependents

05 Declaration of Disability

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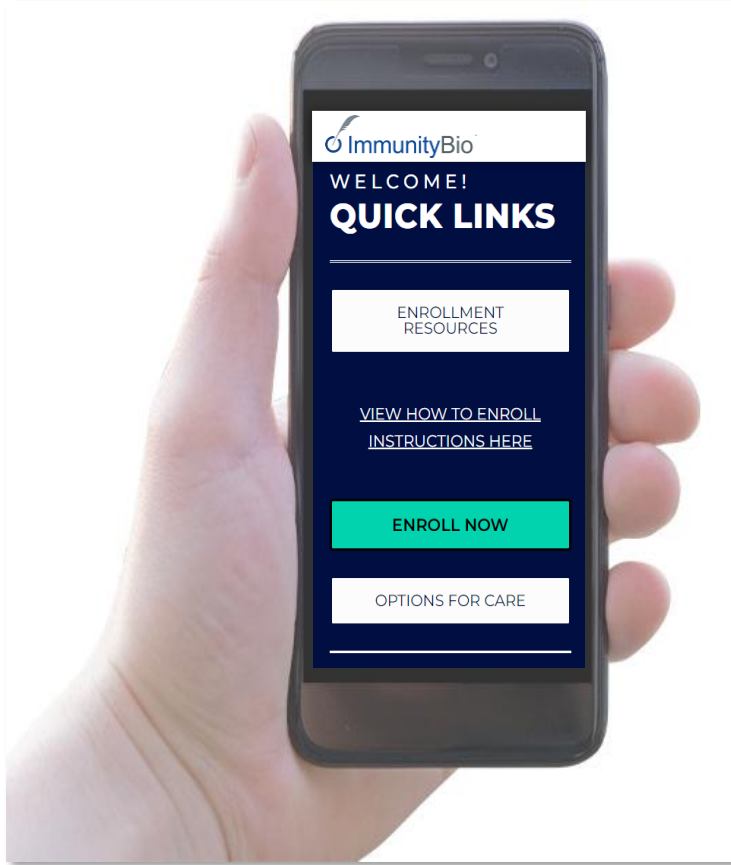
11 Financial Well-being

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Benefits Website



- Visit <https://benefits.immunitybio.com/>
- Access from a computer, tablet or smartphone.



Searchable

Benefit plan information, eligibility requirements and enrollment resources



Benefit Plans

Review benefit plan summaries and programs



Group Information

Access group policy number, find a provider and plan resources



Forms

Download and print benefit-related documents and forms

New Hire Eligibility



- ❑ A new hire, who is a regular full-time employee, working at least 30 hours per week is eligible to enroll for health insurance, voluntary plans and retirement.
- ❑ A new hire, who is a regular new hire employee, working less than 30 hours per week is eligible to participate in our retirement plans.
- ❑ Medical, dental, vision, life & disability, voluntary & spending account plans are effective 1st of the month following your hire date. **You have a 30-day grace period to elect coverage.**
- ❑ Retirement 401(k) and Roth are effective 1st of the month following 30 days of service.
- ❑ Your opportunities to enroll are:
 - New Hire 30-day grace period
 - Qualifying Life Event
 - Annual Open Enrollment

Qualifying Life Event (QLE)

If you experience a Qualifying Life Event (QLE), you can change your benefits during the plan year.

Most common QLEs:

- *Marriage*
- *Divorce*
- *New baby*
- *Moving to a different state*
- *Loss of coverage*
- *Dependent child turns age 26*

IMPORTANT!

You must make your changes within **30 DAYS** of your QLE (NO exceptions). Employees will need to provide proof of event to the Benefits

Department at

benefits@immunitybio.com

Enrolling Eligible Dependents



Eligible Dependents:

- Legal spouse or registered domestic partner
- Biological children, stepchildren, adopted children, or dependent through a court order of the employee or spouse:
 - Up to the age of 26
 - Any age, if he/she is mentally or physically disabled, dependent on you for support

Declaration of Disability

A dependent who would normally be ineligible under your coverage due to age can be considered for continued coverage if the dependent is disabled by reason of physically or mentally disabling injury, illness, or condition. The dependent must be fully dependent on you for support and not capable of self-sustaining employment.

WHAT YOU NEED TO DO:

1

Obtain a copy of the declaration of disability form

- Form can be found on your benefit website in the Document Center - Medical: benefits@immunitybio.com
- Call the number on the back of your ID card for assistance.

2

Forms must be submitted with a medical certification of disability application

- Note Medical recertification can be requested within two years after the initial certification and yearly thereafter.

3

Requests must be submitted prior to the dependents 26th birthday or within 30 days from loss of coverage under another plan.





