



# 2024 BENEFITS GUIDE



WELCOME

ELIGIBILITY

HEALTH PLANS

COST OF  
COVERAGE

FINANCIAL  
WELLBEING

MENTAL HEALTH

MODERN FAMILY

TIME OFF

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The benefits in this  
summary are effective  
01/01 through  
12/31/2024

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs), available at [snowflakebenefits.com](https://snowflakebenefits.com). The plan benefit booklets determine how all benefits are paid.



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## ARE YOU ELIGIBLE?

You are eligible for the benefits described in this guide if you are a regular fixed-term employee working at least 20 hours per week.

### Eligible Dependents Include:

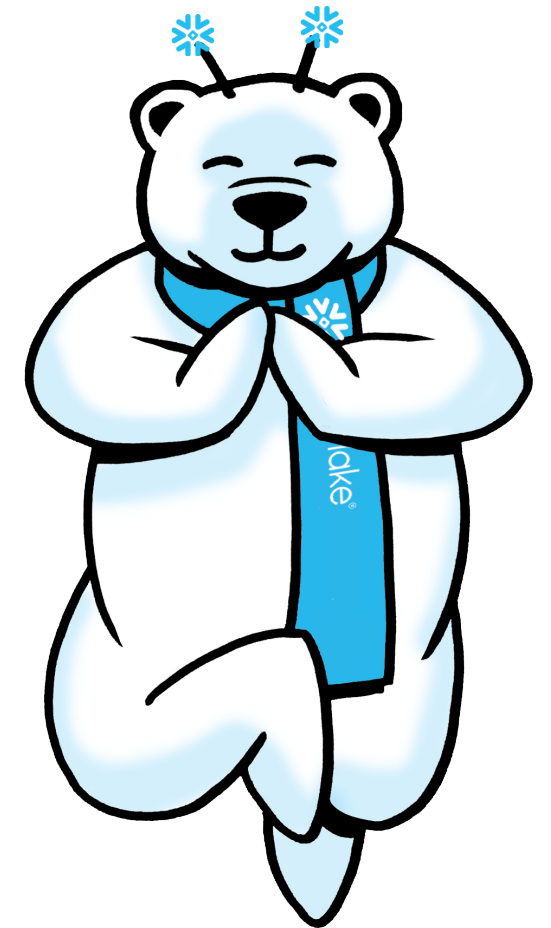
- Spouses or domestic partners
- Children (including children of your spouse or domestic partner) up to age 26

Family members such as parents, grandparents, and siblings are not eligible for coverage. In addition, Snowflake employees cannot be enrolled in single coverage while also being covered as a dependent of another Snowflake employee (for example, a spouse).

### WHEN CAN I ENROLL?

You can enroll in benefits as a new hire or during the annual Open Enrollment period. New hire coverage begins on your date of hire if you enroll within 31 days of becoming eligible. If you miss the enrollment deadline, you'll need to wait until the next Open Enrollment (the one time each year you can make changes to your benefits for any reason).

Outside of Open Enrollment, you may be eligible to enroll in benefits if you experience a mid-year qualified life event (QLE)—such as getting married, divorced, having a baby, loss of other coverage, etc. If you experience a qualified event, you have 31 days from the event date to make changes to your benefit elections.



When you're ready to enroll in benefits, you will be directed to Empyrean, the enrollment platform, to make your selections.

Enrollment with Empyrean is easy and fast. Visit the Enroll/Make Changes icon in the upper right navigation at [www.SnowflakeBenefits.com](http://www.SnowflakeBenefits.com).



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## GET TO KNOW YOUR MEDICAL PLAN OPTIONS

Snowflake offers three different medical plans—two from Cigna and one from Kaiser—that fit different needs and budgets. Here's an overview of how each type of plan works:

1

### Cigna Open Access Plus (OAP) High Deductible Health Plan (HDHP) with HSA

This plan option comes with a higher deductible than a traditional PPO, and the deductible must be satisfied before the plan will pay for any medical or prescription services. But, because this is a qualified HDHP, you are able to open a Health Savings Account (HSA). Snowflake will put money into your account automatically each pay period. You can reduce your taxable income by also putting money into your account on a pre-tax basis. You can withdraw money from your HSA any time (and tax-free) to pay for eligible medical, prescription, dental, and vision expenses.

