

Your Benefits

January – December 2025



Pillars of Health

powered by pulmonx



What we'll be discussing

- Your team at OneDigital
- Pulmonx Corporate Benefit Philosophy
- Benefits overview
- Next steps



Help when you need it

Your team at OneDigital

Sabrina Dokes

sabrina.dokes@onedigital.com | (925) 407-1178

Contact your OneDigital Advocate for support with:

- Benefits and coverage questions
- Billing issues, claims, and appeals
- Processing enrollment changes and locating ID cards
- Locating in-network providers
- And more!



Pulmonx Corporation Benefits Philosophy

Provide comprehensive and flexible benefits programs
Support a healthy workforce
Promote healthy behaviors & health consumerism when accessing care
Provide industry competitive benefits
Improve employees' understanding of benefits offerings and their value
Keep more money in YOUR pocket!

Pillars of Health

powered by pulmonx

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



myPhysical Health	myEmotional Health	myFinancial Health
<ul style="list-style-type: none"> ▪ Cigna Medical ▪ Kaiser Medical ▪ Cigna Dental ▪ VSP Vision ▪ Disability Benefits ▪ Supplemental Health ▪ Find a Doctor 	<ul style="list-style-type: none"> ▪ Mental Health ▪ Wellness Resources ▪ Tickets at Work ▪ Life Events ▪ Leave of Absence 	<ul style="list-style-type: none"> ▪ Retirement - 401(k) / ROTH ▪ HSAs ▪ FSAs / DepCare ▪ Commuter / Transit ▪ Pharmacy Discounts ▪ Life Insurance Benefits ▪ Voluntary Life Benefits

Benefits Website - PulmonxBenefits.com

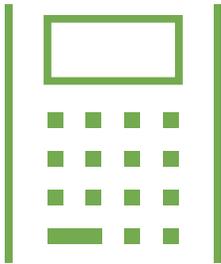
Review the Pulmonx Benefit Website for more details about your benefits, locate plan documents and other important information. Navigate today at www.pulmonxbenefits.com



Physical
Health



Emotional
Health



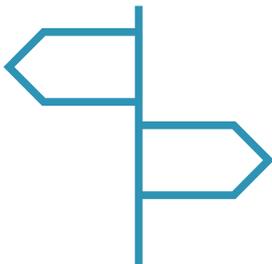
Financial
Health



Compliance
Documents



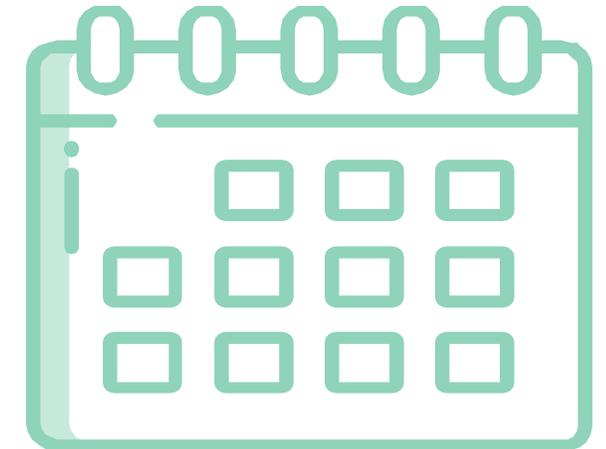
Benefits
Overview



Resources

Enrolling in Benefits – Benefits are effective on your date of hire

- Learn about all of the benefits and value-added services available to you and your family members
- Review your benefit choices and complete your new hire elections within 30 days of your hire date
- Your benefit elections will remain in effect for the duration of the plan year (through December 31, 2025) unless you experience a qualifying event
- You must notify HR within 30 days of the qualifying event date
- Examples of qualifying events include marriage, divorce, legal separation, birth, adoption, spouse's loss of other coverage, etc.
- Make benefit elections online through ADP at workforcenow.adp.com