Medical, Prescription, and Additional Benefits



Preventive Care is covered at 100% in-network

Covered preventive care includes:

Physical Exam

- This exam is prevention focused, not problem focused

Immunizations

- Immunizations that can protect against a number of serious diseases

Screenings

- Tests or health screenings needed based on your age, gender, and overall health status



In-network preventive care is free for medical plan members. The medical plans pay 100% of the cost of preventive care when received from a network provider. This means you typically won't have to pay anything out of your pocket.

Medical Plan Comparison: Access + HMO / Full PPO

	Access + HMO (CA Only)	PPO- Full PPO In-Network
Deductible		
• Individual	\$0	\$500
• Family	\$0	\$1,500
Out of Pocket Maximum		
• Individual	\$7,500	\$7,500
• Family	\$15,000	\$15,000
Office Visits		
• PCP	\$15 Copay	\$20 Copay
• Specialist	\$15 Copay	\$20 Copay
• Self-Referral	\$30 Copay (Access + Specialist)	N/A
• Teladoc (Virtual Visits)	\$0	\$0
• Urgent Care	\$15 Copay	\$20 Copay
Emergency Room (Waive if Admitted)	\$100 Copay/Visit	\$100 Copay/Visit plus 20%
Hospitalization		
• Inpatient	\$0	20% deductible applies
• Outpatient	\$0	10% (Amb. Surgery) 20% (Hosp.) / 25% (Hosp Surgery) deductible applies - based on facility
Ambulance Services	\$100 Copay / Transport (Emergency or authorized surgery)	20% deductible applies
Lab & X-ray	\$0	20% deductible applies