2

### Cigna OAP Preferred Provider Organization (PPO)

This plan is a traditional PPO with a lower deductible than the HDHP. The deductible only applies to certain services. Most services are subject to a copayment. With this plan you do not have access to a Health Savings Account. This plan will also cost more per paycheck.

3

### Kaiser Health Maintenance Organization (HMO) (CA only)

This plan gives you more predictable costs but less flexibility than the HDHP and PPO plans. You pay a copay for most services, but all care must be received within the Kaiser network. Out-of-network care is not covered except in the case of an emergency. You must choose a primary care physician (PCP) to manage routine care, referrals, and hospital stays.

### Trying to decide on a medical plan?

#### Check out these tips first:

#### Check the network

Do you prefer specific doctors or hospitals? Visit the plan's website to find out if they are in-network. If not, you'll pay a bigger share of the cost.

#### Evaluate your needs

Do you visit a chiropractor? Have frequent doctor or urgent care visits? Get ongoing tests? Take medications? Have surgery planned? Compare these costs under each plan.

#### The bottom-line

How much is the premium? Is there a deductible? Can you offset expenses with a pre-tax account such as an HSA? Each of these factors affect your true cost of healthcare.



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## CIGNA OAP HDHP WITH HSA

To give your HSA a boost, Snowflake contributes up to **\$1,000** for single coverage and **\$2,000** for those who cover dependents. Snowflake’s contribution is made each pay period, and is prorated for new hires. The HSA is managed through [HSA Bank](#).

### THE DOCTOR WILL SEE YOU NOW (ANYWHERE)!

Don’t have the time to visit the doctor’s office? Cigna offers telehealth and virtual care services from MDLive so you can get the care you need for a variety of minor conditions over the phone, via email, or on a video chat. MDLive offers online care from board-certified doctors and pediatricians. Use these resources to get help for minor conditions such as colds and flus, allergies, head and stomach aches, and more.

	In-Network	Out-of-Network
<b>Annual Deductible</b>		
Individual	\$1,600	\$1,500
Family	\$3,200	\$3,000
<b>Annual Out-of-Pocket Maximum</b>		
Individual	\$3,000	\$3,000
Family	\$6,000	\$6,000
<b>Preventive Care</b>	No charge	You pay 30% after deductible
<b>Primary Provider</b>	You pay 10% after deductible	You pay 30% after deductible
<b>Specialist</b>	You pay 10% after deductible	You pay 30% after deductible
<b>Cigna Telehealth Services</b>	You pay 10% after deductible	Not covered
<b>Diagnostic Lab and X-ray</b>	You pay 10% after deductible	You pay 30% after deductible
<b>Mental Health</b>		
Outpatient - Physician's Office	You pay 10% after deductible	You pay 10% after deductible
Outpatient-Other		You pay 10% after deductible
Inpatient		You pay 30% after deductible
<b>Chiropractic Care (30 visit annual maximum)</b>	You pay 10% after deductible	You pay 30% after deductible
<b>Emergency Room</b>	You pay 10% after deductible	You pay 10% after deductible
<b>Hospitalization</b>	You pay 10% after deductible	You pay 30% after deductible
<b>Outpatient Surgery</b>	You pay 10% after deductible	You pay 30% after deductible
<b>Prescription Drugs* (Pharmacy/Mail Order)</b>	Rx copays apply after annual deductible is met	
Generic	\$10 / \$20	You pay 50% / Not covered
Preferred Brand	\$25 / \$50	You pay 50% / Not covered
Non-Preferred Brand	\$40 / \$80	You pay 50% / Not covered
Number of Days' Supply	30 days / 90 days	30 days / Not applicable
Specialty Drugs	\$45 copay / \$90 copay	You pay 50%
Number of Days' Supply	30 days / 90 days	30 days / Not covered

\*Rx is subject to deductible. Certain preventive medications are covered at no cost and not subject to deductible. Refer to Cigna plan for details.



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## CIGNA OAP PPO

### NEED HELP DECIDING IF CIGNA COVERAGE IS RIGHT FOR YOU?

For questions about in-network providers, prescription coverage, or any other details, call Cigna at [\(888\) 806-5042](tel:8888065042).

