2026 Open Enrollment

Effective January – December 2026

Ambarella®
AI envisioned™

OCULii

Ambarella offers you and your eligible family members a comprehensive and valuable benefits program, that is built on three core pillars of health:

myHEALTH	myFINANCES	myLIFE
Medical Insurance	**Life and AD&D Insurance**	**EAP**
Health Savings Account (HSA)	**Disability Insurance**	**Advocacy & claims support**
Flexible Spending Accounts (FSAs)	**Additional Benefit Options**	**Legal Benefits**
Dental Insurance	**401(k) Retirement Savings**	**OneDigital Working Advantage**
Vision Insurance		

What you need to know

Open enrollment is November 10 – November 21

Coverage is effective January 1 – December 31, 2026

One time to make changes without a qualifying life event!

Here's what's coming:

- Medical: There is a slight increase in the HDHP deductible plan due to IRS mandated changes.
- Dental: New carrier & reduced employee contribution costs
- IRS increased HSA and FSA maximums & FSA rollover amounts

- Contributions
  - Log into ADP or review your benefit guide to see your 2026 per pay period premiums.

What you need to do

Benefits Open Enrollment

This is an active enrollment, so you must log into ADP and re-elect your benefits for the 2026 plan year. It is important you verify **all your elections** in ADP prior to Open Enrollment closing.

Each year, you must re-elect FSA & HSA pre-tax deferrals in 2026- they will not roll over.

Your enrollment checklist:

- Review your options and consider your needs
- Review your beneficiary information
- Covering someone new? You'll need their date of birth and a valid SSN to add them to coverage
- Enroll online on ADP
- Submit your elections by 11:59pm EST on November 21st.
- Be sure to print or save your confirmation page!!

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Your benefits - all in one place

All benefits information available on the Ambarella website

Scan the QR code to view the website!

https://www.ambarella-benefits.com/

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Medical Benefits

Medical Insurance – Cost for Coverage

	Cigna OAP HMO	Cigna OAP PPO	Cigna HSA
Out-of-pocket maximum	$2,500 individual coverage $2,500 per person in a family **up to** $5,000 family max	$3,500 individual coverage $3,500 per person in a family **up to** $7,000 family	$3,000 individual coverage $3,400 per person in a family **up to** $6,000 family
Your per-pay-period cost for coverage **(Semi-Monthly)**			
Employee only	$26.86	$32.18	$23.10
Employee + spouse	$77.43	$85.56	$50.52
Employee + child(ren)	$56.25	$66.16	$41.34
Employee + family	$120.44	$123.55	$71.05

Out-of-pocket maximum
Annual maximum cost for covered in-network care

+

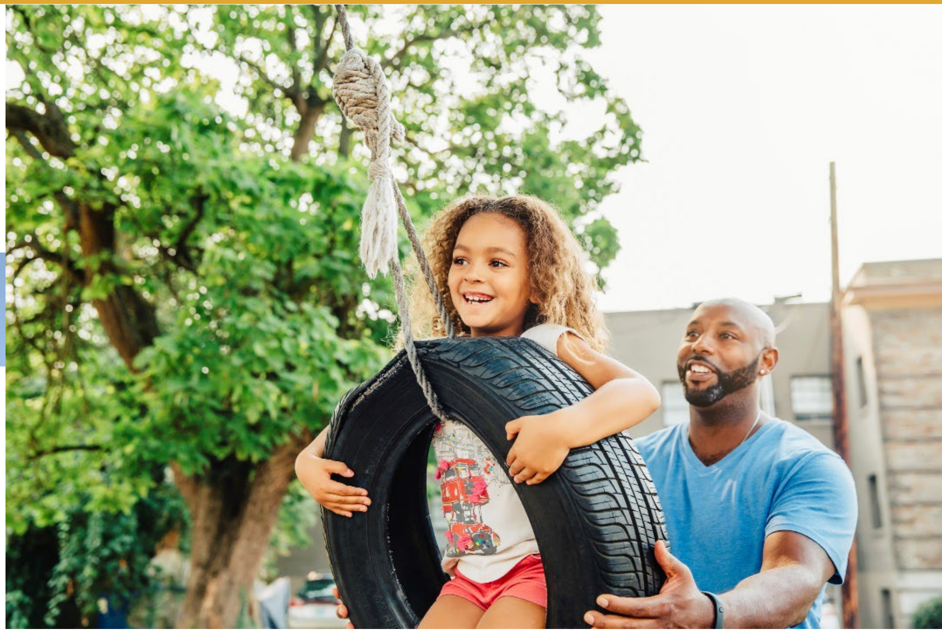
Cost for coverage
Total cost for the year

=

Maximum annual liability
Your maximum cost for coverage & care

Cigna Medical Insurance

Available in all states!