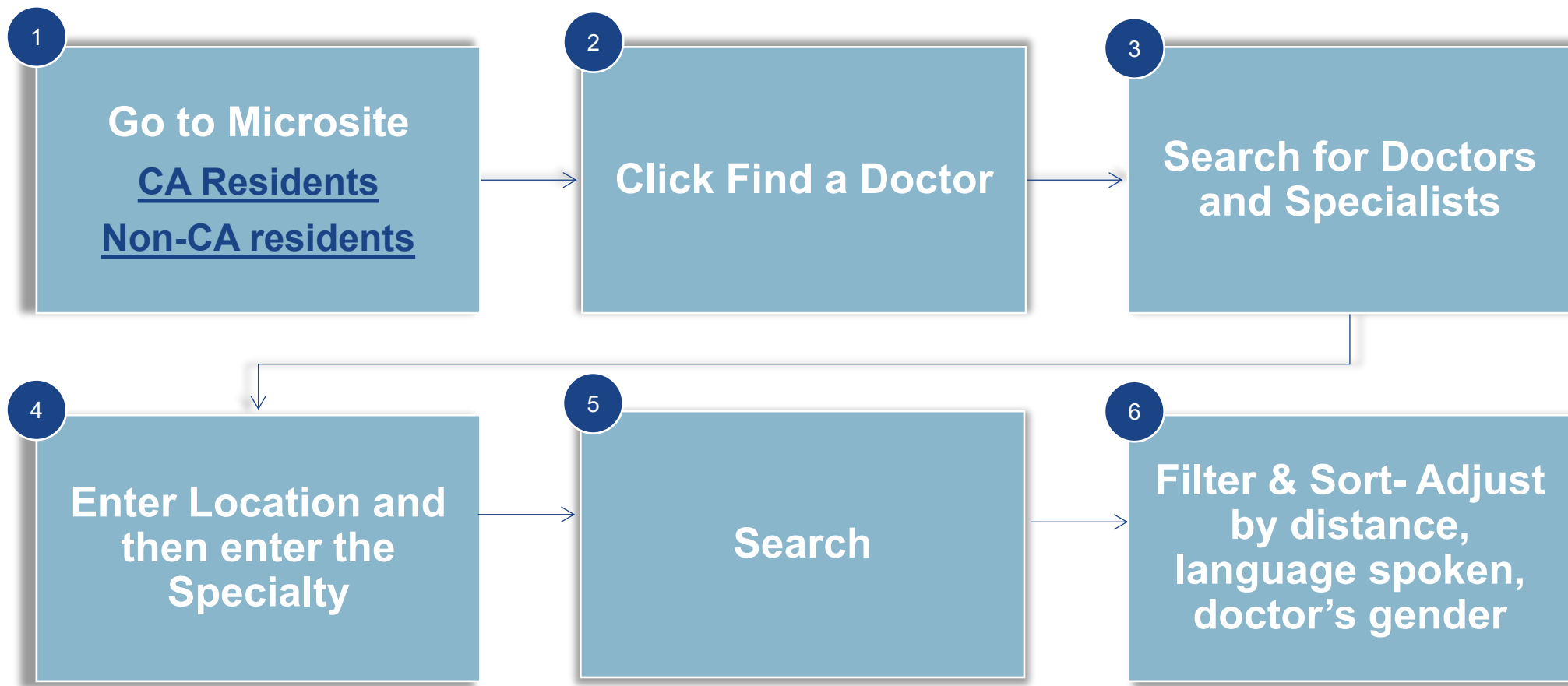
Prescription Drug Coverage

	HMO	PPO
Retail (30 day-supply)		
Generic	\$10	\$15
Brand	\$30	\$40
Non-formulary	\$50	\$70
Specialty	20% up to \$250	30% up to \$250
Mail Order (90 day-supply)		
Generic	\$20	\$30
Brand	\$60	\$80
Non-formulary	\$100	\$140
Specialty	20% up to \$500	30% up to \$500

To get an updated copy of the Performance Drug List (PDL), visit blueshieldca.com/formulary.

Find a Doctor

- For Direct search to review the network and PCPs, use the Microsite link during the enrollment process
- The Microsite link can be found on the Benefit Portal website on the Medical HMO & PPO tab in the Provider Finder Section



Teladoc Virtual Care Benefits

Teladoc General Medicine

With Teladoc General Medical, you get 24/7 access to low-cost, high-quality virtual health care for common health concerns like cough, sore throat, fever, rashes, allergies, asthma, ear infections, pink eye, nausea, and more.

Teladoc Mental Health Care

Teladoc Mental Health Care provides convenient, confidential access to trusted professionals who can help you manage stress, anxiety, grief, depression, and more.

How to Activate Your Account

Registration is quick and easy. There are several ways to activate your Teladoc account so you're ready for a virtual visit when you need one:

- Visit blueshieldca.com/teladoc to register or log in and answer a few questions
- Download the Blue Shield of California mobile app to access care from anywhere
- Call **1-800-835-2362**

Wellvolution is Blue Shield of California's digital platform with a variety of clinical and general wellbeing programs to prevent, treat and reverse disease.

Wellness Discount Programs:

- Fitness and exercise
- Gym membership discounts
- 800 fitness centers in California and thousands more nationwide
- Alternative care discounts – save up to 25%
- Acupuncture services
- Chiropractic services
- Massage therapy
- Vision care – save up to 20%
- LASIK surgery (in select states)

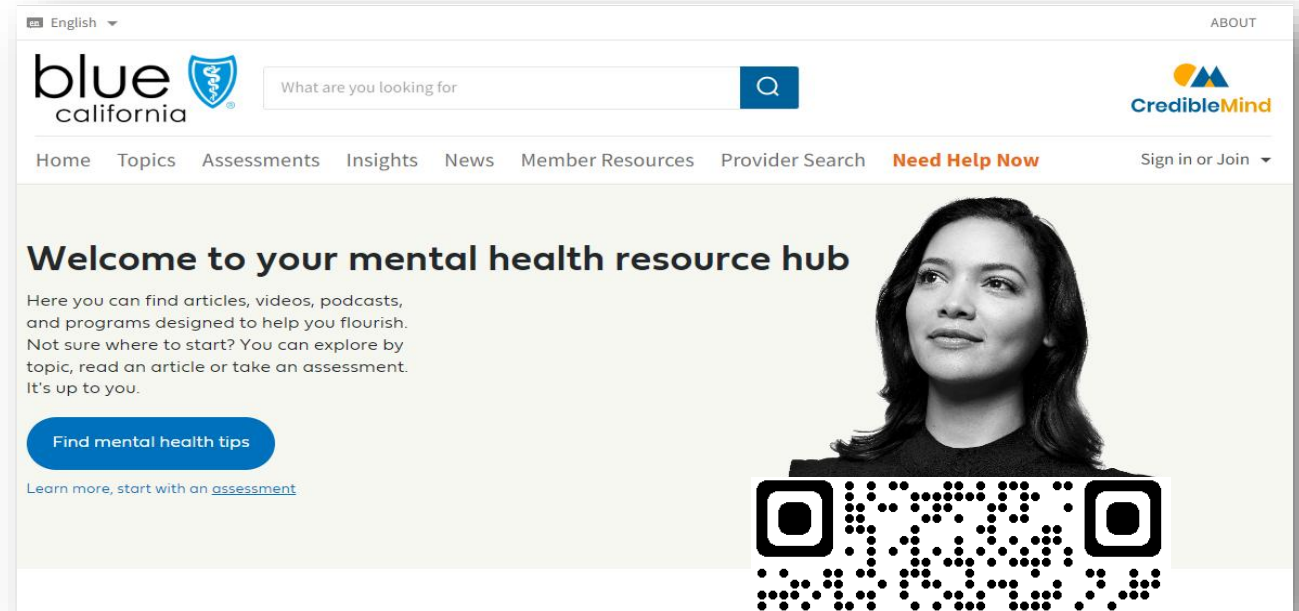
How to Enroll:

1. Go to: www.wellvolution.com
2. Create an account with a password
3. Enter your member ID

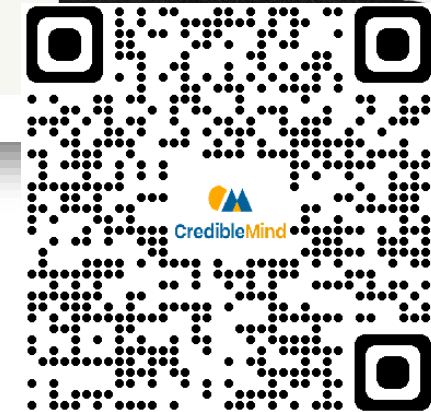
Crediblemind: Your Mental Health Resources

The Crediblemind website makes it easy to find mental health information and access care

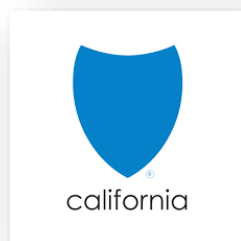
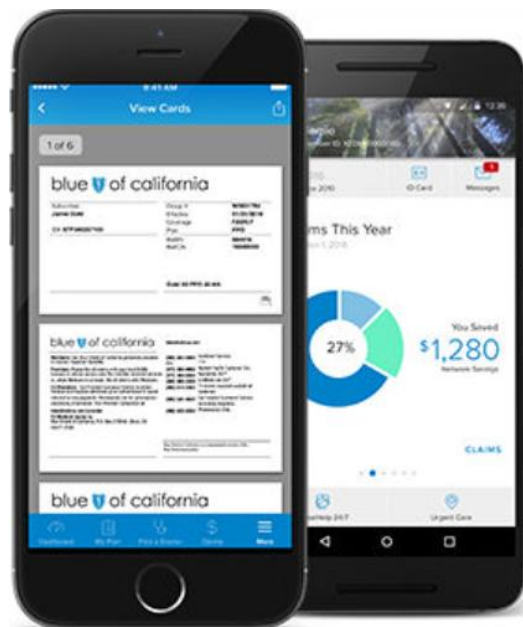
- View articles, videos, podcasts, and newsletters
- Take wellbeing assessments on a variety of topics (stress, depression, anxiety and more)
- Access crisis resources and hotlines
- Explore Blue Shield mental health services and programs
- Find mental health providers



Get started at blueshieldca.com/mentalhealth



Register for Portal Access



ID card on hand

View your personalized dashboard

Search for providers

Track plan usage,

View claims and benefits

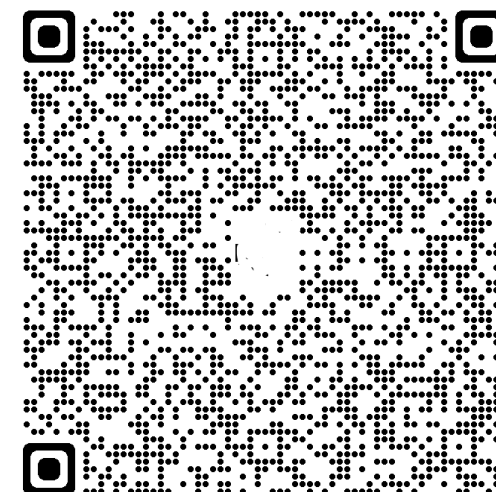
view all the plan offerings

Access to wellvolution

Access to Teladoc

And much more!!

www.Blueshieldca.com





Dental Plan: HMO



Dental Services	HMO
Deductible	None
Screening and Assessment	\$5 copay
Preventive	100%
Basic Coverage	Based on copay schedule
Major	Based on copay schedule
Annual Allowance	Unlimited
Orthodontia (Adult/Children)	\$2,000 (Comprehensive Services)

Available in California and Texas

You must choose a dental office and primary care dentist. If you would like to change your primary dentist, you must do so by the 15th of the month for the 1st of the following month.

No annual benefit maximums or deductibles.

Set copayments for services you receive.

- Upon receipt of enrollment, Delta Dental will assign the PCP for HMO enrollees.
- If employees would like to change their PCP, they are to contact Delta Dental directly via member services.