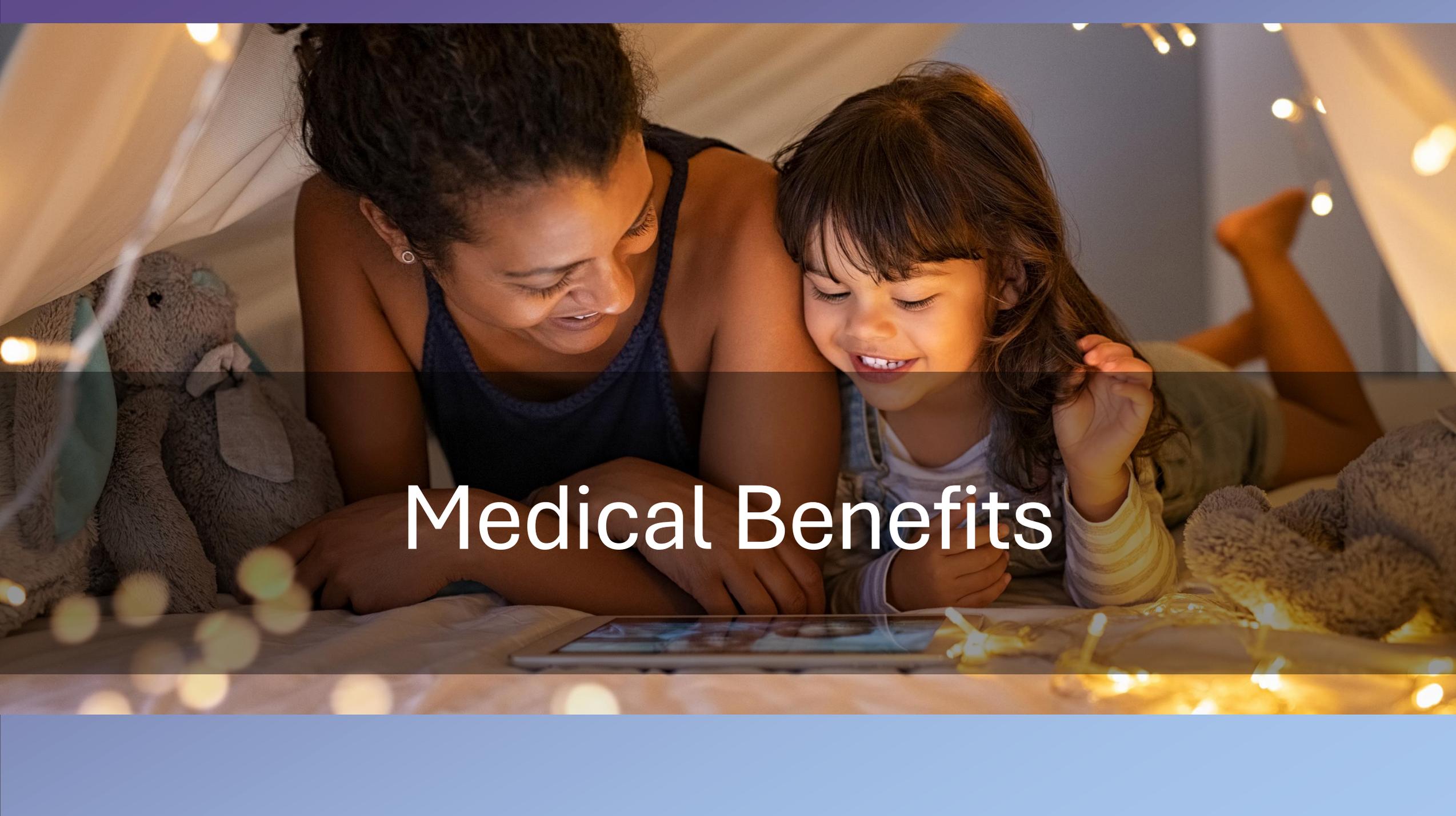


What you need to do

You must log into ADP to elect your 2025 benefits. It is important you verify all your elections in ADP prior to submitting.

Your enrollment checklist:

- You are eligible for benefits effective on your date of hire if you work 20 or more hours per week; this is your effective date
- Review your options and consider your needs
- If enrolled in a HDHP, you can either elect a deferral amount or put \$0, in order to receive the Pulmonx contribution
- Covering someone? You'll need their date of birth and a valid SSN to add them to coverage
- Enroll online on [ADP](#). Be sure to print or save your confirmation page!!



Medical Benefits

Kaiser Medical Insurance

Available to Employees residing in California Only

Pulmonx's **HMO** & **HDHP HMO** plans with Kaiser offer benefits **in-network only**. You are required to elect a PCP. A referral is required to see a specialist.



You may search for Kaiser providers at:
kaiserpermanente.org/southern-california/doctors-locations#/simple-form

Download the Kaiser app to help you manage your care. Visit kp.org/mobile

For more information, please visit <https://www.pulmonxbenefits.com/>

All plans offer:

- ACA preventive exams covered at 100% (in-network)
- ACA \$0 prescriptions (limited list)
- Prescription drug coverage with mail order options
- Virtual doctor visits
- Website and app resources
- Member Perks

Cigna Medical Insurance

Open Access - available in all states!

Pulmonx' s **OA-20** plan with Cigna offers benefits in-network only. No PCP election required but encouraged. No specialist referral required.

IN-NETWORK

- Higher benefits
- Negotiated rates
- Lower cost
- Access to providers nationwide

OUT-OF-NETWORK

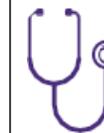
- No coverage

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

For more information, please visit <https://www.pulmonxbenefits.com/>

The **OA-20** plan provides:

- ACA preventive exams covered at 100% (in-network)
- ACA \$0 prescriptions (limited list)
- Prescription drug coverage with mail-order options
- Virtual doctor visits
- Website and app resources
- Member Perks



You may search for in-network providers at:

<https://hcpdirectory.cigna.com/web/public/consumer/directory/search>

Cigna Medical Insurance

PPO & HDHP PPO – available in all states!

Pulmonx's **PPO 20-350**, **PPO 30-750** and **HDHP PPO \$1650** plans with Cigna offer in- and out-of-network benefits. No PCP election required but encouraged. No specialist referral required.