Three plan options through Cigna

- **HMO plan**: in-network coverage only; mainly copays
- **PPO plan**: in and out-of-network coverage
- **HDHP plan**: save tax-free dollars with an HSA, PLUS take advantage of contributions from Ambarella.

The Cigna medical plans use the **Open Access Plus** network. You have access to a wide network of healthcare providers, giving you many options for care. While you get the best coverage and lower out-of-pocket costs when you use in-network providers, you also have the option to see out-of-network providers, though at a higher cost.

Download the Cigna app to search for network providers, access your digital ID card, and more. Register on www.mycigna.com

Cigna Medical Insurance

	Cigna OAP HMO	Cigna OAP PPO	Cigna HSA
Network name:	*Open Access Plus*	*Open Access Plus*	*Open Access Plus*
Annual Deductible (DED) [calendar year]	None	$500 individual coverage $500 per person in a family **up to** $1,500 family max	$1,700 individual coverage $3,400 per person in a family **up to** $3,400 family max
Out-of-pocket maximum	$2,500 individual coverage $2,500 per person in a family **up to** $5,000 family max	$3,500 individual coverage $3,500 per person in a family **up to** $7,000 family	$3,000 individual coverage $3,400 per person in a family **up to** $6,000 family
Pre-tax account availability	Healthcare FSA	Healthcare FSA	Health Savings Account (HSA)
Primary care visit Specialist visit	$30 copay $30 copay	$20 copay $40 copay	20% after deductible 20% after deductible
Urgent care Emergency room	$25 copay $100 copay	$25 copay $150 copay	20% after deductible 20% after deductible
Inpatient hospital Outpatient surgery	$500 copay / admission $250 copay / surgery	20% after deductible 20% after deductible	20% after deductible 20% after deductible
Prescriptions: Tier 1 / Tier 2 Tier 3 / Tier 4	$15 copay / $35 copay $50 copay / 30% | $250 max	$15 copay / $30 copay $50 copay / 30% | $250 max	$15 copay after deductible / $40 copay after deductible $60 copay after deductible / 30% I $250 max after deductible

*See your plan summary for out-of-network benefit information.

Cigna Resources

Omada® for Cigna Healthcare

Omada is a digital lifestyle change program focused on building healthy, long-lasting habits. Designed to help you lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease Surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep and manage stress — one small step at a time. Receive the program at no additional cost.

MDLive - Virtual Care

Primary Care - Preventive care, routine care and specialist referrals. Preventive care checkups/ wellness screenings available.

Behavioral Care - Talk therapy and psychiatry from the privacy of home Schedule an appointment that works for you.

Urgent Care - On-demand care for minor medical conditions, including holidays

Healthy Babies

Available at no additional cost to you, Healthy Babies supports you throughout your pregnancy journey — and works to keep you and your baby healthy.

You'll learn how to:

-Plan for a healthy pregnancy

-Monitor your pregnancy week by week

-Prepare for labor and delivery

-Care for your new baby

IdentityForce

Monitor, alert, and fix

Identity theft impacts both the financial and emotional well-being of victims.

That's why Cigna Healthcare teamed up with IdentityForce® to offer its services as part of your medical coverage at no additional cost.1 The identity theft protection provides monitoring, alerts, and restoration services.

Active & Fit

Break a sweat without breaking the bank. As a Cigna member, through the Health Rewards Discount program, you have access to the Active & Fit Direct program, which allows you to choose from 10,000+ participating fitness centers nationwide for $25 a month. To get started go to https://discoverhealthyrewards.sites.cigna.com/

Spending Accounts

Health Savings Account (HSA)

