

2024 Open Enrollment

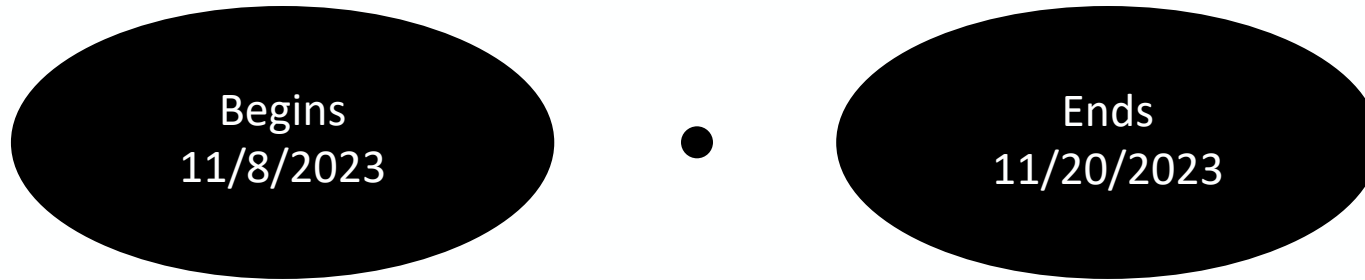


Today's Agenda

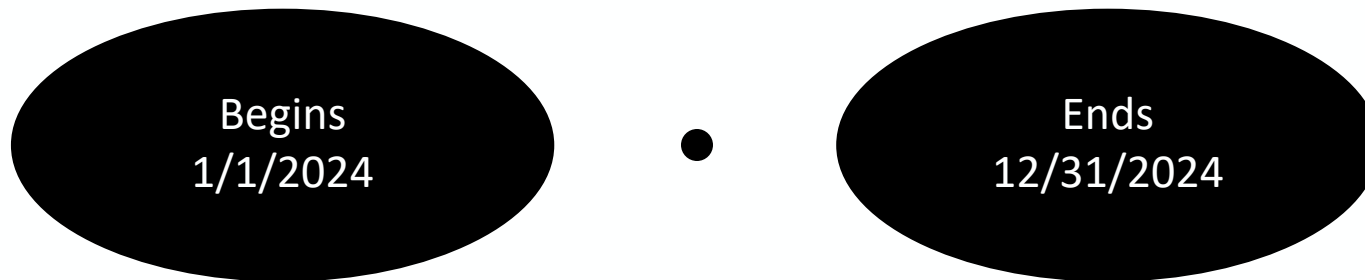
1. Open Enrollment Details
2. Benefits Program Overview
3. Additional Resources

Timeline

Open Enrollment Dates



Benefits Effective





Eligibility

Who is Eligible?

Employees

- Full-time employees who work at least 25 hours per week are eligible for benefits.
- For new hires, benefit eligibility begins on your date of hire

Eligible Dependents

- Your legal spouse or domestic partner
- Your dependent children (including your step-child and legally adopted child) up to age 26
- A child which includes your natural child, adopted child, domestic partner's child, or a child for whom you, your spouse, or domestic partner are the legal guardian
- Any dependent child who reaches the age limit and is incapable of self-support because of a mental or physical disability

Note: Parents, siblings, and their children are not eligible dependents.

How to Enroll

Login to your portal

www.workforcenow.adp.com

Benefits Program Summary

Plan	Carrier
Medical	Cigna, Kaiser
Dental	SunLife
Vision	VSP
Basic and Vol. Life, AD&D, STD and LTD	SunLife
Health Savings Account	Navia Benefits
Healthcare FSA, Dependent Care FSA and Commuter Benefits	Navia Benefits
Voluntary Benefits	SunLife, Legal Club

What's new?

- Slight adjustments to the Cigna OAP and Kaiser HMO plans
- STD maximum is increasing from \$2,310/week to \$3,000/week
- HSA Funding to remain the same
 - \$750 Individual / \$1,500 Family
- Employee contributions will remain the same for 2024!

2024 Employee Per Pay Period Contributions

No changes
to employee
cost for 2024!

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical				
Cigna OAP HMO	\$20.00	\$105.00	\$77.00	\$169.00
Cigna OAP PPO	\$26.00	\$136.50	\$99.50	\$219.50
Cigna HSA	\$17.50	\$38.00	\$31.00	\$53.50
Kaiser HMO (CA Only)	\$16.00	\$54.00	\$47.50	\$79.00
Kaiser HSA HMO (CA Only)	\$13.00	\$28.00	\$25.50	\$38.00
Dental				
SunLife Dental	\$7.00	\$14.00	\$16.00	\$24.50
Vision				
VSP Vision	\$2.00	\$2.50	\$2.50	\$4.00

A photograph of a forest with tall, slender trees and a dense undergrowth of ferns and other plants. The scene is misty, with soft light filtering through the trees. The text "Medical Plans" is overlaid in white on the left side of the image.

