

**Summary of Material Modification
To
Snowflake Inc. Welfare Benefits Plan**

To: Employee participants in the Snowflake Inc. Welfare Benefits Plan and COBRA participants

From: Director, US Benefits

Date: January 1, 2024

The Snowflake Inc. Welfare Benefits Plan sponsored by Snowflake Inc. has been revised. All of the changes summarized below are effective January 1, 2024.

1. IRS FSA annual limits have been updated to align with 2024 IRS maximums - \$3,200 annual election maximum and \$640 maximum rollover.
2. The Individual and Family deductibles have been increased to \$1,600 and \$3,200, respectively on the Cigna HDHP.
3. The frame and contact allowance of the VSP Vision plan has been increased to \$200.
4. The Lyra EAP network of providers has been added to our Cigna medical plans. Cigna medical enrollees can now access Lyra providers at in-network cost share levels, once they have used all free Lyra EAP visits.
5. The Cigna Cancer Consultation program and Omada – Prevention Only program are part of the Cigna medical plans.
6. Support for menopause has been added to the Maven benefit.
7. The Professional Neurodiversity Program has been added to the ReThink Care benefit.
8. The definition of eligibility for all U.S. benefit programs described in the Wrap SPD has been updated to “*Full time regular, fixed-term, or intern employee working 20+ hours per week.*”

Please contact me, Director, US Benefits (acting on behalf of the plan administrator, Snowflake Inc.), if you have questions regarding the information in this SMM. I can be reached as follows:

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FILING INSTRUCTIONS

Please keep this memorandum with your copy of the Plan’s Summary Plan Description (SPD), as it explains important changes that may affect your benefits (please contact me if you need another copy of the SPD).

ERISA INFORMATION

Plan Sponsor: Snowflake Inc.

Sponsor’s EIN#: 46-0636374

Plan Name: Snowflake Inc. Welfare Benefits Plan

Plan Number: 501

Plan Year: January 1 – December 31