### OMADA DIABETES PREVENTION PROGRAM

Cigna's Omada diabetes prevention program helps participants lose weight (and keep it off), build strategies for healthy eating, activity, sleep, and stress management. Cigna enrollees can access this digital lifestyle change program to improve your health and reduce diabetes and heart disease risks.

	In-Network	Out-of-Network
<b>Annual Deductible</b>		
Individual	\$250	\$250
Family	\$500	\$500
<b>Annual Out-of-Pocket Maximum</b>		
Individual	\$3,000	\$3,000
Family	\$6,000	\$6,000
<b>Preventive Care</b>	No charge	You pay 30% after deductible
<b>Primary Provider</b>	\$20 copay	You pay 30% after deductible
<b>Specialist</b>	\$20 copay	You pay 30% after deductible
<b>Cigna Telehealth Services</b>	\$20 copay	Not covered
<b>Diagnostic Lab and X-ray</b>	You pay 10% after deductible	You pay 30% after deductible
<b>Mental Health</b>		
Outpatient - Physician's Office	\$20 copay	You pay 10% after deductible
Outpatient-Other	You pay 10% after deductible	You pay 10% after deductible
Inpatient	You pay 10% after deductible	You pay 30% after deductible
<b>Chiropractic Care (30 visit annual maximum)</b>	\$20 copay	You pay 30% after deductible
<b>Emergency Room</b>	\$150 copay per visit (waived if admitted); You pay 10%	\$150 copay per visit (waived if admitted); You pay 10%
<b>Hospitalization</b>	You pay 10% after deductible	You pay 30% after deductible
<b>Outpatient Surgery</b>	You pay 10% after deductible	You pay 30% after deductible
<b>Prescription Drugs* (Pharmacy/Mail Order)</b>		
Generic	\$10 / \$20	You pay 50% / Not covered
Preferred Brand	\$25 / \$50	You pay 50% / Not covered
Non-Preferred Brand	\$40 / \$80	You pay 50% / Not covered
Number of Days' Supply	30 days / 90 days	30 days / Not applicable
Specialty Drugs	\$45 copay / \$90 copay	You pay 50% (deductible does not apply)
Number of Days' Supply	30 days / 90 days	30 days / Not covered



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## KAISER HMO (CA ONLY)

### THE DOCTOR WILL SEE YOU NOW (ANYWHERE)!

Don't have the time to visit the doctor's office? Kaiser offers telehealth and virtual care services so you can get the care you need for a variety of minor conditions over the phone, via email, or on a video chat.

- **Phone:** Schedule a phone appointment with a doctor or call an advice nurse.
- **Email:** Send an email at any time to Kaiser's care team. Most members receive a reply within 48 hours or sooner.
- **Video:** Schedule a video appointment with your doctor, meet with a specialist or have an on-demand video chat with a physician.

	In-Network Only
<b>Annual Deductible</b> Individual Family	None
<b>Annual Out-of-Pocket Maximum</b> Individual Family	\$1,500 \$3,000
<b>Primary Provider</b> <b>Specialist</b> <b>Preventive Care</b>	\$15 copay \$15 copay No charge
<b>Infertility Coverage</b>	You pay 50%
<b>Mental Health</b> Mental / Behavioral Health Substance Abuse	\$15 copay \$15 copay
<b>Diagnostic Lab and X-ray</b>	No charge
<b>Chiropractic Care</b>	\$10 copay Up to a combined total of 30 medically necessary Chiropractic and Acupuncture visits per year
<b>Emergency Room</b>	You pay \$100 per visit
<b>Hospitalization</b>	You pay \$250 per admission
<b>Outpatient Surgery</b>	You pay \$100 per procedure
<b>Prescription Drugs* (Pharmacy/Mail Order)</b> Generic Preferred Brand Non-Preferred Brand Number of Days' Supply	\$10 / \$20 \$20 / \$40 \$20 / \$40 30 days / 100 days



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## DENTAL

Let your smile shine! Snowflake offers dental coverage from Delta Dental with its Preferred Provider Organization (PPO). The plan gives you access to in-network dentists and other oral health providers, while also giving you the flexibility to choose any provider you want.