IN-NETWORK

- Higher benefits
- Negotiated rates
- Lower cost option
- Access to providers nationwide

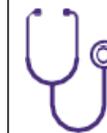
OUT-OF-NETWORK

- Lower benefits
- Higher cost option

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

All plans offer:

- ACA preventive exams covered at 100% (in-network)
- ACA \$0 prescriptions (limited list)
- Prescription drug coverage with mail-order options
- Virtual doctor visits
- Website and app resources
- Member Perks



You may search for in-network providers at:

<https://hcpdirectory.cigna.com/web/public/consumer/directory/search>

For more information, please visit <https://www.pulmonxbenefits.com/>

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Medical Plan Coverage Overview

This is a brief overview; see your [benefit guide](#) for details

Plan Features	Kaiser HMO (CA Only)	Kaiser HDHP HMO (CA Only)	Cigna OA 20	Cigna PPO 20-350	Cigna PPO 30-750	Cigna HDHP PPO \$1650
Network Options	In-network only	In-network only	In-network only	In- and out-of-network*	In- and out-of-network*	In- and out-of-network*
Deductible – Single / Family	None	\$1,650 / \$3,300^	None	\$350 / \$750^	\$750 / \$2,250^	\$1,650 / \$3,300^
Coinsurance	0%	10%	0%	10%	20%	10%
Out-of-Pocket Max – Single / Family	\$2,000 / \$4,000	\$3,300 / \$6,600^	\$2,500 / \$5,000^	\$3,000 / \$6,000^	\$5,250 / \$10,500^	\$3,500 / \$7,000^
Tax-Favored Account Options	FSA eligible	HSA eligible (Pulmonx HSA Contribution applies) Limited Purpose FSA	FSA eligible	FSA eligible	FSA eligible	HSA eligible (Pulmonx HSA Contribution applies) Limited Purpose FSA
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Office Visit	\$20 copay	10% after deductible	\$20 copay	\$20 copay	\$30 copay	10% after deductible
Specialist Visit	\$20 copay	10% after deductible	\$25 copay	\$30 copay	\$40 copay	10% after deductible
Urgent Care	\$20 copay	10% after deductible	\$20 copay	\$20 copay	\$30 copay	10% after deductible
Emergency Room (waived if admitted)	\$200 copay	10% after deductible	\$150 copay	10% after deductible	20% after deductible	\$150 copay after deductible
Retail Prescriptions (30-day) Tier 1 / Tier 2 / Tier 3 / Specialty	\$15 / \$30 / \$30 / 30% up to \$250	\$10 / \$30 / \$30 / 20% up to \$250 after deductible	\$10 / \$30 / \$60 / 20% up to \$250	\$10 / \$30 / \$50 / 30% up to \$250	\$10 / \$30 / \$50 / 30% up to \$250	\$10 / \$25 / \$40 / 30% up to \$250 after deductible

*In-network benefits illustrated only. See carrier summary for out-of-network coverage and limits. **The entire deductible must be met before the plan pays coinsurance benefits for any one family member. ^Each person in the family has their own deductible or out of pocket maximum up to the family aggregate total.

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Medical Insurance – Cost for Coverage

Your cost for coverage

	Kaiser - HMO (CA only)	Kaiser - HDHP HMO \$1650 (CA only)	Cigna - OA 20	Cigna - PPO 20-350	Cigna - PPO 30-750	Cigna - HDHP PPO \$1650
Out-of-pocket maximum	\$2,000 individual coverage \$2,000 individual in a family up to \$4,000 family maximum	\$3,300 individual coverage \$3,300 individual in a family up to \$6,600 family maximum	\$2,500 individual coverage \$2,500 individual in a family up to \$5,000 family maximum	\$3,000 individual coverage \$3,000 individual in a family up to \$6,000 family maximum	\$5,250 individual coverage \$5,250 individual in a family up to \$10,500 family maximum	\$3,500 per person \$7,000 family maximum
Your per-pay-period cost for coverage (Semi-Monthly)						
Employee only	\$52.50	\$20.00	\$42.50	\$65.00	\$25.00	\$12.50
Employee + spouse	\$187.50	\$117.50	\$185.00	\$245.00	\$162.50	\$127.50
Employee + child(ren)	\$162.50	\$92.50	\$150.00	\$180.00	\$120.00	\$95.00
Employee + family	\$252.50	\$155.00	\$262.50	\$330.00	\$230.00	\$155.00

Budget tip: know your maximum annual liability!



