ImmunityBio®

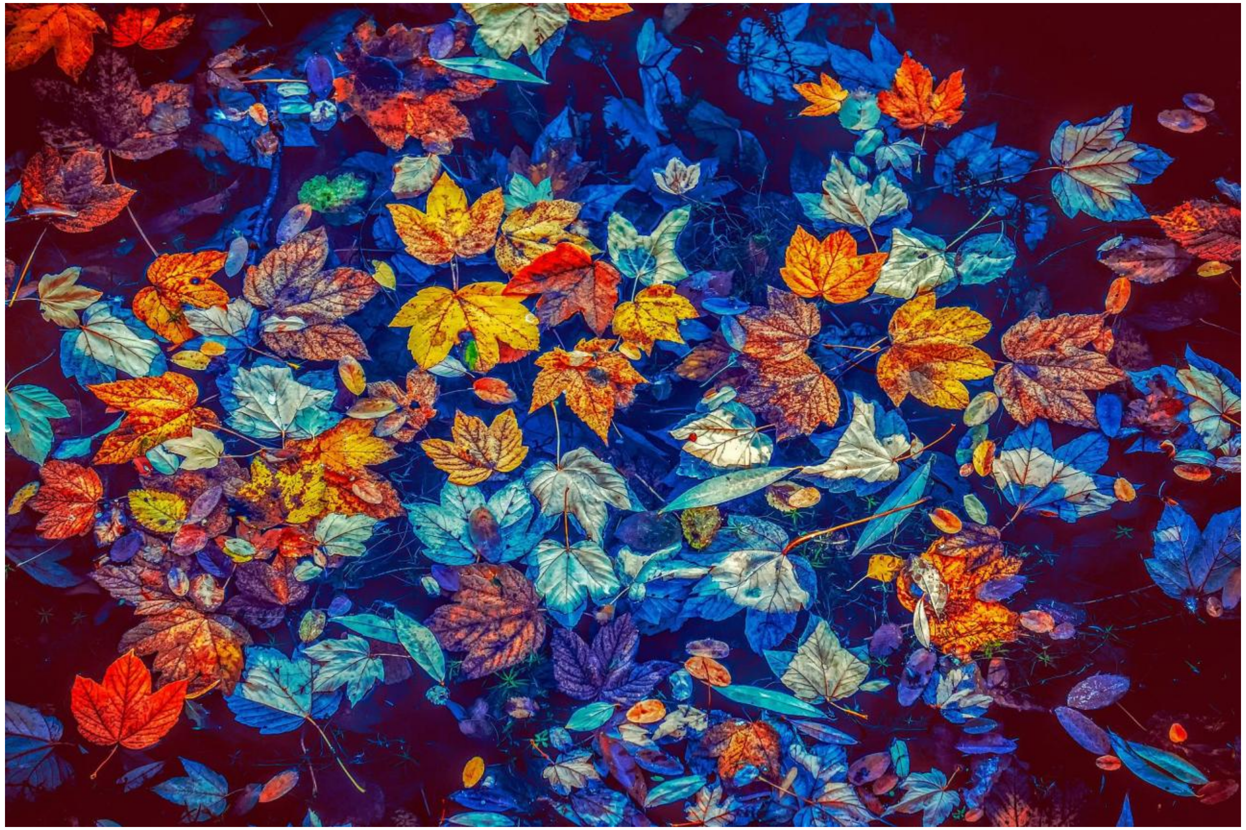
Open Enrollment

October 27th- November 7th

2026 BENEFITS

AGENDA

- Introduction
- Qualified Life Event
- Who is Eligible
- Medical
- Dental
- Vision
- Life & Disability
- Accident Insurance & Critical Illness
- Flexible Spending Accounts
- Additional Benefits
- Summary & Next Steps



2026 OPEN ENROLLMENT: October 27 – November 7

What to know for 2026:

1. No changes to our carriers for 2026.
2. Medical rates are increasing for 2026. ImmunityBio continues to share the cost by paying 80% of the premium cost.
3. Remember to re-enroll in Healthcare FSA & Dependent Care FSA for the 2026 plan year.
4. Take the time to review your current enrollment to determine whether you would like to make changes for 2026.
5. Changes you make during Open Enrollment are effective 1/1/2026.