Medical Plans

HMO Plans

Health Maintenance Organization (HMO) plans cover medical care provided by an in-network physician. All care must be coordinated by a primary care physician (PCP).

HMO plans provide predictable costs such as co-pays and out-of-pocket maximums.

HMO Key Features

- A flat co-pay for most services
- Available only in California
- You designate a PCP or one will be assigned for you
- In-network coverage only; no coverage is provided if a member goes outside of medical group or network (except for emergencies)

Medical HMO

	Kaiser HMO <i>(CA Only)</i> Network only	Cigna OAP HMO Network only
Deductible - Single	None	None
Deductible - Family	None	None
Out-of-Pocket Max - Single	\$2,500 per member	\$2,500 per member
Out-of-Pocket Max - Family	\$5,000 per family	\$5,000 per family
Office Visit	\$30 per visit co-pay PCP \$30 per visit co-pay Specialist	\$30 per visit co-pay PCP \$30 per visit co-pay Specialist
Prescription Drugs – 30-day supply		
Tier 1 – Generic	\$15	\$15
Tier 2 – Brand	\$35	\$35
Tier 3 – Formulary	\$35	\$50
Specialty	30% up to \$250	30% up to \$250

PPO Plans

A preferred provider organization (PPO) plan is a network of physicians, specialists, and hospitals that contract with an insurance carrier. PPO plans allow for referral-free access to a broader choice of physicians and specialists.

PPO plans allow individuals to seek care from non-contracted providers at a higher cost.

PPO Key Features

- In and out-of-network coverage
- After the deductible is met, co-insurance will apply
- The deductible is waived for preventive care
- Nationwide coverage
- Self-refer to specialist
- The deductible is waived for pharmacy benefits; only co-pays apply

Medical PPO

	Cigna OAP PPO	
	In-Network	Out-of-Network
Deductible - Single	\$500	\$1,500
Deductible - Family	\$1,500	\$4,500
Out-of-Pocket Max - Single	\$3,500 per member	\$10,500 per member
Out-of-Pocket Max - Family	\$7,000 per family	\$21,000 per family
Office Visit	\$20 per visit co-pay PCP \$40 per visit co-pay Specialist	40% after deductible
Prescription Drugs	Retail up to 30-day supply	Mail Order up to 90-day supply
Tier 1 – Generic	\$15	\$38
Tier 2 – Brand	\$30	\$90
Tier 3 – Formulary	\$50	\$150
Specialty	30% up to \$250	

HDHP HSA Plans

Health Savings Accounts (HSA) allow you to pay for qualified medical expenses with pre-tax dollars. You can participate in an HSA if you are enrolled in a qualifying High Deductible Health Plan (HDHP).

Both employers and employees can contribute to an HSA.

HDHP Key Features

- In and out-of-network coverage (same network as PPO)
- After the deductible is met co-insurance will apply
- The deductible is waived for preventive care
- Nationwide coverage
- Self-refer to specialist
- Contribute pre-tax dollars into an HSA banking account
- Save money for future healthcare costs

Medical HDHP HSA

	Kaiser HMO HSA		Cigna HDHP	
	Network Only		In-Network	Out-of-Network
Deductible - Single	\$1,600		\$1,600	\$4,500
Deductible - Family	\$3,200		\$3,200	\$9,000
Out-of-Pocket Max - Single	\$3,200 per member		\$3,000 per member	\$9,000 per member
Out-of-Pocket Max - Family	\$6,400 per family		\$6,000 per family	\$18,000 per family
Office Visit	10% after deductible		20% after deductible	40% after deductible
Prescription Drugs	Retail up to 30-day supply	Mail Order up to 90-day supply	Retail up to 30-day supply	Mail Order up to 90-day supply
Tier 1 – Generic	\$10	\$20	\$15	\$38
Tier 2 – Brand	\$30	\$60	\$40	\$120
Tier 3 – Formulary	\$30	\$60	\$60	\$180
Specialty	20% up to \$200		30% up to \$250	

HSA Basics

An HSA is a personal bank account that allows you to use pre-tax dollars to pay for healthcare services and qualified medical expenses. You can use your HSA to save money on healthcare expenses or pay out-of-pocket if you prefer.