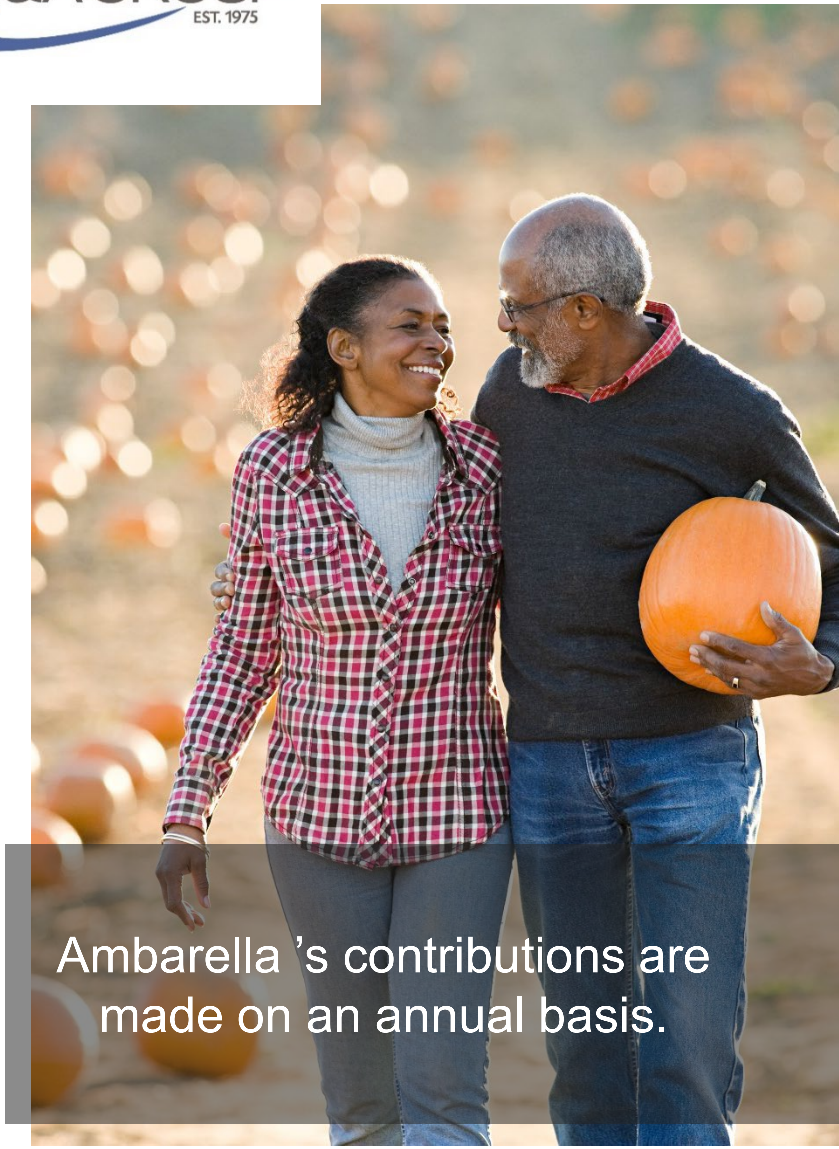
HSA election amounts must be made each year

- You must be enrolled a High Deductible Health Plan (HDHP) and meet IRS eligibility requirements to make or receive contributions into an HSA.
- Money can be used tax-free for medical, prescription, dental and vision expenses.
- Money goes in, grows, and comes out tax-free when used for qualifying health expenses, and it never expires!
- Your money rolls over into the following plan year
- Contributions
  - If you live in California, ***Ambarella's contributions*** to your HSA will be treated as taxable income for state tax purposes.
  - HSA contributions come out of your paycheck before federal income taxes. If you live in California, state income tax will apply to ***your contributions***.

Health Savings Account (HSA)

Total Contribution Limits (Employer + Employee)		
	Employee Only	**Employee + Dependent**
2026 IRS maximum	$4,400	$8,750
Catch-up Contribution (55+)	$1,000	$1,000

Ambarella Contributions		
	Employee Only	**Employee + Dependent**
Ambarella contributes up to	$750	$1,500



Flexible Spending Accounts (FSAs)

FSA elections must be made each year

- Pay for eligible expenses with tax-free funds!
- Contributions run January – December each year.
- Four account options:
  – Health care
  – Limited purpose
  – Dependent care

Flexible Spending Accounts (FSAs)

You will continue to file eligible 2026 expenses through P&A for your 90-day run out period, March 31, 2027 deadline!
Your P&A rollover funds will be available ~June/July

Health care FSA

- Medical, prescription, dental and vision expenses.
- **Not available** if you're **contributing to** an HSA.
- Contribute up to **$3,400** for the year.
  – Roll over up to $680 in unused expenses to the following year; the rest is forfeited.

Limited purpose FSA

- Dental and vision expenses only.
- Available when you're **contributing to** an HSA.
- Contribute up to **$3,400** for the year.
  – Roll over up to $680 in unused expenses to the following year; the rest is forfeited.

