



2026 Benefits At-a-Glance

This document highlights your benefit plan options. ImmunityBio is committed to providing a comprehensive and competitive benefits package, designed to support your health and well-being.

ImmunityBio continues to sponsor **80%** of the premium cost of medical and dental plans. For actual deduction amounts, please reference the “Employee Contribution Rate Sheet,” or the BenefitSolver enrollment system.

Medical · Blue Shield of California

	HMO (CA Only)	PPO	
	In Network ONLY	In Network	Out of Network
Preventive Care	Covered 100%	Covered 100%	Not Covered
Annual Deductible	No deductible	\$500 individual \$1,500 family	\$2,000 individual \$6,000 family
Office Visit	\$15 copay	\$20 copay	40% after deductible
Out of Pocket Max	\$7,500 individual \$15,000 family	\$7,500 individual \$15,00 family	\$15,000 individual \$30,000 family

Dental · Delta Dental – In Network

	HMO (CA, TX only)	PPO (Low)	PPO (High)
Preventive Care	Covered 100%	Covered 100%	Covered 100%
Annual Deductible	No deductible	\$25 individual \$75 family	\$25 individual \$75 family
Annual Benefit Max	N/A	\$2,000	\$5,000

Vision · EyeMed – In Network

	Base Plan	Buy-Up
Eye Exam	\$10 copay 1 x per 12 months	\$10 copay 1 x per 12 months
Frames	Up to \$120 + 20% off 1 x per 24 months	Up to \$200 + 20% off 1 x per 12 months
Lenses or Contacts	\$25 copay 1 x per 12 months	\$25 copay 1 x per 12 months



Life, Accidental Death & Dismemberment (AD&D) and Disability · UNUM

Plan Type	Premium Cost	Coverage	Benefit Available
Basic Life and AD&D	Company Paid	Self*	2x your annual salary up to \$1,000,000 maximum.
Voluntary Life and AD&D	Employee Paid	Self* ^	Increments of 1x, 2x, or 3x your annual salary to a max of \$1,000,000.
		Spouse* ^	Increments of \$5,000, ranging from \$10,000 to 100% of employee election, up to a max of \$50,000.
		Child(ren)	Coverage available in the amount of \$5,000, \$10,000 or \$15,000.
Short-Term Disability (STD)	Company Paid	Self	75% of your weekly salary up to a max of \$3,000 weekly, after 7 days of disability. Benefit duration of up to 26 weeks.
Buy-Up STD	Employee Paid	Self	90% of your weekly salary up to a max of \$3,000 weekly, after 7 days of disability. Benefit duration of up to 26 weeks.
Long-Term Disability (LTD)	Company Paid	Self	60% of your monthly salary up to a max of \$5,000 monthly, after 180 days of disability. Benefit duration of up to Social Security Normal Retirement Age.
Buy-Up LTD	Employee Paid	Self	60% of your monthly salary up to a max of \$15,000 monthly, after 180 days of disability. Benefit duration of up to Social Security Normal Retirement Age.

* Benefit reduction to 50% at age 70 applies. Consult plan document for details.

^ Evidence of Insurability required for new elections (outside of the Guaranteed Issue available for new hires) and requests to increase coverage by more than one tier. Consult plan documents for details.

Flexible Spending Accounts (FSA) · Spending Account Service Center

- Healthcare: \$3,400 annual maximum per individual
- Dependent Care: \$7,500 annual maximum per household

Additional Benefits

Voluntary Critical Illness – UNUM will provide cash benefits based on a percentage of the maximum coverage you choose. Diagnosed illnesses like heart attack, stroke, Alzheimer's disease, and cancer are among those covered. Rates will vary, as they are based on age, smoker status and family size.

This document is intended to provide a general summary for informational purposes. In the event of a conflict between this summary and the official plan documents, the plan documents will prevail.



Accident Insurance – UNUM offers a comprehensive plan which provides cash benefits based on the injury or treatment you and/or your dependents receive, whether it's a simple sprain or something more serious, like an injury from a car accident. The plan pays you and/or your dependents a benefit for an emergency room treatment, stitches, crutches, injury-related surgery and certain other accident-related expenses.

Legal Insurance – MetLife provides members with convenient, professional legal counsel, which provides fully covered legal advice and representation for most personal legal matters. MetLife covers the most frequently needed personal legal matters like family and personal, home/real estate matters, traffic violations and many more.

Voluntary ID Theft Protection – Norton LifeLock Benefit Solutions help protect your digital life by combining leading identity theft protection, device security, and more, in an always-connected world. These plans are enhanced and exclusive with features and pricing only available through your employer. There are two Norton LifeLock options for you to choose from.

Employee Assistance Program (EAP) · HealthAdvocate

Your Employee Assistance/Work-Life Program (EAP) is a voluntary, confidential service that provides professional counseling and referral services designed to help you with personal, job or family-related problems. Unlimited access 24/7 by phone to EAP professionals that can help address personal or professional issues. The EAP benefits are available for employees and eligible dependents. Any services provided by the EAP counselors are at no charge to you.

Other Benefits – available to you at any time

Pet Insurance – Nationwide is protecting your four-legged family members in an uncertain world isn't always easy. Nationwide pet insurance helps you provide for your pets and protect your pocketbook, by reimbursing you for eligible veterinary bills related to accidents, illnesses, preventive care and more.

Travel Assistance – Assist America, through UNUM, is a worldwide travel assistance program providing 24/7 emergency medical, security and travel assistance services when you are traveling more than 100 miles from your permanent primary residence. You and your dependents can receive assistance with passport/visa requirements, consulate/embassy location, emergency medical transportation and so much more.

BenefitHub – Employees have access to leading corporate discounts providers, members will have a one stop shop for hundreds of online discounts, in-store coupons and hot deals, all in one place.

Retirement Plan · Fidelity

We have partnered with Fidelity to provide a robust 401(k) option for you. Having a good financial retirement plan eliminates stress and allows you to accomplish these goals. In support of these goals, ImmunityBio will match your contribution dollar for dollar, up to 4%. The projected IRS 2026 annual contribution limits are \$24,500 or \$32,500 if you are age 50 by 12/31/2026. *(Projected limits, until finalized by IRS in Q4 2025.)*