Coverage Type	2026 Carrier *
Medical	**Blue Shield of California**
Dental	**Delta Dental**
Vision	**EyeMed**
Life & Disability	**Unum**
Voluntary Benefits	**Unum**
Spending Accounts	**Spending Account Service Center**
* No changes from 2025	

Benefit elections from 2025 will roll over to 2026 if you take no action.
FSA enrollments do NOT roll over and must be elected for 2026.

CAN I CHANGE MY BENEFITS DURING THE YEAR?

Elections you make during Open Enrollment will be in place for 2026.

You may make changes during the plan year only if you experience a qualifying life event (QLE).

Most common QLEs: marriage, divorce, new baby, child turns 26.

IMPORTANT!

You must make your changes within **30 DAYS** of your QLE (NO exceptions). Employees must submit proof of event to the HR Benefits Team at benefits@immunitybio.com

WHO IS ELIGIBLE TO ENROLL

- Regular full-time employee scheduled to work at least 30 hours per week
- Eligible Dependents:
  - Legal spouse or registered domestic partner
  - Biological children, stepchildren, adopted children, or dependent through a court order of the employee or spouse:
    - Under the age of 26
    - Any age, if he/she is mentally or physically disabled, dependent on you for support

blue california

Medical

Insurance Carrier

BlueShield of California

Patricia Bigay

PREVENTIVE CARE IS COVERED AT 100%

blue california

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..

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

1. **Go to Microsite**
   CA Residents
   Non-CA residents
2. **Click Find a Doctor**
3. **Search for Doctors and Specialists**
4. **Enter Location and then enter the Specialty**
5. **Search**
6. **Filter & Sort- Adjust by distance, language spoken, doctor's gender**

BLUE SHIELD PLAN COMPARISON: HMO | PPO

blue california

Plan Provision	HMO (CA Only)	PPO – In Network	PPO- Out of Network
Deductible			
• Individual	$0	$500	$2,000
• Family	$0	$1,500	$6,000
Out of Pocket Maximum			
• Individual	$7,500	$7,500	$15,000
• Family	$15,000	$15,000	$30,000
Office Visits			
• PCP	$15 Copay	$20 Copay	40% deductible applies
• Specialist	$15 Copay	$20 Copay	40% deductible applies
• Self-Referral	$30 Copay (Access + Specialist)	N/A	40% deductible applies
• Teladoc (Virtual Visits)	$0	$0	40% deductible applies
• Urgent Care	$15	$20	40% deductible applies
Emergency Room (Waive if Admitted)	$100/Visit	$100/Visit plus 20%	$100 visit plus 20%
Hospitalization			
• Inpatient	$0	20% deductible applies	40% up to a max of $600/day
• Outpatient	$0	10-25% deductible applies	40% up to max of $350/day
Ambulance Services	$100/Transport (Emergency or authorized surgery)	20% deductible applies	20% deductible applies
Lab & X-ray	$0	20% deductible applies	40% deductible applies

PRESCRIPTION DRUG COVERAGE

	HMO (CA Only)	PPO – In Network	PPO- Out of Network
Retail (30 day-supply)			
Generic	$10	$15	25% plus $15
Brand	$30	$40	25% plus $40
Non-formulary	$50	$70	25% plus $70
Specialty	20% up to $250	30% up to $250	30% up to $250
Mail Order (90 day-supply)			
Generic	$20	$30	Not Covered
Brand	$60	$80	Not Covered
Non-formulary	$100	$140	Not Covered
Specialty	20% up to $500	30% up to $500	Not Covered

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

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TELADOC

VIRTUAL CARE BENEFITS
24/7/365
BY SECURE VIDEO CHAT, PHONE, OR MOBILE APP

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**

Teladoc HEALTH

blue california

WELLNESS

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

Digital Apps are designed to focus on prevention, self management, and/or condition reversal

- Better sleep
- Increased physical activity
- Improved diet
- Smoking cessation
- Foster strong social connections

To enroll in the program:

- Go to **www.wellvolution.com**
- Create an account with a password
- Enter your member ID

Wellness Discount Programs

- Fitness and exercise
- Gym membership discounts
- 800 fitness centers in California and more nationwide
- Alternative care discounts – save up to 25%
- Acupuncture services
- Chiropractic services
- Massage therapy
- Vision care – save up to 20%
- Routine eye exams
- Frames, lenses, and non-prescription sunglasses
- Hard contact lenses
- LASIK surgery (in select states)

blueshieldca.com/wellnessdiscounts.com

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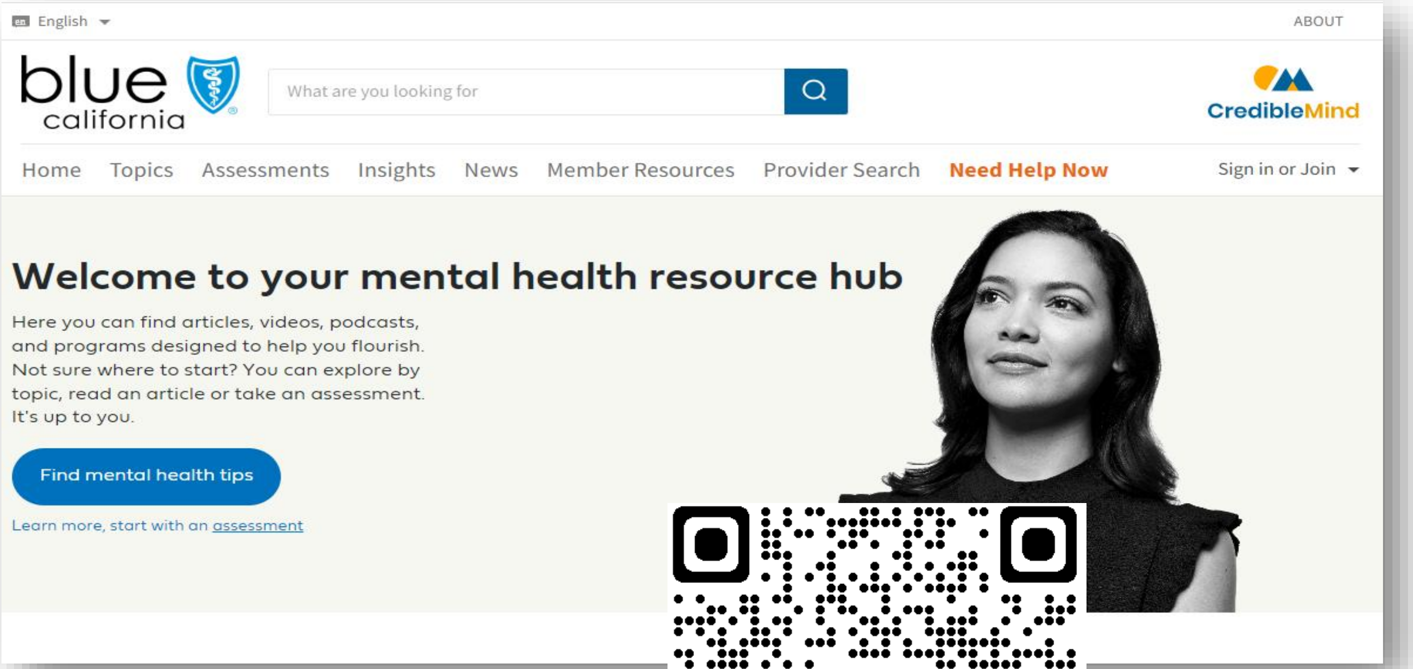
CREDIBLEMIND: YOUR MENTAL HEALTH RESOURCES HUB

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

- View articles, videos, podcasts, newsletters
- Take a 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