Dental Plan Comparison: PPO Low / PPO High

Dental Services - * In-Network / Out-of-Network	PPO Low Plan	PPO High Plan
Deductible Single/Family	\$25 / \$75	\$25 / \$75
Preventive	100%	100%
Basic Coverage	80%	80%
Major	50%	50%
Annual Allowance (per member)	\$2,000	\$5,000
Orthodontia (Adult/Children)	50%	50%
Orthodontia Lifetime Max (per member)	\$2,000	\$2,000

- You can choose an out-of-network provider, but you will be responsible for the amounts over the reasonable and customary fees determined by Delta Dental.

Delta Dental Online Resources



- Search for a network dentist in your area at www.deltadentalins.com
- Create your online account
- Look up claim statements for recent dental visits
- Estimate the cost of your next procedure
- Submit questions to Customer Service
- View or print your ID card
- Delta Dental App





Vision



Vision Coverage: Base Plan

Base Plan	Frequency	Select Network In-Network	Out-of-Network
Exam	12 months	\$10	Up to \$30
Lenses	12 months	\$25	Up to \$25 - \$60
Frames	24 months	Up to \$120 + 20% off	Up to \$60
Contacts (in lieu of glasses)	12 months	Up to \$120 + 15% off	Up to \$96



- Eye Med Vision- member only special offers for Independent Provider Network, Target Optical, Lens Crafters, and Pearl Vision for registered members.
- Lasik savings and promotional offers at Lasik Plus, TLC Laser EyeCenter and the Lasik Vision Institute network
- Hearing Care Discounts available through Amplifon network

Find an eye doctor

Utilize the provider locator via eyemed.com and use the **Select Network**

Vision Coverage: Buy up Plan



Buy-Up	Frequency	Select Network In-Network	Out-of- Network
Exam	12 months	\$10	Up to \$30
Lenses	12 months	\$25	Up to \$25 - \$67
Frames	12 months	Up to \$200 + 20% off	Up to \$100
Contacts (in lieu of glasses)	12 months	Up to \$200 + 15% off	Up to \$160

Find an eye doctor

Utilize the provider locator via eyemed.com and use the **Select Network**

- Eye Med Vision - member only special offers for Independent Provider Network, Target Optical, Lens Crafters, and Pearl Vision for registered members.
- Lasik savings and promotional offers at Lasik Plus, TLC Laser EyeCenter and the Lasik Vision Institute network
- Hearing Care Discounts available through Amplifon network



Life & Disability



Employer & Voluntary Life/AD&D

- Portable
- Convertible
- Waiver of Premium
- Living Benefits
- Employees must purchase Voluntary Life/AD&D coverage for themselves to purchase coverage for a spouse and/or child

Coverage Option	Benefit: Class 1
Employer Life / AD&D <i>(Company Paid)</i>	▪ 2x your annual earnings up to a maximum of \$1,000,000
Voluntary Life / AD&D <i>(Employee Paid)</i>	
Employee*	▪ 1 to 3 times your annual earnings, rounded to the next \$1,000 up to a maximum of \$1,000,000 ▪ Guarantee Issue: 3 times earnings or \$200,000 (whichever is the lesser)
Spouse*	▪ \$5,000 increments to a maximum of \$50,000, not to exceed 100% of employee benefit ▪ Guarantee Issue: \$25,000
Dependents (up to age 26)	▪ \$5,000, \$10,000, or \$15,000
* Age reduction rules apply- based on Employee's age	

If an employee's election is over the guaranteed issue amount, evidence of insurability (EOI) will be required.

Disability Insurance: STD & LTD

Disability insurance can help you remain financially stable by providing a portion of your income if you become disabled and are unable to work.

Short Term Disability	
Elimination Period	After 7 days due to covered accident or illness
Core Benefit Company Paid	Up to 75% of weekly gross earnings up to a maximum of \$3,000 per week
Buy-up Benefit Employee Paid	Up to 90% of weekly gross earnings up to a maximum of \$3,000 per week
Duration	Up to 26 weeks

Long Term Disability	
Benefits Begin	180 days after the start of illness or injury
Core Benefit Company Paid	60% of your pre-disability earnings up to a maximum of \$5,000 per month
Buy-up Benefit Employee Paid	60% of your pre-disability earnings up to a maximum of \$15,000 per month
Duration	Social Security Retirement Age

Accident

HOW DOES IT WORK

- Accident Insurance provides a set benefit amount based on the type of injury you have and the type of medical treatment you've received. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events
- It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles.

WHAT IT COVERS

- ER visits and follow-ups, as well as 100+ covered injuries/treatments, including:
- Broken bones
- Burns
- Knee ligament
- Dislocations
- Emergency dental
- Physical therapy

COVERAGE AND BENEFIT

Employee Coverage:

- If you're actively at work

Spouse Coverage:

- Can get coverage as long as you have purchased coverage for yourself.