Once you have an HSA, the account and any contributions are yours, even if you no longer have HSA-compatible coverage.*

- Annual contributions will roll over into the following plan year
- You can also save your HSA funds and use them for healthcare-related expenses in retirement
- HSA funds earn interest and can be invested in a mutual fund portfolio
- The account is portable
- You can use your HSA account for non-qualified expenses, but funds will be subject to a 20% penalty and normal taxes

*You must be enrolled in a HDHP to set up an HSA

HSA Eligibility

You are not eligible to make HSA contributions if:

You have other disqualifying health coverage
(including spouse enrollment in a general-purpose FSA).

*includes if married filing separately

FSA

You are enrolled in Medicare.



You are eligible to be claimed as a dependent on someone else's
current year tax return.



Special rules apply if you have received health benefits from
Veterans Affairs or Indian Health Services.



2024 HSA Contributions

Annual IRS Limit \$4,150 total			Additional “catch-up” contributions for ages 55-65
Single	Ambarella contributes \$750 / year	You can contribute up to \$3,400 / year	
Annual IRS Limit \$8,300 total			
Family	Ambarella contributes \$1,500 / year	You can contribute up to \$6,800 / year	

Dental and Vision



Dental Benefit Overview

Plan Features	In-Network	Out-of-Network
Deductible	\$50 individual / \$150 family	
Preventive care	100%	100%
Basic / Major services	90% / 60%	80% / 50%
1 cleaning every 6 months	Yes	Yes
Benefit maximum	\$2,000	
Orthodontia lifetime maximum	\$1,500 for children & adults	

Visit SunLife's find a dentist tool to determine if your current dentist participates in the SunLife Dental Network, or to find a participating PPO provider near you. Simply visit www.sunlife.com/sunlifedentalnetwork into your browser to begin searching with your criteria.

Vision Benefit Overview

Plan Features	VSP
Eye Exam	\$10 co-pay Every 12 months
Frames	\$25 co-pay Every 12 months
Lenses	Every 12 months
Allowance for frames	\$150 allowance
Allowance for contact lenses	\$150 allowance
Extra savings	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> • Receive an extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details • Save 30% on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or, save 20% when you purchase from any VSP provider within 12 months of your last WellVision Exam <p>Retinal Screening</p> <ul style="list-style-type: none"> • No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam <p>Laser Vision Correction</p> <ul style="list-style-type: none"> • Receive a promotional price • Discounts are only available from contracted facilities • After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor



Life , AD&D, Disability, and Perks

Life and AD&D

- Basic Life: 1x annual salary, up to \$400,000 maximum
- Guarantee Issue: All amounts
- AD&D: 1x annual salary, up to \$400,000 maximum
- Guarantee Issue: All amounts

Life and AD&D – Beneficiary Designation

IMPORTANT: Please note that when going through Open Enrollment this year in the ADP system, you **MUST** designate a beneficiary for the Basic Life and AD&D plan. If you have dependents listed in ADP, they will pre-populate, but you will need to allocate a percentage for each beneficiary.



You must designate a beneficiary for Basic Life Insurance - Benefits Eligible.

You cannot unenroll from a plan in this category.

1. Which plan would you prefer? \$0.00 Per Pay Period

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE	CURRENTLY
<input checked="" type="checkbox"/> BASIC LIFE INSURANCE, BENEFITS ELIGIBLE	SunLife	\$0.00	\$3.50	August 5, 2019	ENROLLED

2. How much coverage would you like?

\$100,000.00	Base Amount
--------------	-------------

3. Who would you like to assign as your beneficiaries? [MANAGE BENEFICIARIES](#)

No beneficiaries

Additional Life and AD&D

- Employee: 5x salary, up to \$500,000
 - Guarantee Issue: \$150,000
- Spouse: \$5,000 increments, up to \$500,000; cannot exceed 100% of the coverage amount you choose for yourself
 - Guarantee Issue: \$25,000
- Children: \$2,000 increments, up to \$10,000
 - Guarantee Issue: All amounts
- Guarantee Issue Amount: If you elect voluntary life insurance in excess of the guarantee issue amount, satisfactory evidence of insurability must be approved by SunLife.

If you do not elect voluntary life insurance when it is first made available to you and elect to add the coverage during the annual open enrollment period, satisfactory evidence of insurability will be required for the full amount.