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Selecting a Medical Plan

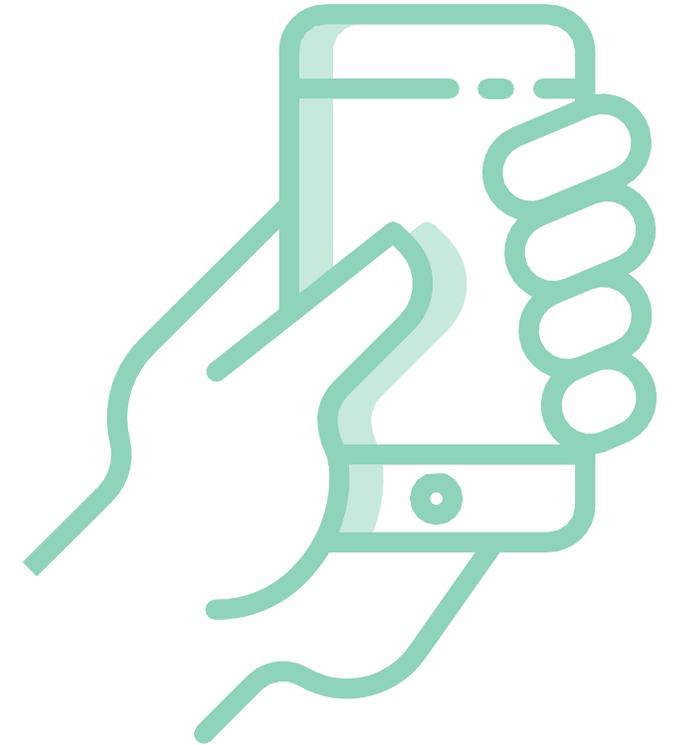
At Pulmonx, you can select from multiple medical plan options to meet your and your family's needs.

	Which plan is right for you?			
	HMO's	OA	PPO	HDHP's
1. I'd like a plan with the lowest per paycheck cost.				
2. I'm generally healthy and do not anticipate needing much health care in 2025. I'd like a plan that's likely to cost me the least, and I'm willing to see only in-network providers.				
3. I have a chronic condition and anticipate needing a lot of health care in 2025. I'd like a plan that's likely to cost me the least, and I'm willing to see only in-network providers.				
4. I'd like a plan that offers the flexibility for me and my family to have coverage while seeing out-of-network providers.				
5. I'd like a plan that allows me to save money on a tax advantaged basis for future health expenses				
6. I'd like a plan that allows me to pay a small, fixed amount when I visit my in-network doctors, and not a high deductible amount.				
7. If you want to keep more money in your pocket instead of sending it to the insurance company, choose this plan.				

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ID Cards

- Cigna uses digital ID cards. Download your Cigna medical and dental ID cards from [myCigna](#).
- Kaiser ID cards will be sent to new enrollees.
- Kaiser also has digital ID cards available on their app.



Your Pharmacy Benefits

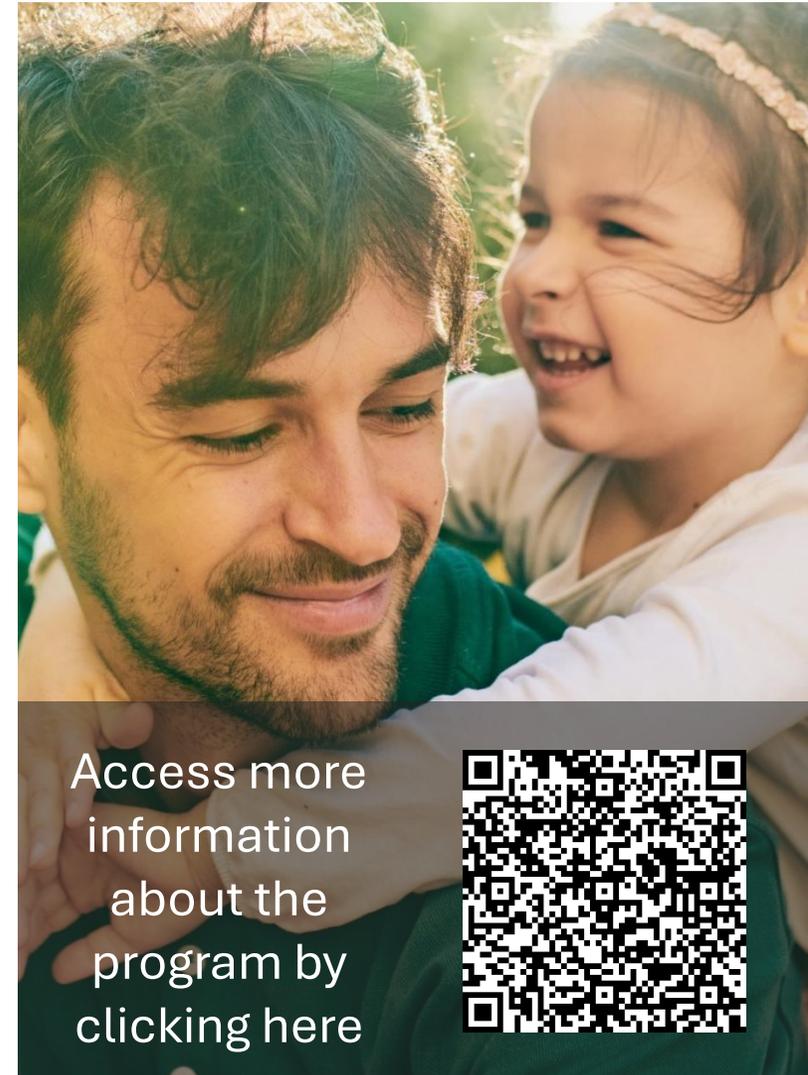
Introduction of Cigna Member Choice Program

Key Highlights:

- Expanded 90-Day Pharmacy Network: Includes Walgreens and CVS.
- Anchor Pharmacy Assignment: Based on previous prescription history.
- More Options, More Savings: Access to major chains, local independent, grocery store, and wholesale warehouse pharmacies.
- Home Delivery Convenience: 90-day prescriptions via Express Scripts® Pharmacy.
- 24/7 Support: Available via phone or chat on myCigna website.