Child Coverage

- Dependent children from birth until their 26th birthday, regardless of marital or student status.

- No medical underwriting
- Portability included
- Exclusions and Limitations apply

BE WELL BENEFIT

- Every year, each family member who has Accident coverage can also receive \$75 for getting a covered wellness screening, exam or immunization.



Critical Illness

HOW DOES IT WORK

- If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want.

WHAT IT COVERS:

Serious illness, including (Not limited to)

- Coronary artery disease major (50%); minor (10%)
- End-stage renal failure
- Heart attack
- Major organ failure requiring transplant
- Stroke
- Invasive cancer (including breast cancer)
- Noninvasive cancer (25%)
- Skin cancer (\$500)
- Sudden Cardiac Arrest
- Find more extensive list on Benefit Portal

COVERAGE AND BENEFIT

Employee Coverage

- Increments of \$10,000 up to \$40,000 max

Spouse Coverage

- 50% of employee amount as long as you have purchased coverage or yourself.

Child Coverage

- 50% of employee coverage amount
- Children from live birth to age 26 are automatically covered at no additional cost.

- Portability included
- No medical underwriting when you apply during your enrollment period.
- Benefit payable for each condition
- Exclusions and Limitations apply

BE WELL BENEFIT

- Every year, each family member who has Critical Illness coverage can also receive \$75 for getting a covered wellness screening, exam or immunization.



Work-Life Balance EAP

Unum's Work-Life Balance Employee Assistance Program (EAP) thru HealthAdvocate gives employees access to counselors and services for help with personal, family and work issues. When employees get the help they need, they can give their best at work. No enrollment needed!

Through the EAP, employees can get help with personal, family and work issues with a Licensed Professional Counselor, for:

- Stress, depression, and anxiety
- Relationship issues, and divorce
- Job stress and work conflicts
- Work Life Balances
- Family and parenting problems
- Anger, grief, and loss
- Addiction, eating disorders, and mental illness
- Work/Life Balance community resources



 **HealthAdvocate™**

Who is Covered?

All employees, their spouses or domestic partners, dependent children, parents and parents-in-law are eligible to use this service.

Access:

- Unlimited 24/7 Online and Phone Support
- Up to 3 in-person visits at no cost

**Call the EAP 24/7 at
800-854-1446**

or visit Unum.com/LifeBalance

Travel Assistance

Assist America

- Covers any member of the family when traveling 100 miles or more from home
- Help with finding access to qualified medical providers
- Emergency medical evacuation
- Assistance for missing passports, lost credit cards and stolen cash
- Legal & Interpreter Referrals
- Passport Replacement Assistance
- Critical Care Monitoring
- Referrals to Western-trained, English-speaking medical providers
- Assistance with returning a vehicle
- Prescription replacement assistance



website: **[assistamerica.com](https://www.assistamerica.com)**

Ph. 609-986-1234 (outside USA - collect call)

Ph. 800-872-1414 (inside USA - toll free)

Email at: **medservices@assistamerica.com**

Download Mobile App

Flexible Spending Accounts (FSA)



Healthcare FSA



WHAT?

An account for which pre-tax dollars can be used to pay for eligible medical, dental and vision expenses that are not reimbursed through insurance or any other arrangement:

- Reimburses qualified out-of-pocket healthcare expenses
- Full amount of funds are made available on the effective date of your plan
- Employees can enroll into employer's FSA without electing medical plan



ELIGIBLE EXPENSES

There are hundreds, perhaps thousands, of products and services eligible for reimbursement under a HCFSA.

- Product or service must have been incurred, or have a service date, within the HCRA plan year
- Some Eligible Expenses:
 - Medical Copays, Deductibles, Coinsurance
 - Prescription Drugs
 - OTC Medicines
 - Feminine Hygiene Products
 - Hearing Aids
 - Dental Exams, Fillings, etc.
 - Orthodontia
 - Vision Exams, Glasses, etc.



IRS ANNUAL MAX CONTRIBUTION

- 2025 maximum contribution amount is **\$3,300**
- Contributions are deducted per pay period over the course of the year
- Up to **\$660** rollover into next plan year when you re-enroll
- Must have \$100 min. in your account for rollover feature to apply



HOW IT WORKS

- When you pay for qualified health care expenses using pre-tax dollars, it decreases taxable income - potentially reducing federal income and payroll taxes

Dependent Care FSA



WHAT?