PLEASE NOTE:

1. If you did not previously elect Voluntary Life/AD&D, you will be subject to submitting Evidence of Insurability (EOI).
2. If you currently have a Voluntary Life/AD&D election, you can increase your elected amount by an additional \$10,000 without submitting Evidence of Insurability. Any additional amounts over this will require an EOI with SunLife
3. Voluntary Life/AD&D are separate elections, meaning you can have different elections for each plan
4. If you would like to elect coverage for your dependents, you must elect coverage for yourself

Disability Insurance

Help protect your income and family

Short-Term Disability (STD)	Long-Term Disability (LTD)
<ul style="list-style-type: none">• Elimination period: 7 days• Max benefit duration: 25 weeks• Benefit percentage 60%• *NEW* Increased max benefit: \$3,000 / week	<ul style="list-style-type: none">• Elimination period: 180 days• Max benefit duration: Up to Social Security Normal Retirement Age• Benefit percentage 60%• Max benefit: \$10,000 / month

Employee Assistance Program

Your EAP offers free counseling services to help you address significant life issues. It's 24/7, confidential and includes up to 3 counseling sessions per year

Services include:

- Education
 - Legal and financial
 - Dependent care and caregiving
 - Lifestyle and management
 - Work and life matters
- www.guidanceresources.com
 - Web ID: EAPBusiness
 - 877-595-5281





Tax-Advantaged Benefits

What is a Flexible Spending Account?

Under IRS Code Section 125, the FSA allows employees to set aside a specific pretax dollar amount for unreimbursed medical, dental, vision and dependent care expenses.

PLEASE NOTE: FSA elections do not automatically rollover. You will need to elect how much you would like to contribute from your pay each benefits year!

FSA plan year

- January 1, 2024 – December 31, 2024
- Healthcare/Limited Purpose FSA Annual Limit: \$3,200 (*projected*)
- Dependent Care FSA Annual Limit: \$5,000
- 2023 Healthcare FSA balances of \$610 or less may be carried over into 2024
- 2024 Healthcare FSA balances of \$640 (*projected*) or less may be carried over into 2025
- Rollover amounts do not count towards the following year's contribution limit
- Claim Submission: You have 90 days after the plan year ends to submit expenses for reimbursement that were incurred during the 2023 plan year

FSA Eligible Expenses

Healthcare FSA	Dependent Care FSA	Limited Purpose FSA
<ul style="list-style-type: none"> • Acupuncture • Chiropractic services • Bandages • Co-insurance and co-pays • Corrective/laser eye surgery • Deductibles • Eye exams • Flu vaccine • Glasses (prescription) • Orthodontia • Massage therapy • Prescription medication • Over the counter drugs and medications and menstrual supplies • PPE 	<ul style="list-style-type: none"> • Au pair • Babysitter • Before and after school care • Day camps • Elder care (letter of medical necessity may be needed) • Nanny • Overnight care • Preschool, nursery school/pre-Kindergarten 	<p>Only for eligible dental and vision expenses:</p> <ul style="list-style-type: none"> • Contact lenses and solution • Prescription sunglasses • Vision co-pays • Dental co-pays • Braces and retainers • Dentures and bridges

Non-Eligible Expenses

Healthcare FSA

- Cosmetic surgery and procedures, including teeth whitening
- Vitamins, and supplements used for general health
- Insurance premiums
- Family or marriage counseling
- Personal use items such as toothpaste, shaving cream, and makeup
- Prescription drugs imported from another country

Dependent Care FSA

- Education or tuition fees
- Expenses for children ages 13 and older
- Late payment fees
- Overnight camps
- Virtual camps
- Payment for services not yet provided (advance payments)
- Field trips, clothing, and food
- Transportation to and from the dependent care provider
- Money paid to your spouse, your child under 19, a parent of your child who is not your spouse, or a dependent where you or your spouse are receiving a personal tax exemption

Commuter Benefits: Transit and Parking

Commuter accounts are pre-tax accounts that you can use to pay for daily commuting expenses, including public transit and parking.

Transit: Train, subway, light rail, bus, and ferry

Parking: Parking at or near your place of work, or at a location close to your public transportation stop

Commuter account key features

- Month-to-month benefit: Opt-in or out at any time
- Balance rolls over at the end of each month
- Transit Monthly Limit – up to \$315 (*projected*)
- Parking Monthly Limit – up to \$315 (*projected*)

A close-up photograph of several thin, green grass stalks with small, yellowish seed heads. The background is a soft, out-of-focus bokeh of warm, golden-yellow light, suggesting a bright sun or light source behind the grass. The overall mood is peaceful and natural.

Additional Benefits

Voluntary Accident Insurance

When you, your spouse or child has a covered accident, like a fall from a bicycle that requires medical attention, you can receive cash benefits to help cover the unexpected costs.