Frequently Asked Questions:

1. Prescription Changes: No need to change all prescriptions to Walgreens or CVS.
2. Changing Anchor Pharmacy: Allowed once per calendar year.
3. Expected Changes: Default assignment to Walgreens or CVS based on utilization history.



Access more
information
about the
program by
clicking here



Ways to Save on Prescriptions

Generics, generics, generics!

- Generic prescriptions are significantly less expensive than name brand prescriptions
- Ask your doctor for recommendations

Use mail-order to save money and add convenience

- Save time at the pharmacy when you switch to 90 day
- Ask your doctor to update your maintenance prescription
- Can set up mail order *or* continue to go to the pharmacy
- You may need to switch pharmacies
- Get 3 months for the price of 2 when using mail order

OneDigital Discount Card

- Coupon Card that can be used in addition to insurance
- Save up to 90% on out-of-pocket costs
- Use the OneDigital Drug Discount Card at checkout
- Simply present coupons and insurance card at the pharmacy

Access the Cigna or Kaiser website tools

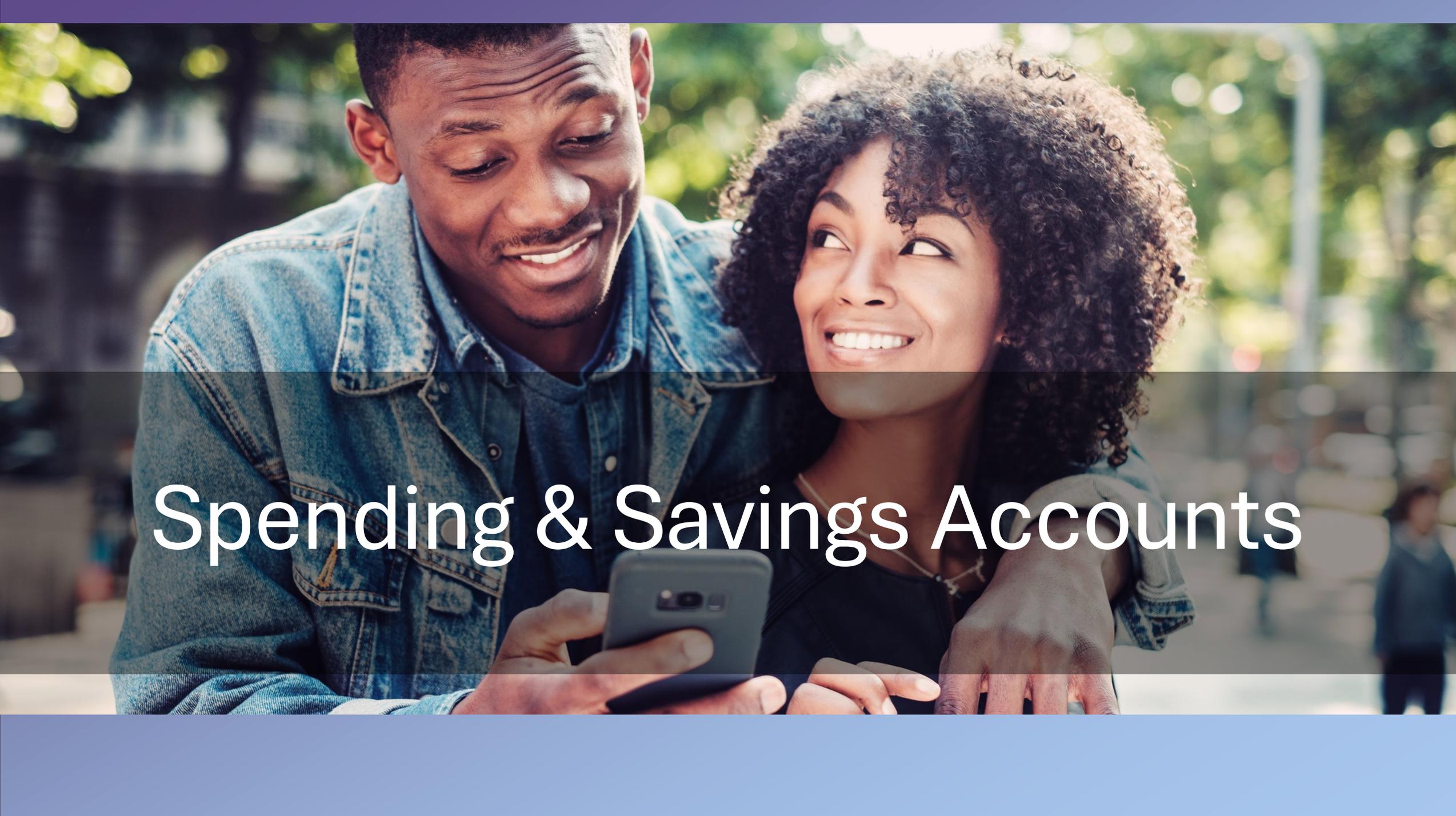
- Find network pharmacies
- Set up reminders
- Fill new prescriptions
- Transfer prescriptions to home delivery

Cigna Member Choice Program

- Expanded 90-Day Pharmacy Network: Includes Walgreens and CVS.
- More Options, More Savings: Access to major chains, local independent, grocery store, and wholesale warehouse pharmacies.
- Home Delivery Convenience: 90-day prescriptions via Express Scripts® Pharmacy.
- 24/7 Support: Available via phone or chat on myCigna website.