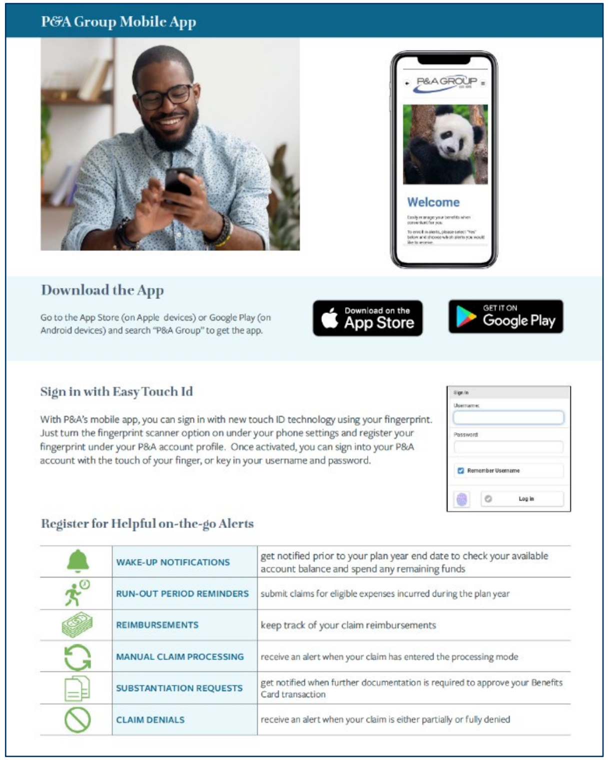
Dependent Care FSA

P&A GROUP EST. 1975

- Day care for children under 13, disabled older children, or dependent adults.
- Care must allow you and your spouse (if married) to work, attend school, or look for work.
- Contribute up to **$7,500** for the year.
  - Married filing as single? Contribute up to $3,750 per person.

P&A Group's Digital Tools

- P&A provides step-by-step instructions on how to access participant tools like Mobile Pay, P&A's Mobile App and more.
- Access to online account, Visit www.padmin.com > Participants
- WEB: www.padmin.com | PHONE: (716) 852-2611



P&A Group Mobile App

Welcome

Download the App

Go to the App Store (on Apple devices) or Google Play (on Android devices) and search "P&A Group" to get the app.

Download on the App Store

GET IT ON Google Play

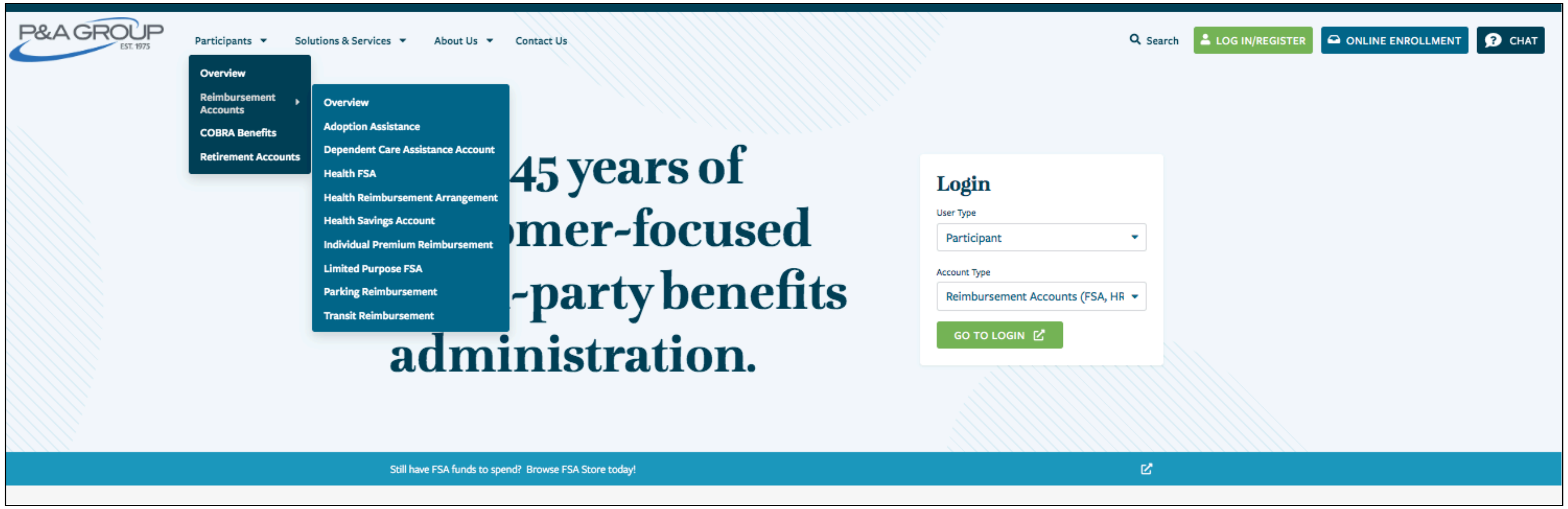
Sign in with Easy Touch Id

With P&A's mobile app, you can sign in with new touch ID technology using your fingerprint. Just turn the fingerprint scanner option on under your phone settings and register your fingerprint under your P&A account profile. Once activated, you can sign into your P&A account with the touch of your finger, or key in your username and password.