While health plans may cover direct costs associated with an accident, you can use accident benefits to help cover related expenses like lost income, child care, deductibles and co-pays.

Accident Insurance can be used however you want, and it pays in addition to any other coverage you may already have. Benefits are payable directly to you and there are no health questions or pre-existing conditions limitations.

Fractures	Hospital Admission
Dislocations	Confinement
2nd & 3rd Degree Burns	Inpatient Rehab
Concussions	Accidental Death
Cuts/Lacerations	Dismemberment
Eye Injuries	Loss of Limb
Medical Devices	Paralysis
Ambulance	Physician Follow-Up
Emergency Care	Therapy Services
Non-Emergency Care	Medical Testing

How much does it cost?	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
SunLife – Semi-monthly rates	\$6.62	\$11.74	\$13.70	\$18.81

Voluntary Critical Illness

When you, your spouse or child is diagnosed with a covered condition, you can receive a cash benefit to help pay for unexpected costs not covered by your health plan.

While health plans may cover direct costs associated with a specified disease, you can use your benefit to help with related expenses like lost income, child care, travel to and from treatment, deductibles and co-pays. Critical Illness insurance pays in addition to any other coverage you may already have.

For You	You can choose between \$10,000 and \$40,000 of coverage; increments of \$10,000.	
For Your Spouse	If you elect coverage for yourself, you can choose between \$10,000 and \$40,000 of coverage; increments of \$10,000. Not to exceed 100% of your coverage amount	
For Your Child(ren)	If you elect coverage for yourself, you can choose between \$5,000 and \$20,000 of coverage; increments of \$5,000 Not to exceed 50% of you coverage amount	
Primary Conditions Covered Include	Cancer Heart Attack Stroke Coronary Artery Bypass Graft	Kidney Failure Alzheimer's Disease Major Organ Transplant and many others

Voluntary Critical Illness – Wellness Screening

All family members on your plan are eligible for a \$100 wellness-screening benefit, paid directly to you once each year per covered person.

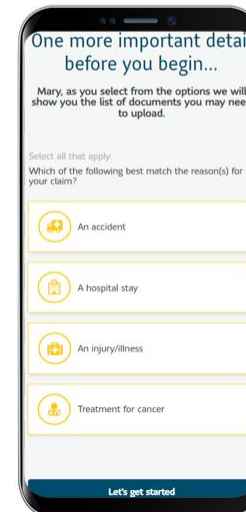
These claims can be filed right from your smartphone

There are over 30 tests covered, including:

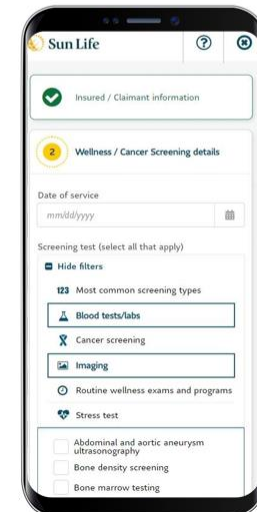
- Immunizations (including Flu Shots or COVID vaccine)
- Breast Cancer Screening (clinical breast exam, mammography, MRI, thermography, ultrasound)
- Blood tests for breast cancer and ovarian cancer
- Cardiac Exercise Stress Test
- Lipid panel
- Skin Cancer Screening

These claims can be filed right from your smartphone

Members can select their plan(s) and follow the steps to submit a claim.



Wellness quick claims process makes for fast and easy submission.



Voluntary Hospital Indemnity Insurance

When you, your spouse or child are facing a hospital stay, you can receive a benefit to help pay unexpected expenses not covered by your plan.

While health plans may cover direct costs associated with an illness or injury, you can use hospital indemnity benefits to help cover related expenses like lost income, child care, deductibles and co-pays.

Much like the Critical Illness plan, there is a wellness benefit associated with the Hospital Indemnity plan of **\$50 per family member per year!** SunLife would pay wellness **twice** for each family member each year, if enrolled in both Critical Illness and Hospital Indemnity

Covered Conditions

Sickness

Accidents

Routine pregnancy

Complications of pregnancy

Newborn complications

Mental and nervous disorders

Substance abuse

How much does it cost?	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
SunLife – Semi-monthly rates	\$11.91	\$24.04	\$19.58	\$31.70

Voluntary Legal Benefits



Legal Club of America covers you, your spouse and dependents for unlimited telephone and office consultations on personal legal matters with an attorney of your choice