Delta Dental PPO		
	In-Network	Out-of-Network
Annual Deductible	\$50 per person / \$150 per family each calendar year	
Annual Plan Maximum	\$2,000 per person each calendar year	
Diagnostic and Preventive Services	No charge	No charge
Basic Services		
Fillings	You pay 10%	You pay 10%
Root canals	You pay 10%	You pay 10%
Periodontics	You pay 10%	You pay 10%
Oral Surgery	You pay 10%	You pay 10%
Major Services	You pay 40%	You pay 40%
Orthodontia Services	You pay 50%	You pay 50%
Lifetime Maximum	\$2,000 lifetime	\$2,000 lifetime





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## VISION

Snowflake provides coverage from Vision Service Plan (VSP) to keep your eyes (and you!) healthy. Vision coverage helps with the cost of eyeglasses or contacts. Even if you're boasting 20/20 vision, annual eye exams check the health of your eyes and can detect more serious health issues (i.e. diabetes, high blood pressure, high cholesterol, thyroid disease).

VSP Vision		
	In-Network	Out-of-Network
<b>Examination</b> Benefit Frequency	\$10 copay Once every calendar year	Up to \$50 Once every calendar year
<b>Materials</b>	\$25 copay	N/A
<b>Eyeglass Lenses</b> Single Vision Lens Bifocal Lenses Trifocal Lenses Frequency	No charge after copay No charge after copay No charge after copay Once every calendar year	Up to \$50 Up to \$75 Up to \$100 Once every calendar year
<b>Frames</b> Benefit Frequency	Up to \$200 Once every calendar year	Up to \$70 Once every calendar year
<b>Contacts (Elective)</b> Benefit Frequency	Up to \$180 Once every calendar year (in lieu of lenses and frames)	Up to \$105 Once every calendar year (in lieu of lenses and frames)

### EXTRA SAVINGS AND DISCOUNTS FOR VSP MEMBERS

- 15% off regular price or 5% off promotional price of laser vision correction surgery
- 20% discount on cost of frames that exceeds frame allowance of \$200
- 20% off additional glasses when ordered from the same VSP doctor within 12 months of your last exam
- Guaranteed pricing on retinal screenings as an exam enhancement





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## COST OF COVERAGE

The total amount that you pay for your benefits coverage depends on the plans you choose and who you cover. Below are the bi-weekly employee contributions for each plan, at each level of coverage.

	Employee Only	Employee + Spouse/DP*	Employee + Child(ren)	Employee + Family
Cigna OAP HDHP w/HSA	\$35.54	\$92.31	\$73.85	\$145.38
Cigna OAP	\$48.46	\$145.38	\$115.38	\$226.15
Kaiser HMO	\$42.92	\$119.08	\$91.85	\$183.69
Delta Dental PPO	\$5.08	\$9.83	\$11.70	\$16.85
VSP Vision	\$0.48	\$1.15	\$1.18	\$2.21

\*Different after-tax rates, as well as imputed income, apply to domestic partner cost. You will see these amounts as you enroll in benefits. For details, [click here](#).





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# 1 HEALTH SAVINGS ACCOUNT

The Health Savings Account (HSA) through HSA Bank is a tax-advantaged account that is used to pay for current and/or future healthcare expenses. To be eligible, you must be enrolled in the **Cigna OAP HDHP medical plan**.

## WHAT'S AN HSA?

A Health Savings Account (HSA) is a tax-advantaged savings account that lets you set aside pre-tax dollars to pay for qualified medical, dental, and vision expenses. You can fund your HSA directly through payroll deductions every pay period.

The money in your HSA rolls over annually and grows tax-free, including interest and investment earnings. Since you own the account, it is portable – meaning you can take it with you if you ever leave Snowflake. You can also use the funds to cover healthcare expenses in retirement.

Visit [hsabank.com](https://hsabank.com) for a comprehensive list of eligible expenses.

## HOW MUCH MONEY CAN I PUT IN AN HSA?

You can contribute up to the IRS annual maximum to your HSA\*. In 2024, the limits are:

- \$4,150 for individual coverage
- \$8,300 for family coverage (you + dependent(s))
- An additional \$1,000 contribution is allowed at age 55+

These limits are set by the IRS each year and are subject to change.