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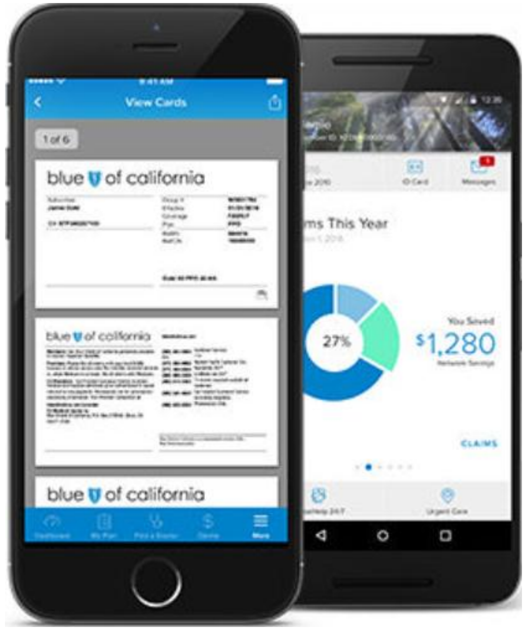
REGISTER FOR PORTAL ACCESS



california

- 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

Download on the App Store

GET IT ON Google Play

blue california

Dental

Insurance Carrier

Delta Dental

Cory Robison

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

HMO Plan available to residents of California and Texas

You must choose a 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.

DELTA DENTAL®

DENTAL PLAN: PPO LOW / PPO HIGH

Dental Services *	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	**$2,000**	**$5,000**
Orthodontia (Adult/Children)	50%	50%
Orthodontia Lifetime Max	$2,000	$2,000

*You may 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

CHECK OUT THE WEBSITE

DELTADENTALINS.COM

- Search for a network dentist in your area.
- 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.

** These features are available via the Delta Dental Mobile App

DELTA DENTAL®

Vision

Insurance Carrier

EyeMed

Michele Clark

VISION PLAN: BASE PLAN

	Frequency	In-Network *"Select 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

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

Find an eye doctor

Utilize the provider locator via Find an Eye Doctor link- use the **Select Network**

VISION PLAN: BUY UP

	Frequency	In-Network *"Select 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

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

Find an eye doctor

Utilize the provider locator via Find an Eye Doctor link- use the **Select Network**

Life and Disability

Insurance Carrier

Unum

Presenter : Claire Hageney

BASIC & VOLUNTARY LIFE/AD&D

- Company provides Basic coverage at no cost to you.
- Elect additional coverage for you, your spouse, and your dependent children (up to age 26).
- Employees must purchase coverage for themselves to purchase coverage for a spouse and/or child.

Coverage Option	Benefit
Basic Life/AD&D (Company Paid)	▪ 2x your annual earning up to a maximum of $1,000,000
Voluntary Life/ AD&D (Employee Paid)	
Employee*	▪ Purchase 1 to 3 times your annual earnings, rounded to the next $1,000 up to a maximum of $1,000,000.
Spouse*	▪ Available to purchase in $5,000 increments to a maximum of $50,000, not to exceed 100% of employee benefit amount.
Dependent Children (up to age 26)	▪ Available to purchase in increments of: $5,000, $10,000, or $15,000

* Age reduction rules apply - based on Employee’s age
* Evidence of Insurability applies to new elections and requests to increase coverage by more than one tier.

DISABILITY INSURANCE

Disability insurance can help you remain financially stable by providing a portion of your income if you become disabled and are unable to work. Company provides a Core Benefit at no cost to you. You may elect to enroll in the Buy-Up Plans.

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

Long Term Disability	
Benefits Begin	180 days after the start of your 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	Based on your age when disability begins.

Additional Voluntary Products and Employee Perks

Presenter : Wendy Diehl

ACCIDENT INSURANCE

Helps with costs that medical insurance doesn't cover

WHAT IT DOES

- Pays a set amount for various treatments and services if you get injured accidentally on or off the job.
- Payments are made directly to you to use however you wish to cover your health insurance deductible, emergency room co-pays or other unexpected costs of an unforeseen injury.

$75 – BE WELL BENEFIT

- Get rewarded for healthy habits- including wellness screenings and exams.

WHAT IT COVERS

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

UNLIMITED PAYOUTS

Employees can file claims for multiple covered incidents.

WHAT YOU SHOULD KNOW

- Portable: Employees can take this coverage with them if they leave their job.
- No medical underwriting to qualify.

unum®

CRITICAL ILLNESS

A lifeline when you are seriously ill.

