2027 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 wellbeing. IB continues to sponsor **80%** of the premium cost of medical and dental plans. For actual deduction amounts, reference the "Employee Contribution Rate Sheet," or the BenefitSolver enrollment system.

Medical · Blue Shield of California

New for 2027!

	HMO (CA Only)	PPO		High-Deductible Health Plan (HDHP) with HSA Option	
	In Network ONLY	In Network	Out-of-Network	In-Network	Out-of-Network
Preventive Care	Covered 100%	Covered 100%	Not Covered	Covered 100%	Not Covered
Annual Deductible	No deductible	Individual $500 Family $1,500	Individual $2,000 Family $6,000	Individual $2,000 Family $4,000* / $4,000	Individual $3,200 Family $5,500* / $11,000
Office Visit	$15 copay	$20 copay	40% coinsurance**	20% coinsurance**	40% coinsurance**
Out of Pocket Maximum	Individual $7,500 Family $15,000	Individual $7,500 Family $15,000	Individual $15,000 Family $30,000	Individual $6,725 Family $6,725* / $13,450	Individual $15,000 Family $15,000* / $30,000

** High-Deductible Health Plan (HDHP) has an embedded deductible and out-of-pocket maximum within the Family tier. This means that the deductible or OOPM will be met for an individual with family coverage who meets the individual amount prior to the family meeting the family limit.*

*** Calendar year deductible applies. This is the amount you pay each calendar year before the Plan pays for covered expenses. Once the deductible is met, coinsurance applies until the OOPM is reached.*

NEW in 2027: Health Savings Account (HSA) · Fidelity

If you enroll in the HDHP medical plan, you may also enroll in an HSA. Make pre-tax contributions to your HSA. Use these dollars to pay for eligible health care expenses, either today or in the future.

- Eligibility: Only those who are enrolled in a HDHP
- If enrolled in HDHP/HSA, then not eligible for Healthcare Flexible Spending Account (FSA)
- IRS guides the maximum amount that can be contributed to an HSA:

Annual Maximum	Individual Tier	Family Tier
2027 IRS Max	$4,500	$9,000
ImmunityBio contribution	$600	$1,200
Max you may contribute	$3,900	$7,800
Additional catch-up if age 55+ is $1,000		

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.

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

Flexible Spending Accounts (FSA) · MyChoice Accounts

2027 Vendor Change: Moving from Spending Account Services to MyChoice Accounts

- FSA Healthcare:
  - Set aside pre-tax dollars for eligible healthcare expenses for you and your dependents
  - 2026 IRS annual maximum is $3,400 (2027 limit is not yet finalized.)
  - Not eligible for FSA if enrolled in the HDHP medical plan (if enrolled in HDHP, you would participate in the HSA)
- FSA Dependent Care:
  - Set aside pre-tax dollars for eligible dependent child or adult daycare expenses
  - 2027 IRS annual maximum per household is $7,500

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 challenges. Unlimited access 24/7 by phone to EAP professionals. **The EAP benefits are available for employees and eligible dependents – regardless of whether you enroll in ImmunityBio benefit coverage.** Any services provided by the EAP counselors are at no charge to you.

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.
⌖ Pre-existing limitation clause applies to the Buy Up plans, when enrolling for the first time during Open Enrollment. Consult plan documents for details.

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.

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.

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. Employees manage their own enrollment and payments directly with Nationwide.

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 IRS 2027 annual contribution limits* are $25,000 or $33,000 if you are age 50 by 12/31/2027. You are fully vested in the company match after 3 years of service from Date of Hire.

** Contributions limits for 2027 are projected and not finalized at this time.*