To view the Cigna prescription list, click [here](#). To view the Kaiser prescription list, click [here](#), Formulary List Name: California Commercial HMO Formulary.

Note: Link to Kaiser prescription list is updated monthly.

A young Black couple is shown outdoors, looking at a smartphone together. The man, on the left, is wearing a blue denim jacket and has a slight smile. The woman, on the right, has voluminous curly hair and is smiling broadly. They are both looking at the phone held by the man. The background is a blurred outdoor setting with green foliage and a street lamp. A semi-transparent blue horizontal bar is overlaid across the middle of the image, containing the text.

Spending & Savings Accounts

Pay for Health Care with Tax-free Money

Your tax-saving options are based on medical plan enrollment

Kaiser HMO / Cigna OA / Cigna
PPO Plans

Health Care Flexible Spending
Account (FSA)

- 2025 Annual limit - \$3,300
- No Pulmonx contribution available
- “Use it or lose it” – amounts of \$660 or less can be carried over into the 2026 plan year – amounts over \$660 are forfeited
- Elected funds, even ones you have not contributed yet are available 1st day of plan

Cigna HDHP PPO & Kaiser
HDHP HMO Plans

Limited Purpose
Health Care Flexible Spending
Account

- 2025 Annual limit - \$3,300
- No Pulmonx contribution available
- “Use it or lose it” – amounts of \$660 or less can be carried over into the 2026 plan year – amounts over \$660 are forfeited
- Can only be used for qualified dental and vision expenses.
- Elected funds, even ones you have not contributed yet are available 1st day of plan

Cigna HDHP PPO & Kaiser
HDHP HMO Plans

Health Savings Account
(HSA)

- 2025 Annual limit - \$4,300 single/
\$8,550 family
- Pulmonx contributes \$850 for employee only and \$1,700 for family
- All unused funds carry over and can build over time with investment options once your reach a certain balance
- Funds are only available once they are contributed to the account

Health Savings Account (HSA)

HSA elections must be made each year

How does Health Savings Account (HSA) work?

- Employee-owned savings account that can be used to pay for qualified medical, dental or vision expenses not covered by the health plans
- HSA must be paired with a high-deductible health plan
- HSA is easy to use – it works like a debit card that is linked to the funds in your account
- Money goes in, grows, and comes out tax-free when used for qualifying health expenses, and it never expires!

Eligible expenses include:

- HSA is easy to use – it works like a debit card that is linked to the funds in your account
- Doctor, dentist, and optometry visits
- Prescription medication and medical equipment
- Lab exams/tests (X-rays, CAT scans, MRIs, bloodwork)
- Therapy services, hearing services and supplies
- Certain over-the-counter (OTC) medications without the need of a prescription

To refer to the full list of HSA eligible expenses, visit: <https://hsastore.com/hsa-eligibility-list>

Why HSA? Triple Tax Benefits:

1. HSA contributions are not subject to federal or state income taxes,
 1. Unless you live in California or New Jersey, state income tax will apply to HSA contributions, including those from Pulmonx.
2. Interest and investment earnings on the account are tax-free*
3. Funds withdrawn from the account for qualified expenses are tax-free*

HSA Contributions

- Pulmonx makes contributions to your HSA account (so long as you meet eligibility criteria)
- If you enroll in a HDHP you, you must select the HSA in ADP to ensure you receive your Pulmonx contribution.
- **HSA** contributions are subject to the IRS limit
- Cannot have disqualifying coverage such as other non-HDHP health plan, spouse’s FSA plan, Medicare, MediCal, Medicaid, etc.

Are you eligible for an HSA?

You’re eligible once you’re enrolled in a qualified high-deductible health plan, with a few exceptions. You may not have:

- ✓ Medicare or TRICARE®
- ✓ Other health coverage that pays out-of-pocket health care expenses before you meet your plan deductible
- ✓ A general-purpose health care flexible spending account or health reimbursement arrangement in the same year
- ✓ Veterans Affairs medical benefits used in the last three months, unless the hospital care or medical services were for a service-connected disability
- ✓ Someone claim you as a dependent on their tax return