## HOW DO I USE THE MONEY?

You will receive a debit card in the mail from HSA Bank, which you can use to pay for eligible healthcare expenses. You can also pay expenses from your online HSA Bank account.

## DO I LOSE MONEY I DON'T USE?

No. Your unused balance rolls over from year to year and there is no “use it or lose it” rule for HSAs. This is a bank account in your name, the money stays with you.

\*Snowflake's contribution counts toward the employee's annual maximum for the year; employees can elect up to the IRS limit minus the employee contribution.



To give your HSA a boost, Snowflake contributes up to \$1,000 for single coverage and \$2,000 for those who cover dependents. These contributions will be deposited in equal installments each pay period, and are prorated for new hires.



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## 2 COMMUTER BENEFITS

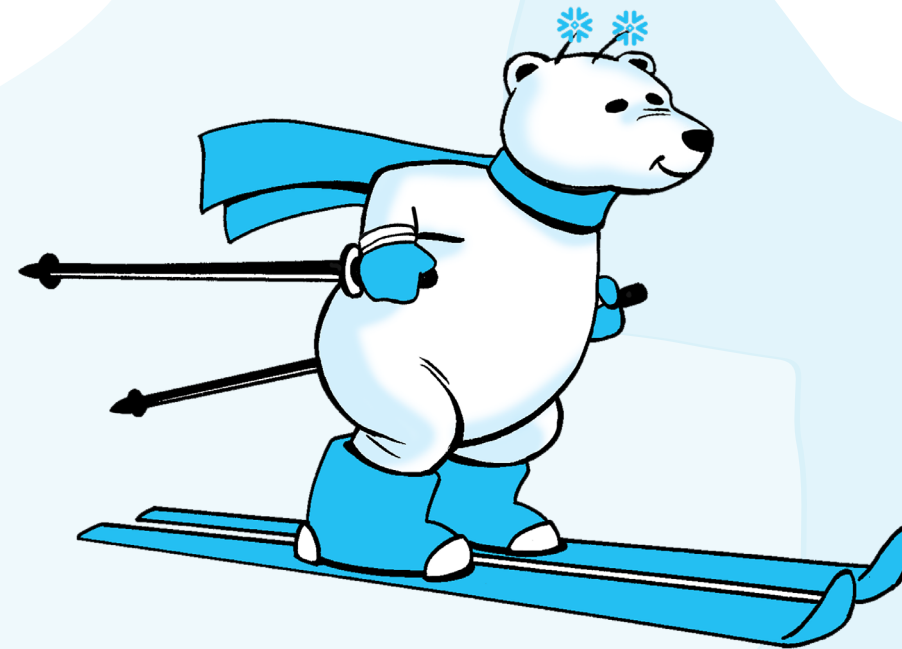
Do you have out-of-pocket commuting expenses for public transportation, van pooling, or worksite parking? If so, you can save on taxes by enrolling in our commuter accounts, administered by Navia. A commuter account lets you set aside money—pre-tax—through payroll deductions.

You can enroll in or stop this program at any time. Money in the account can be used in future months or plan years. If you leave Snowflake, unused funds in your account are forfeited.

Here are the maximum amounts of money you can set aside:

<b>Parking</b>	Up to \$315 per month
<b>Transportation</b>	Up to \$315 per month

These amounts are set by the IRS each year and are subject to change.





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WAYS TO SAVE MONEY

PROTECT WHAT MATTERS

INCOME REPLACEMENT BENEFITS



## PROTECT WHAT MATTERS

Life insurance helps protect your family if you pass away. Without enough life insurance, many families must reduce their standard of living after the loss of income. Consider your current and future financial needs when evaluating how much coverage you need. To help you in your planning, Snowflake provides the following coverage:

### COMPANY-PROVIDED COVERAGE

#### Basic Life and AD&D

Basic Life Insurance\* pays your beneficiary a lump sum if you were to pass away. AD&D (Accidental Death & Dismemberment) provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, hearing, or if you have a fatal accident. The cost of coverage is paid in full by Snowflake.