Sign In
Username:
Password:
Remember Username
Log In

Register for Helpful on-the-go Alerts

	WAKE-UP NOTIFICATIONS	get notified prior to your plan year end date to check your available account balance and spend any remaining funds
	RUN-OUT PERIOD REMINDERS	submit claims for eligible expenses incurred during the plan year
	REIMBURSEMENTS	keep track of your claim reimbursements
	MANUAL CLAIM PROCESSING	receive an alert when your claim has entered the processing mode
	SUBSTANTIATION REQUESTS	get notified when further documentation is required to approve your Benefits Card transaction
	CLAIM DENIALS	receive an alert when your claim is either partially or fully denied



Dental & Vision Benefits

Cigna - Dental Insurance

Reduced employee contributions!

	Dental PPO
Network name	Cigna Dental
Annual deductible	$50 per person $150 family max
Annual benefit maximum	$2,000 per person
In-network preventive care	100% covered
Basic care	DED then you pay 10%
Major care Implant Coverage	DED then you pay 40%
Orthodontics	50% covered (Child & Adult) $1,500 lifetime max benefit
Your per-pay-period cost for coverage	
Employee only	$6.50
Employee + Spouse	$12.99
Employee + Child(ren)	$14.85
Employee + Family	$22.74

*See your plan summary for out-of-network benefit information.

VSP - Vision Insurance

In-network benefits	Vision Service Plan (VSP)
Network name	VSP Signature Network
Annual eye exam (once per calendar year)	$10 copay
Materials Copay (lenses & frames)	$25 copay
Lenses (once per calendar year)	No charge after copay for the following lenses: Single Vision; Lined Bifocal; Lined Trifocal; and Lenticular.
Frames (once per calendar year)	$200 allowance
Contact Lenses (once per calendar year)	Elective: $200 allowance Medically necessary: 100% covered
Your per-pay-period cost for coverage	
Employee only	$1.96
Employee + Spouse	$2.45
Employee + Child(ren)	$2.45
Employee + Family	$3.92

Your vision plan covers either glasses (lenses and frames) or contact lenses each year.
If you receive contact lenses, they will be instead of your glasses benefit.

*See your plan summary for out-of-network benefit information.

Income Protection

SunLife - Life and AD&D Insurance

Basic life and AD&D insurance

Employer-Paid

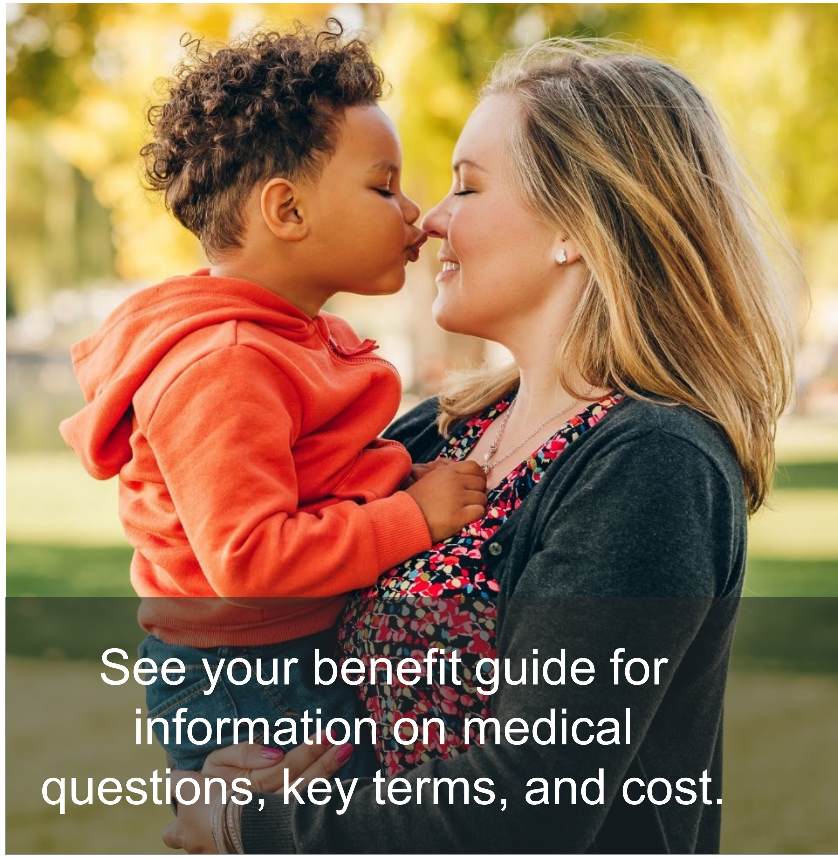
	Basic life	Basic AD&D
Ambarella provides	1x your annual salary up to $400,000	1x your annual salary up to $400,000

