

# 2024

# Benefits at a Glance



## WELCOME

We know how important health and wellbeing benefits are for you and your family. That's why we're committed to offering well-rounded options to protect your physical, mental, and financial health — and that of those you love. This summary provides highlights of the benefit programs available at Rubrik.



## ELIGIBILITY

You are eligible for benefits if you are a U.S. employee who works at least 20 hours per week on a regular basis. Benefits are available as of your date of hire. Your eligible dependents include your spouse or domestic partner and your child(ren) or domestic partner's child(ren) up to age 26. Please review your plan documents for further eligibility rules.



## MEDICAL PLANS

You have a choice of two medical plan options through UMR-UnitedHealthcare and if you live in California, you may also choose the Kaiser HMO. Each plan pays 100% of the cost for preventive care and all provide comprehensive health and pharmacy benefits. Go online to find a UMR [Select Plus Network](#) (CA) or [Choice Plus Network](#) (Non-CA) provider; for Kaiser visit [Find Doctors and Locations](#)



	UMR HDHP w/HSA		UMR PPO		KAISER HMO CA ONLY
	IN-NETWORK	OUT-OF-NETWORK**	IN-NETWORK	OUT-OF-NETWORK**	IN-NETWORK
<b>HSA Eligibility and Funding from Rubrik</b>	Yes; Individual: \$900/year Family: \$1,800/year		Not Eligible		Not Eligible
<b>Calendar Year Deductible</b>	Aggregate <sup>1</sup>		Embedded <sup>2</sup>		
<b>Individual</b>	\$1,600	\$3,200	\$250	\$500	None
<b>Family</b>	\$3,200	\$6,400	\$500	\$1,000	None
<b>Calendar Year Out-of-Pocket Maximum (Includes Deductible, Embedded)</b>					
<b>Individual</b>	\$3,500	\$7,000	\$2,250	\$4,500	\$1,500
<b>Family</b>	\$7,000	\$14,000	\$4,500	\$9,000	\$3,000
<b>Coinsurance / Copays</b>					
<b>PPO Coinsurance</b>	10%*	30%*	10%*	30%*	N/A
<b>Preventive Care</b>	No Charge	30%*	No Charge	30%*	No Charge
<b>Physician Office Visit</b>	10%*	30%*	\$15	30%*	\$20
<b>Urgent Care</b>	10%*	30%*	\$50	30%*	\$20
<b>Pharmacy</b>					
<b>Retail Rx (up to 30-day supply)</b>					
<b>Tier 1</b>	\$10*	\$10*	\$10	\$10*	\$10
<b>Tier 2</b>	\$30*	\$30*	\$30	\$30*	\$30
<b>Tier 3</b>	\$50*	\$50*	\$50	\$50*	20% up to \$200

\* Services indicated are subject to the annual deductible before benefits are paid.

\*\* Out-of-Network doctors may not accept UMR medical insurance as payment in full. UMR will reimburse out-of-network claims at the maximum allowed amount based on reasonable and customary (R&C) determination. The member is responsible to pay charges above the maximum allowed amount.

<sup>1</sup> Under an aggregate deductible, if you are enrolled with one or more dependents, any individual enrolled is subject to the family deductible. The family deductible accrues in aggregate for all family members. The total family deductible must be paid out-of-pocket before coinsurance applies.

<sup>2</sup> Combines individual and family deductibles (a single member of a family does not need to meet the full family deductible before coinsurance applies).



## DENTAL PLANS

Our dental plans through MetLife pay 100% of the cost for in-network routine checkups and share the cost with you for most dental procedures. The MetLife Network is **Preferred Dentist Program Plus (PDP Plus)**.

	MetLife DPPO Base		MetLife DPPO Buy-Up	
	IN-NETWORK	OUT-OF-NETWORK*	IN-NETWORK	OUT-OF-NETWORK*
<b>Calendar Year Deductible</b>				
<b>Individual</b>		\$50		\$50
<b>Family</b>		\$150		\$150
<b>Annual Maximum Benefit</b>				
<b>Per Individual</b>		\$1,750		\$3,250
<b>Services</b>				
<b>Preventive</b>		\$0		\$0
<b>Basic</b>		20%**		10%**
<b>Major</b>		50%**		40%**
<b>Orthodontia</b>				
<b>Adults and Children</b>		50%		50%
<b>Lifetime Maximum</b>		\$1,000		\$2,500

\* Out-of-network dentists may not accept MetLife's dental program allowance as payment in full. MetLife will reimburse out-of-network claims at the maximum allowed amount based on a reasonable and customary (R&C) determination. For the Base plan, out-of-network claims are paid at the 90th percentile of R&C, whereas the Buy-Up plan will be reimbursed at the 99th percentile of R&C. The member is responsible to pay charges above the maximum allowed amount.

\*\* Services indicated are subject to the annual deductible before benefits are paid.



## VISION PLANS

Our vision plans through VSP offer in- and out-of-network benefits to help you pay for the cost of routine eye exams, glasses and contacts. You can find a list of VSP Signature participating providers at [vsp.com](https://vsp.com).