	Prudential Life and AD&D
Basic Life	1x salary up to \$200,000
Basic AD&D	1x salary up to \$200,000

\*Imputed income is the term the IRS applies to the value of any company provided benefit or service that should be considered income for the purposes of calculating your federal taxes. The value of employer-provided life insurance coverage greater than \$50,000 falls into this category. This value is based on your age and the amount of coverage you have in effect. Imputed income reflected in your paycheck for company provided coverage.



## PROTECT WHAT MATTERS

### LTC PLAN THROUGH TRUSTMARK

The Trustmark Life Insurance with Long-Term Care (LTC) is an optional benefit that offers one policy, with two benefits: life insurance coverage for your designated beneficiary combined with a long-term care benefit that can be used to help pay for long-term care services.

The Trustmark Life Insurance with Long-Term Care (LTC) benefit can be used to help pay for care services when you require assistance with two or more activities of daily living or have a cognitive impairment (like Alzheimer's).

Long-term care is also provided in assisted living facilities, which are home-like settings that offer safety and security, plus nursing homes that provide round-the-clock skilled nursing care.

This is an employee-paid benefit, with premiums payable directly by the employee to Trustmark via ACH (no Payroll deductions).

For additional information and to enroll in the Long-Term Care plan, visit: [bcgenrollnow.com/Snowflake](https://bcgenrollnow.com/Snowflake).





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## INCOME REPLACEMENT BENEFITS

If there comes a time when you are unable to work due to an illness or injury, our disability insurance plans will help replace part of your pay, so you and your family can have peace of mind with a continuing income.

### SHORT-TERM DISABILITY

Short-Term Disability (STD) coverage pays a benefit if you temporarily cannot work because of an injury, illness, or pregnancy. Our short-term disability and leave of absence programs are managed by The Larkin Company.

Larkin STD	
Snowflake California Voluntary Disability Insurance (VDI) (CA employees only)	You will receive 70% income replacement, up to a weekly maximum of \$3,500 for up to 180 days. If your disability extends beyond 180 days, your benefit will be reduced to 60% income replacement, up to a weekly maximum of \$1,540. At that time you will also apply for Long-Term Disability benefits.
Snowflake Short-Term Disability Insurance (all non-CA employees)	You will receive 70% income replacement, up to a weekly maximum of \$3,500 for up to 180 days. If your disability extends beyond 180 days, your benefit will be reduced to 60% income replacement, up to a weekly maximum of \$1,540. At that time you will also apply for Long-Term Disability benefits.



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## MENTAL HEALTH MATTERS

### LYRA: YOUR GO-TO FOR MENTAL AND EMOTIONAL WELLBEING

The world we live in can be overwhelming and take its toll on your mental and emotional health. Now, more than ever, it's important to prioritize your well-being and get the support you need, when you need it.

The Employee Assistance Program (EAP) from Lyra Health provides care for your emotional and mental health at no cost to you. With online tools, research-backed therapeutic methods, top therapists, and coaches, you can tap into an easy-to-use, convenient way to get the help you need.

You and your eligible family members can each access up to 25 live or in-person sessions per year for therapy and coaching. Lyra also offers work/life services, personalized care recommendations, and self-care apps.

### ADDITIONAL SUPPORT THROUGH LYRA (CIGNA MEMBERS ONLY)

Snowflakes and their dependents enrolled in one of our Cigna medical plans can continue care with a Lyra network therapist or coach beyond the 25 free sessions per year. When care transitions to the Cigna medical plan, your regular deductibles, copays or coinsurance will apply.

You will also have access to medication management support, allowing Cigna members to get prescriptions through Lyra.

In addition, Snowflakes enrolled in Cigna plans will have access to a Clinical Leave Evaluation module in which Lyra will fill out the leave paperwork for members who need to take a leave of absence due to mental/behavioral health reasons.







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# MODERN FAMILY

## FAMILY BUILDING BENEFITS THROUGH KINDBODY

Planning to start or grow your family? If so, Snowflake can help with family building assistance through Kindbody. Kindbody provides end-to-end fertility services, including IVF and egg freezing, fertility medication, an online wellness platform, and mental health services—all designed to support you from preconception through postpartum.

### Who Is Eligible?

Kindbody is available to all employees, as well as their spouse or domestic partner, who are currently enrolled in one of the Cigna medical plans.