Make sure to designate a **beneficiary** for your life insurance coverage to ensure your family is cared for according to your wishes.

Voluntary life and AD&D insurance

Employee-Paid

	For you	For your spouse	For your child(ren) - Age 26
Coverage increments	$10,000	$5,000	$2,000
Coverage maximum	$500,000, not to exceed 5x of employee's salary	$500,000, not to exceed 100% of employee's benefit amount	$10,000
Medical question limit	$150,000	$25,000	Does not apply



See your benefit guide for information on medical questions, key terms, and cost.

Disability Insurance

Employer–Paid

Paycheck protection through SunLife

Short-term disability

Provided by Ambarella at no cost to you

Benefits begin	After 7 days of inability to work
Coverage amount	60% of your income up to **$3,000** per week
Payments may continue	Up to **25 weeks** if you're unable to return to work

Long-term disability

Provided by Ambarella at no cost to you

Benefits begin	After **180 days** of inability to work (once short-term disability ends)
Coverage amount	60% of your income up to **$10,000** per month
Payments may continue	SSNRA or longer depending on your age at disability.

See your plan details for the definition of **unable to work**.

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Supplemental Health Plans

SunLife - Supplemental Health Plans

Employee-Paid

Accident Coverage

- Helps with costs due to a covered accident
- Pays in addition to any other coverage you may already have.
- Pays you a cash benefit to use as you choose

Hospital Indemnity

- Helps with costs due to being admitted to the hospital
- Pays you a cash benefit to use as you choose
- Get a $50 wellness benefit when you get a covered screening (paid twice if you're also enrolled in the Critical Illness plan)!

Critical Illness

- Pays you a cash benefit when you're diagnosed with a covered critical illness such as cancer, heart attack, stroke, organ transplant.
- Use your benefit to help with related expenses like lost income, childcare, deductibles, and copays
- Get a $100 wellness benefit when you get a covered screening!

Mental Health Benefits

Employee Assistance Program (EAP)

100% Confidential care for all that life brings

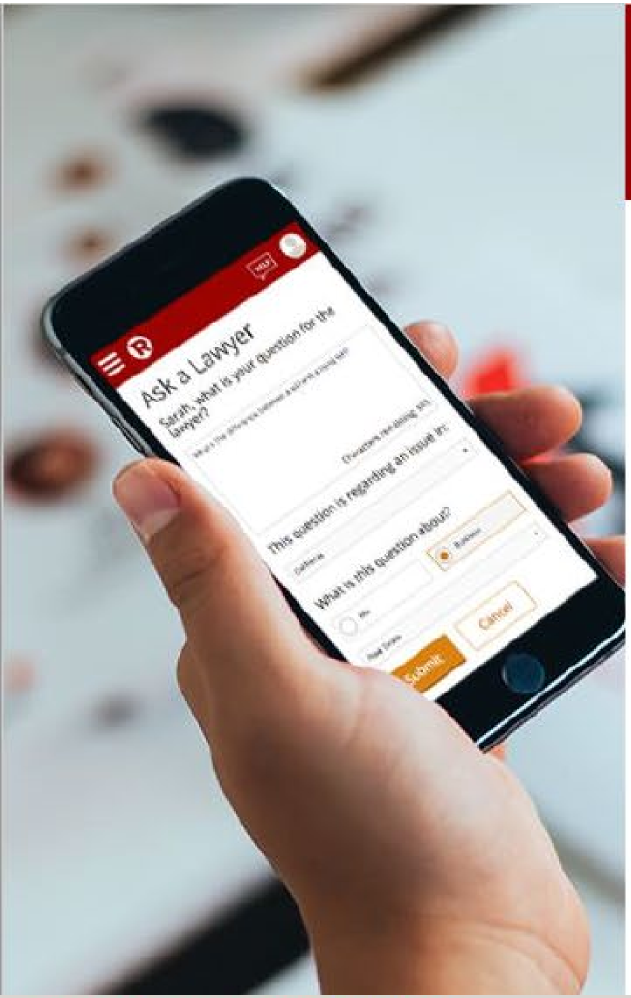
- Our Employee Assistance Program (EAP) is a confidential service with access to guidance and resources at no cost for:
  - mental health concerns (including substance abuse or addiction)
  - adoption, parenting, or caregiving needs
  - financial or legal support
  - familial relationships and friendships
  - coping with day-to-day challenges
  - and more