Allows you to make pre-tax payroll contributions to pay for dependent care expenses:

- Employee determines amount they wish to contribute for the year
- Funds accrued are accessible as they are deducted and deposited every pay period.
- Cannot use both DCFSA and Dependent Care Tax Credit
- Childcare Provider must report payments as income and provide SSN or Tax ID on claim form



ELIGIBLE EXPENSES

- Day care through Pre-Kindergarten
- Pre and post school care, day camp
- Adult day care center (non-residential)
- In-home nursing for legal dependent
- Au pair services (some exclusions apply)



IRS ANNUAL MAX CONTRIBUTION

- Current maximum contribution amount is \$5,000 per household
- Contributions are deducted per pay period over the course of the year.



HOW IT WORKS

- When you pay for qualified dependent care expenses using pre-tax dollars, it decreases taxable income - potentially reducing federal income and payroll taxes

How to Get Reimbursed

Use your Prepaid MasterCard®

You have instant access to your FSA account funds for:

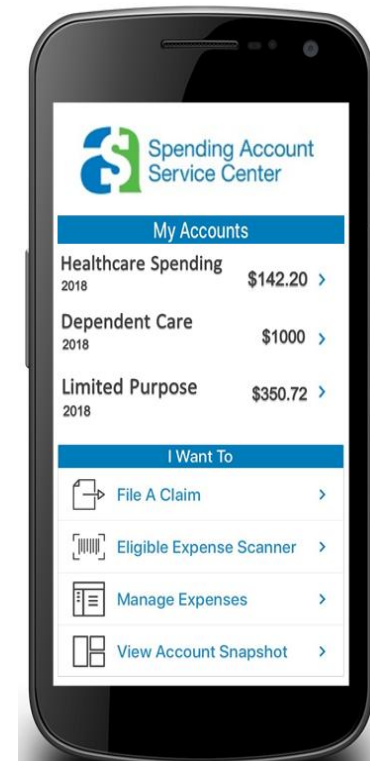
- Eligible health care and dependent care expenses
- At the point of service: the pharmacy counter, dentist, optometrist or doctor's office, daycare center and wherever MasterCard® cards are accepted



Use the Mobile App

This free application (iPhone and Android) allows you to:

- view your balance
- submit receipts and claims
- sign up for text messages
- about claims and payments
- access to your account at your fingertips
- get reimbursed (check or direct deposit)



How to Get Reimbursed

Online, Mail or Fax Claim Submission are available

Step by step instructions guide you through the process to submit a claim online at the Spending Account Service Center Consumer Portal:

- Claim forms can be found on the Spending Account Service Center Consumer Portal
- Access the portal by using the Login information provided on your Spending Account Service Center enrollment confirmation
- Reimbursement is made via check or direct deposit
- Appropriate documentation is required. You must include supporting documentation with claim submission

Last day to submit 2025 claims is 3/31/2026. If you do not re-enroll for HCFSA during the next plan year, any carryover balances will be forfeited.



Financial Well-being



Retirement: 401(k)

Eligibility: Regular full-time employees are eligible on the 1st day of the month following 30 days of service

- Our 401(k) plan is an Automatic Enrollment Program, starting at 4% deferral and will increase by 1% each year, up to a maximum of 10%. You may change your deferral or opt out at any time during the year.
- You have 30 days after your effective date to opt out of the Automatic Enrollment Program.
- ImmunityBio will match your contribution, dollar for dollar up to 4%.
- You are fully vested in the Company Match after 3 years of service.
- 2025 contribution limit is \$23,500, or \$31,000 if you are age 50 by 12/31/2025.
- To register, enroll or make changes to your deferral online, go to: www.netbenefits.com
- Remember to consider prior employer 401(k) contributions to ensure you do not exceed your annual contributions, according IRS guidelines.



Financial Advisor: *Kenneth Kilpo* – available to all associates for one-on-one discussions regarding 401(k), asset allocation strategy, or financial planning. You can contact him at (310) 893-3016 or kilpo@slreed.com.

529 Education Savings Plan

Open an account for anyone

- **CollegeAmerica** is not just for college-bound children. You can open an account for nieces, nephews, friends - or even yourself.

Let tax savings add up over time

- Earnings in your **CollegeAmerica** 529 account are free from federal and, in some cases, state taxes, provided they're used to pay a broad range of qualified educational expenses. This can help you accumulate more over the long term.

Simply choose an amount you can comfortably contribute

- **CollegeAmerica** allows you to open an account and directly contribute. As your circumstances change, you can adjust your contribution to grow your savings even faster and reach your education savings goals sooner.



For more information about CollegeAmerica, visit www.capitalgroup.com/529



Norton Identity Theft Protection

- Identity Alert System
- Stolen Wallet Protection
- Social Media Monitoring
- Credit, Checking, & Savings Activity Alert
- Credit Monitoring
- Monthly Credit Score Tracing
- And More!