	VSP Base		VSP Buy-Up	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	<b>You pay</b>	<b>Reimbursement</b>	<b>You pay</b>	<b>Reimbursement</b>
<b>Wellvision Exam</b>	\$0 once every calendar year	Up to \$50 after exam copay	\$0 once every calendar year	Up to \$50 after exam copay
<b>Contact Lens Fitting</b>	Up to \$60	Up to \$105	Up to \$60	Up to \$105
<b>Single Lenses</b>	\$25 copay once every other calendar year	Up to \$50	\$0 copay once every calendar year*	Up to \$50
<b>Bifocals</b>		Up to \$75		Up to \$75
<b>Trifocals</b>		Up to \$100		Up to \$100
<b>Frames</b>	Balance over \$130 allowance once every other calendar year**	Up to \$70 allowance	Balance over \$200 allowance once every calendar year***	Up to \$70
<b>Elective Contacts (in lieu of glasses)</b>	Balance over \$130 allowance once every other calendar year	Up to \$105 allowance	Balance over \$200 allowance once every calendar year	Up to \$105

\* Lens enhancements covered in full under the Buy-Up vision plan include: Photochromic lenses, Tinted lenses, Progressive lenses, Scratch Coating, and Anti-Reflective Coating.

\*\* Allowance for Costco is \$70. Allowance for Walmart/Sam's Club is \$130. No benefits are payable for online purchases through these providers.

\*\*\* Allowance for Costco is \$110. Allowance for Walmart/Sam's Club is \$200. No benefits are payable for online purchases through these providers.



## MENTAL HEALTH SUPPORT

**Modern Health** is a mental health platform that provides you and your family with access to several care options and resources **at no cost** so you and your dependents can get the type of support you need, when you need it for your mental well-being. Modern Health offers several modalities of care:

- **Coaching:** Modern Health includes 10 private coaching sessions through in-app video calls and unlimited texting with your personal coaches. A certified coach addresses non-clinical symptoms, such as burnout or stress, helping you gain a deeper awareness of self, identify growth opportunities, and create action plans for your personal goals.
- **Therapy:** Modern Health includes 10 therapy sessions which can be taken in person or virtually. A licensed therapist works with you to understand and address clinical concerns, such as ADHD or depression, for which the duration or severity of symptoms significantly interfere with emotional, social, and/or occupational functioning.
- **Circles:** Circles are live provider-led, video-based group spaces designed to provide resources, strategies and tools to support your mental health and well-being. Circles serve as a psychoeducational space for group learning and community-based support.
- **Digital Library:** Access to various programs, guided meditations, and resources available 24/7.



## EMPLOYEE ASSISTANCE PROGRAM (EAP)

**EAP Crisis Support & Work Life Services:** Through Modern Health's partnership with WPO, you and your dependents also have access to an EAP that provides a 24/7 global crisis support line as well as support in work and life services in a variety of areas: Emotional, Professional, Social, Physical and Financial.



## FORMA WELLNESS REIMBURSEMENT

**Forma** is a wellness reimbursement platform that provides you with a \$50 monthly, accruing benefit to use toward a variety of wellness-related expenses to help make life easier, healthy and well.

**Eligible Expenses:** Fitness memberships, exercise equipment, fitness trackers, wellness and nutrition apps, massages, family support services and more!

**Spending Options:** Choose between submitting an eligible expense for reimbursement OR accessing the Forma Store via Okta SSO. Forma Store is an online marketplace with a variety of vendors, such as gyms and fitness subscriptions, available at a discounted price.



## FAMILY PLANNING

**Carrot** is an inclusive family-forming benefit helping you and your partner pursue any path to parenthood. Unlike many plans that require a medical diagnosis of infertility, benefits through Carrot ensure access to quality care regardless of a diagnosis. When you're ready, Rubrik provides fertility, surrogacy and adoption assistance with a \$25,000 lifetime maximum reimbursement.

**Fertility Services & Conception Support:** Personalized fertility care for everyone and their partner/spouse:

- Doula Services
- Assessments and ultrasounds
- Access to partner clinics and top experts
- Assistance with egg freezing, IVF/IUI and other complex care options
- Streamlined pharmacy ordering with free same- and next-day delivery, eliminating the hassle of pharmacy pick-ups
- Sperm testing through Legacy, and access to Ava, an evidence-based, clinically-backed ovulation tracking tool
- Menopause and low testosterone financial coverage

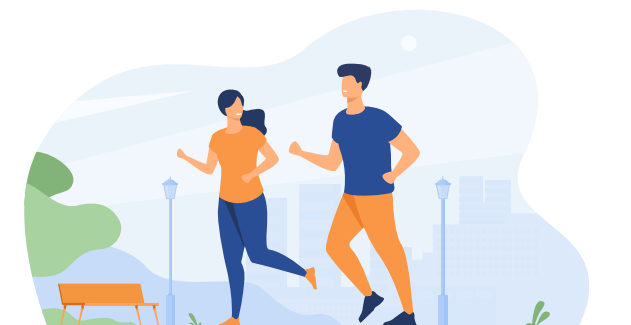
**Telehealth Services:** Unlimited text, video and phone access to a dedicated Care Team and experts including fertility doctors and lawyers along with lactation consultants, emotional wellbeing experts (who focus on miscarriage, postpartum anxiety and depression, infertility anxiety and depression support), nutritionists and more.