- There are 3 plans available to you:
 - Classic - \$14/month
 - Standard - \$16/month
 - Plus - \$20/month
- **Free and Discounted Legal Care** – Unlimited FREE and discounted legal care from the nation's largest network of plan attorneys. Network attorneys charge a reduced rate of \$125 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the free and discounted services.
- **Free Tax Preparation and Advice** - Toll free access to CPAs who will provide members with FREE, unlimited tax advice and FREE tax return preparation.
- **Financial Education & Credit Counseling Services** – unlimited, FREE, non-biased financial information and decision making assistance. 24/7 access to online chat and web portal. Classic Plan Only
- **LifeEvents™ Counseling** – Live Events members have toll-free 24/7, 365 day access to advocates who provide personal consultation services. Classic Plan Only

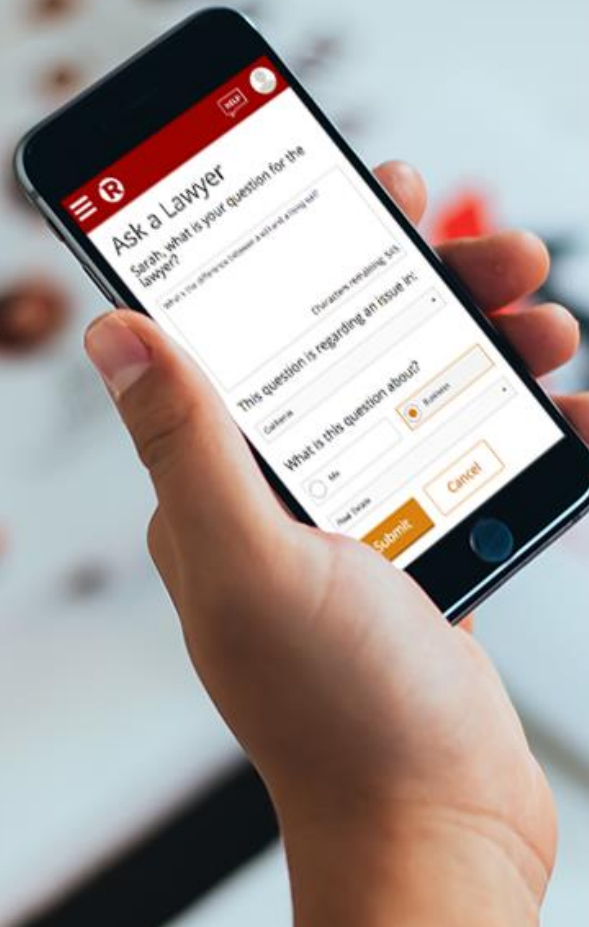
Voluntary Legal Benefits

<p>Free & Discounted Legal Care</p> <p>Unlimited FREE and Deeply Discounted Legal Care from a nationwide proprietary network of plan attorneys.</p> <ul style="list-style-type: none"> • Free Simple Will for you and your family • Reduced hourly rate • Discounted rates on: Uncontested Divorce, Traffic Ticket Defense, Bankruptcy, Residential Real Estate Document Review and more! • Online Legal Forms – wide-ranging selection of over 85,000 ready to use forms to create legally valid documents 	<p>Free & Discounted Legal Care</p> <p>Unlimited FREE and Deeply Discounted Legal Care from a nationwide proprietary network of plan attorneys.</p> <ul style="list-style-type: none"> • Free Simple Will for you and your family • Reduced hourly rate • Discounted rates on: Uncontested Divorce, Traffic Ticket Defense, Bankruptcy, Residential Real Estate Document Review and more! • Online Legal Forms – wide-ranging selection of over 85,000 ready to use forms to create legally valid documents 	<p>Free & Discounted Legal Care</p> <p>Unlimited FREE and Deeply Discounted Legal Care from a nationwide proprietary network of plan attorneys.</p> <ul style="list-style-type: none"> • Free Simple Will for you and your family • Reduced hourly rate • Discounted rates on: Uncontested Divorce, Traffic Ticket Defense, Bankruptcy, Residential Real Estate Document Review and more! • Online Legal Forms – wide-ranging selection of over 85,000 ready to use forms to create legally valid documents
<p>Free Tax Preparation & Advice</p> <p>FREE Federal & State Tax Return Preparation saving you between \$250 and \$300 every year (1040, 1040A, 1040EZ*).</p>	<p>Free Tax Preparation & Advice</p> <p>FREE Federal & State Tax Return Preparation saving you between \$250 and \$300 every year (1040, 1040A, 1040EZ*).</p>	<p>Free Tax Preparation & Advice</p> <p>FREE Federal & State Tax Return Preparation saving you between \$250 and \$300 every year (1040, 1040A, 1040EZ*).</p>
<p>Identity Theft Solutions</p> <p>Prevention and restoration solutions:</p> <ul style="list-style-type: none"> • Keylogging Defense System™ protects against online identity theft • Identity Monitoring** alerts if concerning activity involving your personal information occurs • Full Service Restoration of identity to pre-theft state if theft occurs • Assistance with replacement of misplaced or stolen identification and credit cards • \$1,000,000 of identity theft insurance** 	<p>Identity Theft Solutions</p> <p>Prevention and restoration solutions:</p> <ul style="list-style-type: none"> • Privacy Plus Software protects personal information while online • Identity Monitoring** alerts if concerning activity involving your personal information occurs • Additional monitoring includes Bank Takeover Monitoring, Cyberbullying and Sex Offender Monitoring • Full Service Restoration of identity to pre-theft state if theft occurs • Assistance with replacement of misplaced or stolen identification and credit cards • \$1,000,000 of identity theft insurance** 	<p>Identity Theft Solutions</p> <p>Prevention and restoration solutions:</p> <ul style="list-style-type: none"> • 3-Bureau Credit Monitoring** • Privacy Plus Software protects personal information while online • Identity Monitoring** alerts if concerning activity involving your personal information occurs • Additional monitoring includes Bank Takeover Monitoring, Cyberbullying and Sex Offender Monitoring • Full Service Restoration of identity to pre-theft state if theft occurs • Assistance with replacement of misplaced or stolen identification and credit cards • \$1,000,000 of identity theft insurance**
<p>Financial Education & Credit Counseling</p>		
<p>Life Events™ Telephonic Counseling</p>		
<p>FAMILY PROTECTION PLAN CLASSIC</p> <p>\$14 per employee per month</p>	<p>FAMILY PROTECTION PLAN</p> <p>\$16 per employee per month</p>	<p>FAMILY PROTECTION PLAN PLUS</p> <p>\$20 per employee per month</p>