Lifelock Essential Plan	Lifelock Premier Plan
The LifeLock Essential protection helps detect potential fraud and brings it to the attention of employees through alerts via email, text, or phone.	The LifeLock Premier Plan is an enhanced identity protection plan that offers the features most people want and at a price to fit your budget. It includes bank account protection, credit scores, and credit reports.

Contact 800-607-9174 / website: www.Norton.com

MetLife Legal Plans provide legal assistance for you, your spouse, and your dependents for some of the most frequently needed personal legal matters, with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter:

- **Financial**
- **Home and Real Estate Planning**
- **Family and Personal Law**
- **Civil Lawsuits**
- **Vehicle and Driving**
- **Elder Care Issues**





Travel



Tickets



Auto



Electronics



Food



- Provides access to thousands of amazing discounts
- Deals on travel, hotels, restaurants, shopping, amusement parks, entertainment, family care, gym, wellness, childcare and much more.
- Easy-to-use online marketplace

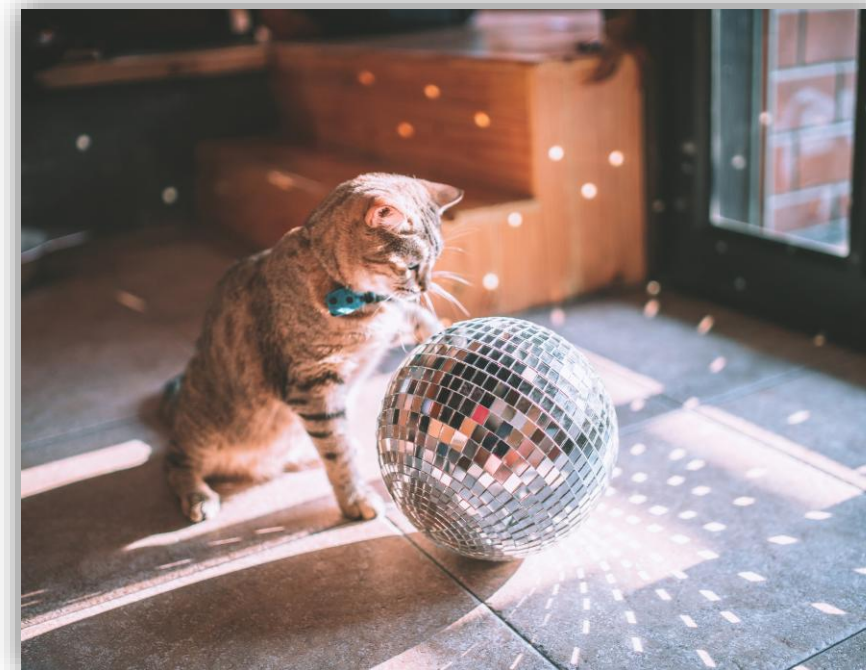
It's easy to access and start saving!

- Visit <https://benefits.immunitybio.com/discounts/>
- Create an account
- Register using referral code **5TYKKJ**

Pet Insurance - Nationwide



- Enroll anytime you want!
- Employee is direct billed through Nationwide
- Coverage includes preventative, accident and sick care
- **Two plans to choose from:**
 - **50% reimbursement of vet's invoice**
 - **70% reimbursement of vet's invoice**
- Low \$250 annual deductible
- Pet Rx Express medications
- 24/7 VetHelpline access



To enroll visit; <https://benefits.petinsurance.com> or call 877-738-7874 for more information

Enrollment Instructions

Enrollment Timing:

- After you've completed your onboarding tasks in Workday, your new hire information will be transferred from Workday to BenefitSolver, ImmunityBio's benefits enrollment portal.
- Workday transfer days are **every Tuesday and Thursday**. Once the transfer is complete, you'll receive an email from BenefitSolver regarding your eligibility to enroll.
- You can also click on the following link to be directed to the BenefitSolver website: <https://www.benefitsolver.com/>

Benefit Carriers and Insurance Cards

- When your enrollment is complete in BenefitSolver, your information is transferred to the benefits carriers during the following Sunday file feed.
- Physical insurance cards are generated and mailed within 7-10 business days.
- Digital insurance cards are accessible on the carrier mobile apps or on their websites.
- If you are unable to access your ID cards, please contact the benefits@immunitybio.com.



It's YOUR show now so rock enroll...

1. Go to <https://benefitsolver.com>. Log in with your username and password after your onboarding is complete.
2. If you don't have a username, select Register then provide your **company key: nantworks** (case sensitive)
3. You must complete your onboarding in Workday before you begin your online enrollment and choose your elections and / or waive coverage, no later than 30 days from your hire date.

Visit our Document Center on our benefits website for reference:
<https://benefits.immunitybio.com/>