WHAT IT DOES

- Pays a lump-sum amount directly to you when you're diagnosed with a covered condition
- Helps pay for out-of-pocket costs — like copays and deductibles — that health insurance does not cover when you face a serious illness

$75 – BE WELL BENEFIT

- Get rewarded for healthy habits- including regular screenings and exams

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 an extensive list on Benefit Portal**

WHAT YOU SHOULD KNOW

- **Employee Coverage**
  - $10,000 to $40,000 in $10,000 increments (non-medical maximum - $40,000)
- **Spouse Coverage**
  - 50% of employee amount (non-medical maximum - 50% of employee coverage amount)
- **Child Coverage**

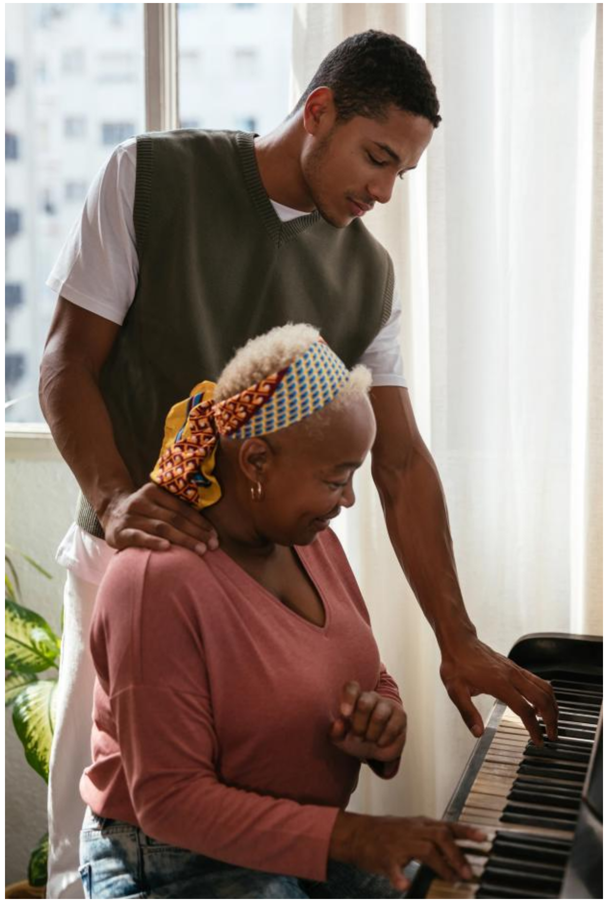
  Child(ren) automatically covered at 50% of employee coverage amount at no additional cost
  - Portability included
  - Reoccurrence benefit – 100%
  - No benefit reduction
  - Benefit payable for each condition

EMPLOYEE ASSISTANCE PROGRAM (EAP)

No enrollment needed! Unum’s Work-Life Balance Employee Assistance Program (EAP) through 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.

Through the EAP, employees can get help with personal, family and work issues such as:

- 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



Who is Covered?

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

Call the EAP 24/7 at
800-854-1446
or visit
www.Unum.com\LifeBalance

HealthAdvocate

When things happen, we can lend a helping hand

TRAVEL ASSISTANCE

Assist America

- Help with finding access to qualified medical providers
- Emergency medical evacuation
- Assistance for missing passports, lost credit cards and stolen cash
- Covers any member of the family when traveling 100 miles or more from home
- 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

Assist America Mobile App

Download and activate the app today from the Apple App Store or Google Play

assist america®

Flexible Spending

Insurance Carrier
Spending Account Service Center
Presenter: Tammi Evans

HEALTHCARE FLEXIBLE SPENDING ACCOUNT

WHAT?