For a complete description of benefits, terms and conditions, please visit legalclub.com.

* Limit one per household ** Credit Monitoring, Identity Monitoring and Insurance are limited only to the member

Welcome to
ROCKETLAWYER® Legal Benefits



Whether you're starting a family, buying a home, working through a landlord dispute, or planning your estate, Rocket Lawyer Legal Benefits can help. Don't forget to sign up for Rocket Lawyer Legal Benefits!

To take advantage of these free benefits, just follow these steps:

1. Go to go.rocketlawyer.com/ambarella
2. Enter your work email address
3. You'll receive an email from Rocket Lawyer; click the 'Activate Account' button
4. Fill out the form and you're set!

With Rocket Lawyer, you'll have access to these services:

- **Legal documents library**
 - Create and sign hundreds of legal documents such as wills, leases and child care authorization forms
- **Attorney Q&A**
 - Submit a question and get reliable legal advice within one business day
- **Attorney Phone Consultations**
 - Schedule a free, 30-minute phone call with a Rocket Lawyer attorney specializing in your issue
- **Attorney Discounts**
 - Save 40% on lawyers in your area

Rocket Lawyer can help you with:



GETTING
MARRIED



LANDLORD/
TENANT ISSUES



ESTATE
PLANNING



SPEEDING
TICKETS



FAMILY/
ELDER CARE



IMMIGRATION
ISSUES



BUYING
A HOME



STARTING
A FAMILY

Exclusive Employee Benefits

1:1 Financial Consultation

Complimentary meeting with an expert

FREE Checking, NO minimum balance, NO monthly service fee!