### Your Kindbody Benefit Includes:

- Two Cycle Coverage including egg freezing and fertility medication, subject to copay, deductible, or other cost-share according to your medical plan
- Network of partner clinics in locations where you work and live
- A dedicated Care Navigation Team available to guide you through your journey
- End-to-end fertility services from standard gynecological care to conception, nutrition, and mental wellness in re-imagined clinics
- 24/7 virtual care options, online appointment scheduling, and a dedicated patient care navigator to guide you through your entire process
- A personalized patient portal giving you convenient and transparent around-the-clock visibility
- Complimentary virtual service sessions on topics such as lactation support, mental wellbeing, nutrition, and back-to-work care

## RETHINKCARE

RethinkCare provides support to help families raise more resilient children, including those with developmental and learning challenges. RethinkCare gives you 24/7 access to convenient, online training focused on parental and family wellbeing, including workshops, exercises, and a library of articles to help you understand, teach, and better communicate with your child. Snowflake employees have access to the program at no cost, and there is no age or diagnosis requirement to participate.

All of RethinkCare’s services and resources are available online and include:

### Parenting Coaching

You receive up to 14 hours of remote coaching consultations with board-certified clinicians per year.

### Tele-Consultations

Meet with clinical professionals via video chat to receive guidance and advice.

### Video-Based Training Programs

Access RethinkCare’s online training library and customize your child’s learning path to meet their specific needs.

### Continuous Care

Ongoing consultations with a dedicated behavior expert to address your specific challenges.

### Digital Resources

Unlimited access to our website and mobile app with exclusive content developed to assist your child with socialization, self-help, academics, and more.

### Professional Neurodiversity Program

RethinkCare’s professional neurodiversity program offers specialized support for neurodiverse and neurotypical employees, including 1:1 consultations with experienced practitioners and 150+ expert-led skills training and resources.



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## CARE.COM

Care.com provides emergency backup childcare, senior care, and pet care. It also offers membership to Care.com, the world's largest network of caregivers. Access to the platform is free to employees and Snowflake provides parents subsidized backup care (10 uses) for your children and pets to be used when your regular care arrangement is interrupted.

Your Care.com membership includes:

### Backup Care for Children

You have access to in-home or in-center subsidized care for children when their regular care is not available. All caregivers and centers in the network are vetted and required to meet health and safety guidelines and in-depth screening criteria. Use Backup Care when:

- School, childcare centers, or camps are closed
- You are working from home and need someone to watch the kids
- Your babysitter or nanny is sick or on vacation

### Care.com Premium Membership

You will receive access to Care.com at no additional charge. On Care.com, you can find, manage, and pay for care, whether that's for a full-time nanny, tutor, part-time babysitter, pod teacher, pet sitter, adult or senior care provider, special needs caregiver, errand runner, housekeeper, or tutor.

### Personal Network Backup Care

When your regular care is unavailable, the Personal Network allows you to use one of your go-to caregivers or centers and get reimbursed for a portion of the cost. This is especially helpful if your school or childcare center is closed and one of your go-to caregivers is available.

### LifeCare Family

LifeCare Family provides 24/7 access to online content, resources, and trained Care Specialists who can support you in managing many of life's challenges, big or small.

Support areas include:

- Parenting and childcare
- Senior care
- Education
- House and Home
- Pet care

### On-Demand Tutoring and Homework Support

LifeCare offers on-demand tutoring support and individualized homework help for children in grades K-12. Subject areas include:

- English
- Reading
- Math
- Writing
- Science
- Plus SAT and ACT test preparation





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MODERN FAMILY

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## TIME OFF

Snowflake provides regular employees with flexible paid time off (PTO) from work for personal activities such as vacations, personal business, or family concerns.

### Vacation

We take a professionally managed approach to vacation time. Vacation hours aren't accrued—simply coordinate with your manager in advance to agree on vacation time throughout the year.

We do not set a limit on the amount of PTO Snowflakes may take, and PTO does not accrue. However, Snowflakes are expected to consider their professional obligations and responsibilities to the company and consult with their managers to determine reasonable and appropriate time off before requesting PTO.