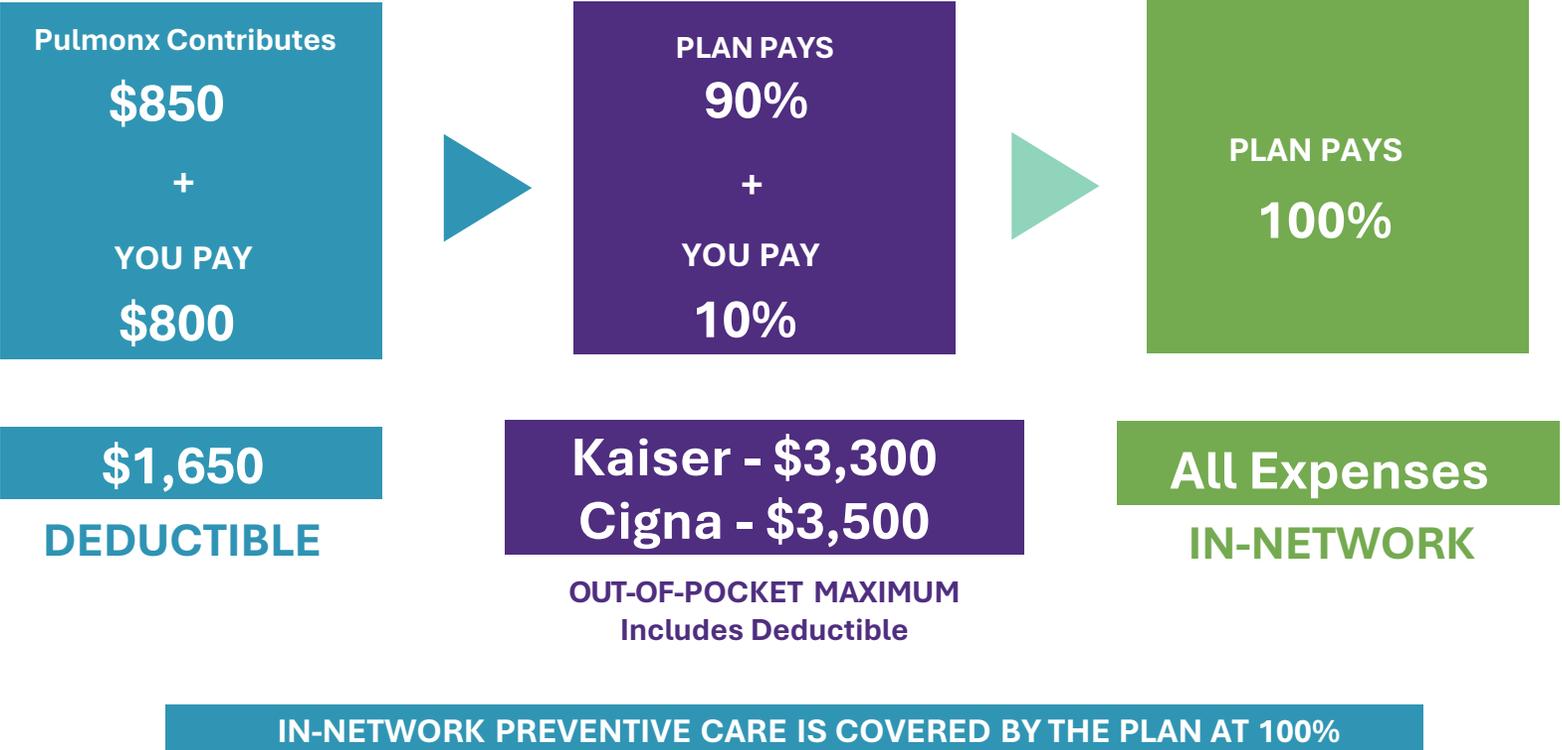
Annual Contribution by Coverage Tier	Pulmonx New Hires Effective January 1 st – June 30th	Pulmonx New Hires Effective July 1 st – December 31 st	Your Annual Contribution Limit	2025 Annual IRS Limit*
Employee Only	\$850*	\$425*	Up to \$3,450	\$4,300
Employee + Spouse	\$1,700*	\$850*	Up to \$3,450	\$8,550
Employee + Child(ren)	\$1,700*	\$850*	Up to \$6,850	\$8,550
Employee + Family	\$1,700*	\$850*	Up to \$6,850	\$8,550

***Ages 55 – 65 can contribute an additional \$1,000 in “catch-up” contributions**

How do HSA's Work

Savings with an HDHP & HSA

Individual



All services except preventive care are subject to deductible.

When you enroll in a high deductible health plan, you must also select the Health Savings Account (HSA) in ADP to ensure you receive the Pulmonx contribution. Please note, it will ask you to select an employee contribution as well. If you do not wish to contribute any additional money to the HSA then you may select \$0 for employee contributions.

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Flexible Spending Accounts (FSAs)



Health care FSA

- Medical, prescription, dental and vision expenses.
- **Not available** if you or your spouse is **contributing to** an HSA.
- Contribute up to **\$3,300** for the year.
 - Roll over up to \$660 in unused expenses to the following year; the rest is forfeited.



Limited purpose FSA

- Dental and vision expenses **only**.
- Available when you or your spouse is **contributing to** an HSA.
- Contribute up to **\$3,300** for the year.
 - Roll over up to \$660 in unused expenses to the following year; the rest is forfeited.