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

- Full amount of funds made available the first day of the plan
- Must re-enroll into account annually
- Employees can enroll into employer's FSA without electing medical plan
- Reimburses out-of-pocket qualified expenses

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

- 2026 IRS maximum contribution (projected) is **$3,400**
- Deductions taken per pay over the course of the year
- Full amount can be dispersed regardless of accumulation
- Up to **$660** can rollover into next year

HOW IT WORKS

Benefits include:

- Pay for qualified health care expenses using pre-tax dollars
- Using pre-tax dollars decreases taxable income – reducing Federal income and payroll taxes

Spending Account Service Center

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

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 and only accessible as they are deposited with each payroll deduction. Deductions taken per pay over the course of the year.
- Cannot use both DCRA and Dependent Care Tax Credit
- If you elect DCRA and have a spouse, the spouse must be a full-time worker/full time student, or incapable of self care
- Provider must report money as income and provide SSN or Tax ID on claim form

IRS ANNUAL MAX CONTRIBUTION

- 2026 maximum contribution amount is **$7,500** per household
- Deductions taken per pay over the course of the year

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)

HOW IT WORKS

Benefits Include:

- Pre-tax dollars used to pay qualified out-of-pocket dependent care expenses
- Using pre-tax dollars decreases taxable income – reducing Federal income and payroll taxes

HOW TO GET REIMBURSED FOR FSA EXPENSES

Use Online Claim Submission*

Step by step instructions guide you through the process to submit a claim online at 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.

Mail or Fax Claim Submission*

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.

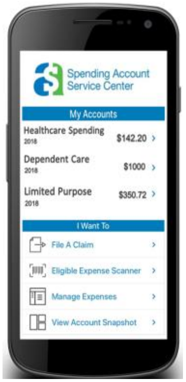
Use your Prepaid MasterCard®

You have instant access to your 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)

Last day to submit claims incurred during 2025 is 3/31/2026.

NORTON LIFE LOCK

Norton Identity Theft Protection

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

NortonLifeLock™

800-607-9174

www.Norton.com

Lifelock with Norton Benefit Essential	Lifelock with Norton Benefit Premier
The LifeLock with Norton Benefit Essential protection helps detect potential fraud and brings it to the attention of employees through alerts via email, text, or phone.	The LifeLock with Norton 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.

LEGAL ASSISTANCE: METLIFE

MetLife® Advantage

Sample Covered Benefits

Money Matters
- Identity theft
- Negotiating with creditors
- Tax audit representation

Family and Personal
- Adoption
- Prenuptial agreement
- Personal property issues

Vehicle and Driving
- Defense of traffic tickets
- License suspension

Home and Real Estate
- Sale, purchase, or refinancing of a primary or vacation home
- Property tax assessment

Civil Lawsuits
- Civil litigation defense
- Administrative Hearing Representation
- Incompetency Defense

Estate Planning Documents
- Simple or complex wills
- Living wills
- Revocable or irrevocable trusts

Elder Care Issues
- Medicare
- Nursing home agreements
- Powers of attorney

PET INSURANCE

- **Enroll anytime** you want (not just during Open Enrollment)
- 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

Nationwide®

2026 BENEFIT PROGRAM SUMMARY

MEDICAL	blue california
DENTAL	DELTA DENTAL
VISION	eye med
BASIC LIFE/AD&D & CORE STD/LTD	unum
VOLUNTARY LIFE/AD&D & BUY UP STD/LTD	unum
CRITICAL ILLNESS / ACCIDENT INSURANCE	unum
FSA (HEALTH CARE / DEPENDENT CARE)	Spending Account Service Center
LEGAL ASSISTANCE	MetLife Legal Plans
IDENTITY THEFT PROTECTION	NortonLifeLock
EMPLOYEE ASSISTANCE PROGRAM (EAP)	unum
PET INSURANCE	Nationwide

NEXT STEPS

- Go to https://www.benefitsolver.com. Log in with your username and password.
- If you don't have a username, select Register then provide your company key **nantworks**
- Open Enrollment deadline: **Friday, November 7, 2025**
- Don't forget: FSA participants **must actively enroll** for next year (1/1/2026 – 12/31/2026)
- **Print or save** your 2026 Benefit Confirmation Summary
- Contact Benefits@immunitybio.com with questions

10/27/2025

Open Enrollment Begins!

11/7/2024

Open Enrollment Ends

1/1/2026

New Plan Year Begins

1/3/2026

First Payroll Deduction

Thank you!

2026 Open Enrollment

October 27th- November 7th

Contact: **benefits@immunitybio.com**