24/7/365 access to care
877-595-5281
www.guidanceresources.com
Company ID: EAPBusiness

Additional Benefits

RocketLawyer – Legal Benefits

Employer-Paid



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

Legal Club of America - Legal Benefits

Employee-Paid

- Covers you, your spouse and dependents for unlimited telephonic and office consultations on personal matters with an attorney of your choice
- **There are 3 plans available to you, includes dependents:**
  - Classic: $14/month
  - Standard: $16/month
  - Plus: $20/month
    - **Benefits:**
      - **Free and Discounted Legal Care** – Unlimited FREE and discounted legal care from the nation's largest network of plan attorneys. You receive 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 for FREE, unlimited tax advice and FREE tax return preparation.
      - **Financial Education & Credit Counseling Services** ***(Classic Plan Only)*** – unlimited, FREE, non-biased financial information and decision-making assistance. 24/7 access to online chat and web portal. Classic Plan Only
      - **LifeEventsCounseling** ***(Classic Plan Only)*** – Members have toll-free 24/7, 365-day access to advocates who provide personal consultation services.

OneDigital Working Advantage

Save big on hundreds of brands!

Access exclusive employee discounts and rewards for travel, entertainment, electronics, gifts & more!

Things like Theme Parks & Attractions, Hotels, Rental Cars, Shows & Events and much more.

Register by visiting www.workingadvantage.com/onedigital and completing the new member registration form.

Customer Service: 1-800-565-3712
contact@workingadvantage.com

Retirement Benefits

PERSONALSAGE®
Strategic Advice Guidance and Empowerment
Powered by SageView Advisory Group

Ambarella Corp. 401(k) Plan

Fidelity INVESTMENTS

Enrollment:	www.netbenefits.com (800) 835-5097
Eligibility:	**You are eligible to participate the 1st of the month following your hire date.** *Must be age 21 or older.*
Auto Enrollment:	**New hires will be auto enrolled at 5% *(Pre-tax)* into an age-based target date fund.** *You may opt out at any time.*
Company Match:	**Match Formula:** 100% of the first 4% deferred from eligible compensation up to an annual cap of $3,000. *You are 100% vested immediately.*
Contribution Types:	**Traditional** *(Pre-tax)* **Roth** *(Post-tax)* **Additional After-Tax** *(Non-Roth)*
Plan Limits:	**2025 IRS Limit:** $23,500 between Traditional and/or Roth if under age 50. **Age 50 or older?** Limit increased to $31,000. **Age 60-63?** Limit increased to $34,750. **Additional After-Tax limit for 2025:** $43,500 *(Eligible for in-plan Roth conversion).*

PERSONALSAGE®
Strategic Advice Guidance and Empowerment
Powered by SageView Advisory Group

Roth Catch-Up Contribution Requirement Starting in 2026

What's changing?

If you are age 50 or older and earned more than $145,000 (indexed for inflation) in FICA wages from your employer in the prior calendar year, any 401(k) catch-up contributions will be designated as Roth contributions.

What this means for you

If you meet the age and income threshold, catch-up contributions will no longer be allowed to be made on a pre-tax basis. Instead, they will be designated as Roth. Roth contributions are not tax deductible, but the withdrawals are tax-free when normal retirement conditions are met.

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Strategic Advice Guidance and Empowerment
Powered by SageView Advisory Group

2025 Annual Contribution Limits *2026 limits are pending and will be shared once available*

Employee elective deferral limits	$23,500
Standard catch-up contribution (age 50+)	$7,500
Higher catch-up contribution (ages 60-63 only)	$11,250

If you are age 50+ and earn *less than* $145,000 per year

You can choose whether your catch-up contributions go in as “traditional” or Roth

If you are age 50+ and earn *more than* $145,000 per year

Your catch-up contributions will be designated as Roth

PERSONAL SAGE
Strategic Advice Guidance and Empowerment

Financial Consulting For Your More Complicated Questions

Offered through SageView Advisory Group

Get additional help with topics including...