### Sick Time

If you are sick and not well enough to work, we encourage you to take sick time. Our sick time policy is “take it as you need it” for full-time, exempt employees. Non-exempt employees accrue 2.77 hours each pay period. Any employee who is out of the office for more than five consecutive sick days must file for a medical leave of absence.

### Holidays

Snowflake observes 13+ annual holidays per year. [Click here](#) to view the list of observed holidays.





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## ARAG LEGAL INSURANCE

Many of our big life events have a legal component. There are the joys – like getting married or buying a new house. And there are the necessities – like dealing with a speeding ticket or family challenges. With ARAG legal insurance, your network attorney fees are paid in full for a wide variety of legal matters.

ARAG is a voluntary benefit available to regular and intern employees who regularly work 20+ hours per week. The plan covers your spouse and all dependents up to age 26. You can enroll as a new hire, or annually during Open Enrollment. You pay the full cost of the premium, which is \$10.50 per pay period.

### What Does Legal Insurance Cover?

ARAG offers a broad range of coverage and services, for example:

- Wills and estate planning
- Real estate and homeownership
- Family law matters
- Small claims court
- Consumer fraud
- Personal property disputes
- Bankruptcy
- Tax audit
- Divorce
- Criminal matters

[Click here](#) for more details about what ARAG covers.

### How Legal Insurance Benefits You:

- Receive 100% paid-in-full coverage on attorney fees for most covered legal matters when you work with a network attorney
- On average, save \$368 per hour on attorney fees
- Access a nationwide network of more than 15,000 attorneys who average 20 years of experience
- Address your covered legal situations with a network attorney for legal help and representation
- Use DIY Docs® to create legally valid documents, including state-specific templates



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## NORTON LIFELOCK

In our digital world, security is often top-of-mind. Everyday activities like online shopping, internet browsing, and banking can expose your personal information. The LifeLock with Norton Premier plan offers identity theft protection including AntiVirus security, parental controls, and online privacy protection.

Norton LifeLock is a voluntary benefit available to regular and intern employees who regularly work 20+ hours per week. You can enroll as a new hire, or annually during Open Enrollment. You pay the full cost of the premium, which is \$4.61 for individuals and \$8.76 for yourself plus dependents per pay period. Please note: if you wish to cover your dependents under this benefit, they must have a valid Social Security Number on their dependent record in Empyrean.

To learn more about Norton LifeLock, [click here](#).



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## PERKS

### SmartSpend via PerkSpot

Enjoy a variety of discounts on the things you do every day, courtesy of our SmartSpend program from PerkSpot. As a Snowflake employee, you have access to exclusive pricing and discounts on thousands of products and services.

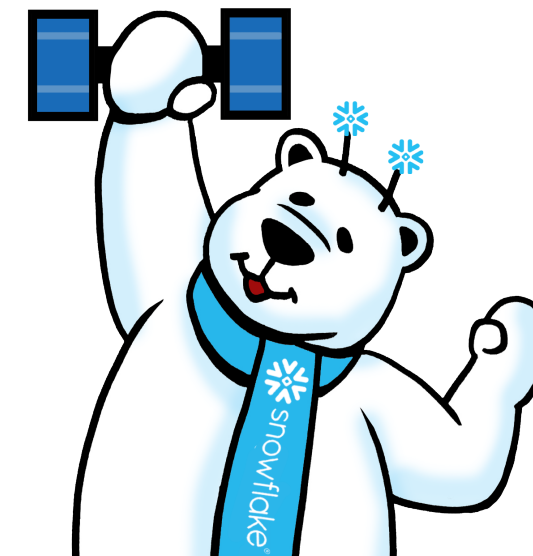
Here are just a few of the things available at discounted rates through PerkSpot:

- Apparel and sunglasses
- Meal delivery services
- Electronics
- Entertainment streaming services
- Fitness apps and products
- Car rentals and hotels
- Restaurant gift cards
- Local deals in your neighborhood
- And more!

[Click here](#) for more information about these great programs.

### Pet Insurance

When your pet gets sick, bills can add up faster than expected. Pet insurance from Nationwide prevents you from needing to weigh your pet's health against your bank account. Most plans offer coverage for costs associated with both accidents and illnesses—even medications. Benefits will depend on the age of your pet and whether your pet has any pre-existing conditions.





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