

Summary of Material Modifications
Prepared for Snowflake Inc. Welfare Benefits Plan Participants

This document provides notice of the expiration of certain relief that began on March 1, 2020, and an explanation of how that expiration will affect coverage under some plans. This is a Summary of Material Modifications (“Summary”) to the extent those relief provisions applied to ERISA benefits under the Snowflake Inc. Welfare Benefits Plan (“the Plan”). You should take the time to read this Summary carefully and keep it with the Summary Plan Description (“SPD”) document that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact snowflake@alliant.com.

This notice ONLY applies to the Kaiser HMO medical insurance plan maintained as part of the Snowflake Inc. Welfare Benefits Plan.

- On March 18, 2020, the Families First Coronavirus Response Act (FFCRA) was signed into law and required all employer-sponsored health plans to provide coverage for testing and other services related to COVID-19 without cost sharing. The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) expanded coverage of COVID-19 testing and effective January 15, 2022, Multi-Agency guidance included OTC COVID-19 tests to be covered by all group health plans without cost sharing. The federal requirement to cover these expanded COVID-19 related services expired on May 11, 2023.
- However, California state laws added six months to the federal COVID-19 public health emergency requirements and stipulated that health plans regulated by the California Department of Managed Health Care (DMHC) must continue covering COVID-19 tests, vaccines and treatment from any licensed provider (in or out-of-network) with no prior authorization or enrollee cost sharing through November 11, 2023.

These requirements was effective for six months after the expiration the Public Health Emergency on May 11, 2023 and will therefore end November 11, 2023.

Again, if you have any questions regarding these changes to the Plan or your specific circumstances, please contact snowflake@alliant.com.