- Investment Allocation for your Total Portfolio
- Retirement Income Projections
- Tax Reduction Strategies
- Company Stock Awards
- Estate Planning
- Risk Management & Insurance
- Additional fee-based wealth management and financial planning, if you would like more help.

Scan the code above to schedule a one-on-one consultation

Eric Weissman
Sr. Wealth Advisor
(650) 446-3790
eweissman@sageviewadvisory.com

Eric is a full-service financial consultant, dedicated to working one-on-one with retirement plan participants who have questions on asset allocation, retirement planning, insurance, investments, stock awards, and any other personal finance questions.

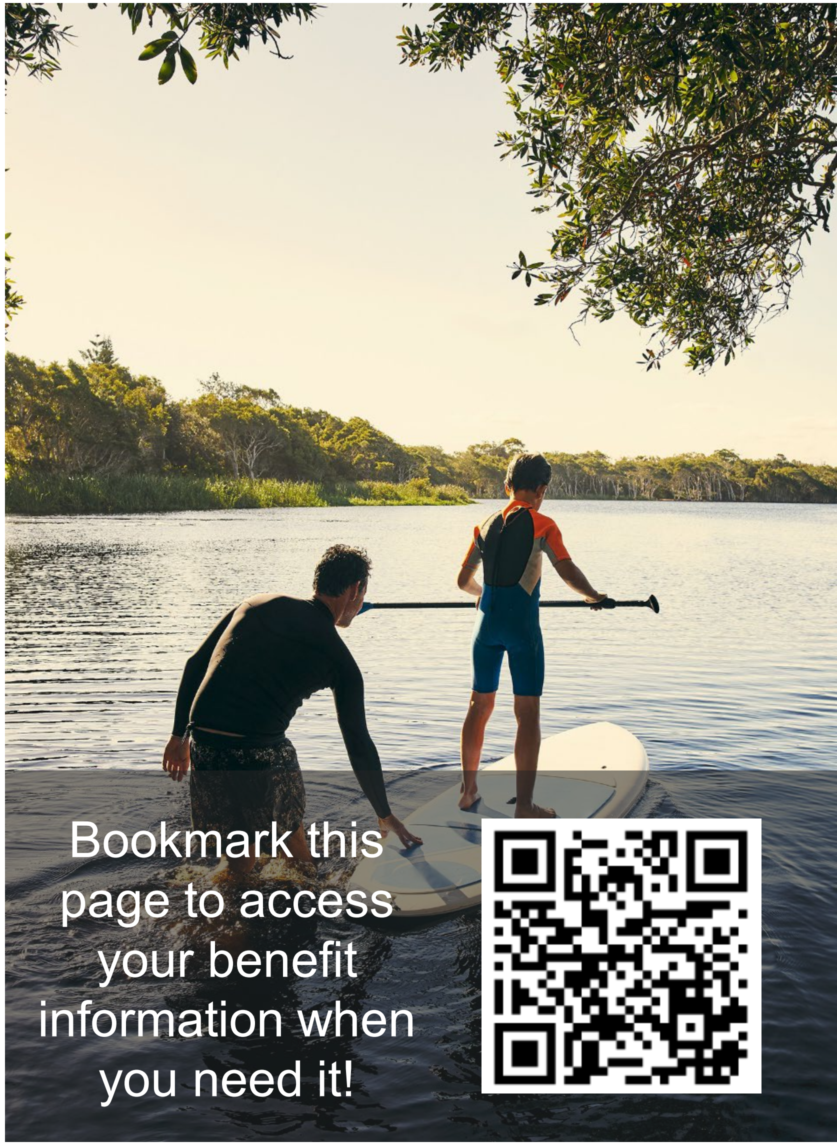
Next Steps & Questions

Time to **Enroll**

Open enrollment is November 10 – November 21

Coverage is effective January 1 – December 31, 2026

- Ensure you have access to ADP
- Open Enrollment is an ACTIVE enrollment, meaning your current benefit elections will not roll over if you do not make any changes
- Come prepared with dates of birth, social security numbers, and legal names of any dependents you with to enroll in benefits.
- Remember to review your beneficiaries.
- Complete and submit your medical questions (Evidence of Insurability) form if your enrollment requires it.
- The benefits website or benefit guide includes full plan details and payroll deductions



https://www.ambarella-benefits.com/

Have questions? Advocacy Team can help.

advocacy@onedigital.com

Monday – Friday, 8am-5pm PST

Bilingual (Spanish) assistance is available.