**Adoption and Surrogacy:** Carrot facilitates one-on-one relationships with Care Navigators to help you pick an agency, understand costs and meet your individual needs. You'll have access to over 600 high-quality adoption agencies and 200 gestational carrier agencies and unlimited access to practicing adoption and surrogacy attorneys to help navigate your journey.



## PAID LEAVE OF ABSENCE

Rubrik offers generous leave of absence policies which include disability insurance and top-up leave pay, including paid parental leave, family care leave, and sick leave. Watch this [video](#) for information.





## RUBRIK PRETAX PROGRAMS

### Flexible Spending Account (FSA)

<b>Health Care FSA and Limited Purpose FSA</b>	\$3,200 maximum \$640 available rollover to 2025
<b>Dependent Care FSA</b>	\$5,000 household maximum

### Health Savings Account (HSA)

Must be enrolled in the UMR HDHP

<b>Total IRS Maximum Contribution**</b>	\$4,150* Individual / \$8,300* Family
<b>Rubrik Annual Contribution</b>	\$900 Individual / \$1,800 Family Prorated and deposited each pay period

### Commuter Benefits

<b>Transit and/or Parking</b>	\$315 (pretax) monthly maximum
<b>Bicycle</b>	\$20 monthly maximum
<b>Micromobility</b>	\$315 (pretax) monthly maximum

\* Includes the Rubrik contribution

\*\* This amount is increased by \$1,000 if you are 55+.



## ADDITIONAL BENEFITS

### 401(k) Retirement Savings Plan

Rubrik offers a 401(k) retirement plan through **Fidelity**. You are automatically enrolled at a 6% pretax deferral rate into a Target Date Fund. Choose your deferral up to 90% into a pretax, Roth, or after-tax contributions.

### Income Protection Plans

Rubrik provides you with Basic Life and AD&D coverage in the amount of two times your annual earnings to a maximum of \$1,000,000. Additional, voluntary coverage is available through **Voya** for you and your spouse and/or child(ren). In the event you become disabled, Rubrik has you covered with short- and long-term disability with benefits payable at 60% of your pre-disability earnings to a maximum of \$3,000/week or \$20,000/month, respectively.

### Travel Assistance Program

This program, available through **Voya**, provides 24/7 assistance for you and your dependents while traveling 100 miles from home for 180 days or less.

### Business Travel Accident

**AIG** Travel Guard BTA insurance offers 24-hour coverage worldwide for you and your dependents in the event of an emergency or accident while traveling for business. This includes travel assistance, emergency medical evacuation, lost or stolen personal items and other resources.



## VOLUNTARY BENEFITS

### Financial Wellness

Invest in your future with **BrightPlan**. Whether you're paying off student loans, saving for your first home, or eyeing that next big vacation, BrightPlan combines digital tools with a real, live Certified Financial Advisor.

### Pet Insurance

Through **FIGO**, your pets can receive coverage to stay healthy too. Voluntary pet insurance helps you keep your out-of-pocket costs low, as veterinary bills can add up quickly. With FIGO Pet Insurance you can save on everything from wellness exams, cleanings and vaccinations to unexpected veterinary expenses.

### Legal Services

**ARAG** Legal offers employees with access to a wide range of legal needs to include Wills & Estate Planning, Consumer Protection, Criminal Matters, Tax Issues, Real Estate and Home Ownership, Family Matters, and more. Be sure to review both the base and buy-up Legal plan options to determine which plan fits your needs.



## SEMI-MONTHLY EMPLOYEE CONTRIBUTIONS

Medical	UMR HDHP w/HSA	UMR PPO	Kaiser HMO (CA Only)
Employee Only	\$24.00	\$56.50	\$35.00
Employee + Spouse/DP*	\$72.00	\$150.50	\$98.00
Employee + Child(ren)	\$56.00	\$107.00	\$87.50
Employee + Family	\$107.50	\$236.00	\$139.50

	Dental Base	Dental Buy-Up	Vision Base	Vision Buy-Up
Employee Only	\$5.00	\$17.00	\$1.00	\$5.50
Employee + Spouse/DP*	\$10.00	\$33.50	\$1.50	\$10.50
Employee + Child(ren)	\$12.00	\$40.00	\$1.50	\$11.50
Employee + Family	\$17.00	\$57.00	\$2.50	\$18.00

\* Consult an accountant for taxation and imputed income rules applicable to domestic partners and children of domestic partners.



## QUESTIONS?

If you have questions about your benefit choices, or about how to enroll, please visit [The Cube > U.S. Benefits](#).

### Let ALEX help you

Need help figuring out which plans are right for you and your family? Learn more about your coverage options using [ALEX](#), our enrollment decision support tool. Answer a few questions about your unique needs and receive guidance on making the best benefits choices for you and your loved ones.



For resources and contact information, visit the [Benefits Mobile Wallet](#). Can't find what you need? Email [benefits@rubrik.com](mailto:benefits@rubrik.com).