Get cash bonus with Direct Deposit and Bill Pay

Mortgages

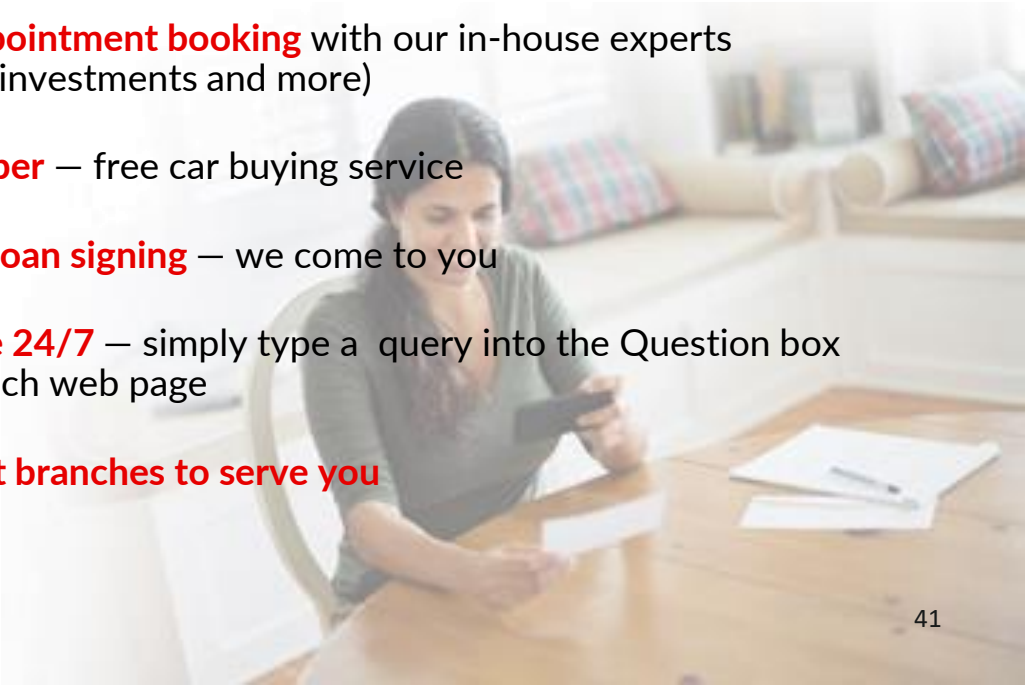
Certain lender fees waived/reimbursed at funding

Tech Car Shopper

Free car buying service and rate discount

Convenient

- **Mobile banking**, including Free Mobile Deposit and Send Money Powered by PayPal™
- Access to over **65,000 fee-free ATMs** worldwide
- State-of-the-art **online banking**, including budgeting tools and customizable alerts
- Easy **online appointment booking** with our in-house experts (savings, loans, investments and more)
- **Tech Car Shopper** — free car buying service
- **Remote home loan signing** — we come to you
- **Answers online 24/7** — simply type a query into the Question box at the top of each web page
- **Ten convenient branches to serve you**



Ambarella 401(K) Plan Highlights

Enrollment:	www.401k.com 800-835-5097
Eligibility:	You are immediately eligible to participate in the Plan. <i>Must be age 21 or older.</i>
Auto Enrollment:	New employees are subject to a 5% (Pre-tax) auto enrollment into an age-based target date fund. Each April thereafter your rate will increase by 1% until a 10% rate is reached. <i>You may opt out at any time.</i>
Employer Match:	Ambarella will match 100% of the first 4% deferred capped at \$3,000 annually. <i>Your match is 100% vested immediately.</i>
Contribution Types:	Traditional (Pre-tax) Roth (Post-tax) Additional After-Tax (Non-Roth)
Plan Limits:	2024 IRS Limit: \$23,000 (\$30,500 if age 50 or older)

401(K)

JOIN US TO LEARN MORE ABOUT OUR 401(k) BENEFITS AND FEATURES!

New Resources ▪ Plan Features ▪ After-Tax with In-Plan Roth Conversions
Investment Options ▪ Questions & Answers



Scott Ondek, AIF® CPFA™
Retirement Plan Consultant
SageView Advisory Group

JOIN LIVE OR WEBINAR



Date

Thursday, December 7th



Time

1 PM – 2 PM (Pacific)

Newfront Answers

We're here when you need us

Newfront Answers gives you and your enrolled dependents access to a dedicated team of individuals to answer your benefits-related questions. Our highly-trained team is ready to guide you through your enrollment process, answer any questions, assist with life events, and more!

We can help with:

- Benefits plan reviews
- Claims review and eligibility
- Prescription assistance
- Qualifying life events
- Expedited enrollment
- Provider search
- HSA

NEWFRONT

24/7, 365 days / year

(866) 988-4051

AmbarellaBenefits@answers.newfront.com

Takeaways

- Open Enrollment starts November 8th
- Open Enrollment is an ACTIVE enrollment, meaning that your current benefit elections will not roll over if you do not make any changes
- See your benefits website for full plan details and payroll deductions
- Enrollment ends November 20th
- Make your benefits elections on your ADP portal before Open Enrollment ends
 - <http://www.workforcenow.adp.com/>

Questions?

This document serves as a Summary of Material Modifications (“SMM”) to the Ambarella Corp. Health and Welfare Plan (“Plan”). This SMM summarizes changes to the Plan that are effective as of January 1, 2024. You should review this information carefully and share it with your covered dependents. Keep this information with your Summary Plan Description (“SPD”) for future reference. In the event of a conflict between the official Plan Document and this SMM, the SPD, or any other communication related to the Plan, the official Plan Document will govern.