Flexible Spending Accounts (FSAs)



Dependent care FSA

- 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 **\$5,000** for the year.
 - Married filing as single? Contribute up to \$2,500 per person.



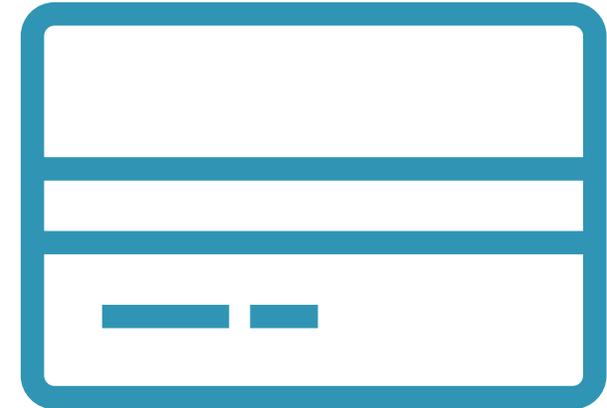
Transit/parking FSA

- Elect funds on a monthly basis (not annual) directly in www.goigoe.com.
- Parking or transit expenses related to work – not reimbursable business travel.
 - See your benefits guide for eligible expenses
- Contribute up to **\$325** each month.

Benefits Card - Igoe

How It Works

- Your Benefits Card gives you easy access to funds in your tax-advantaged benefit accounts. Simply swipe the card at the point of sale or provide your card details to pay a bill.
 - Your Benefits Card is a stored value card - similar to a gift card
 - Transactions will only be allowed up to the balance that you have available in your account
 - Should a card denial occur, you can request reimbursement of the expense
 - Your Benefits Card is designed to work at eligible merchant locations that accept MasterCard
 - Remember to obtain a detailed receipt for all transactions



This is merely a summary of benefits for comparison only. Please refer to the formal plan documents for details.

A group of young people are shown in a candid, joyful moment. In the foreground, a young woman with long brown hair is laughing heartily, her eyes closed and mouth wide open. To her left, the profile of a young man with a beard is visible, looking towards her. In the background, several other young people are smiling and looking towards the camera or each other. The scene is brightly lit, suggesting an outdoor or well-lit indoor setting. A semi-transparent blue horizontal bar is overlaid across the middle of the image, containing the text.

Dental & Vision Benefits

Dental & Vision Insurance

Dental and Vision enrollments are bundled together

Dental:

- One plan option; offers **in- and out-of-network coverage**.
- Covers **in-network** preventive care at 100%, basic, major, and orthodontic care for children & adults
- Coverage is through **Cigna** using the **Cigna network**.
- Cigna does not automatically provide physical ID Cards. Access your digital ID card through myCigna.com[®] and the myCigna[®] app. For quick access register online at myCigna.com[®]. If you wish to request a physical ID card, you may do so through your online account or by calling Cigna directly.

Vision:

- This plan covers annual exams, lenses, and frames, or contacts.
- Offers in- and out-of-network coverage. Coverage is through the **Vision Service Plan (VSP)** using the **VSP Signature Network**.
- VSP does not automatically provide physical ID Cards. Access your digital ID card through the VSP app.



**Your contributions for the benefits you elect are deducted from your pay before income and social security taxes which means do not pay federal income tax, Social Security tax or Medicare tax on the amount of your premium payments each pay period. Domestic partner contributions are post-tax and the employer contribution for domestic partners is imputed as income per IRS.

For more information, please visit <https://www.pulmonxbenefits.com/>

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Dental Insurance

Plan overview

<i>In-network benefits</i>	Dental PPO
Network name	Cigna
Annual deductible	\$50 per person \$150 family max
Annual benefit maximum	\$2,500 per person
In-network preventive care	100% covered
Basic care	DED then you pay 10%
Major care Implant Coverage	DED then you pay 40% Available (DED then you pay 40%)
Orthodontics	50% covered (Child & Adult) \$1,500 lifetime max benefit
Your per-pay-period cost for coverage (bundled with vision)	
Employee only	\$5.00
Employee + 1 Dependent	\$10.00
Employee + 2 or More Dependents	\$15.00

For more information, please visit <https://www.pulmonxbenefits.com/>

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Vision Insurance

Plan overview



*Glasses or contacts are covered as in-network (as outlined) with an \$80 frame allowance at Costco and \$150 frame allowance at Walmart/Sam's Club. For eye exams, eye care providers contract independently with VSP, so always **check www.vsp.com to see if the provider is in-network or out-of-network.**

<i>In-network benefits</i>	Vision Service Plan (VSP)
Network name	VSP Signature Network
Annual eye exam (every 12 months)	\$10 copay
Materials Copay (lenses & frames)	\$25 copay
Lenses (every 12 months)	No charge after copay for the following lenses: Single Vision; Lined Bifocal; Lined Trifocal; and Lenticular.
Frames (every 12 months)	\$150 allowance
Contact Lenses (every 12 months)	Elective: \$150 allowance Medically necessary: 100% covered
Your per-pay-period cost for coverage (bundled with dental)	
Employee only	Included in dental cost
Employee + 1 Dependent	Included in dental cost
Employee + 2 or More Dependents	Included in dental cost

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.

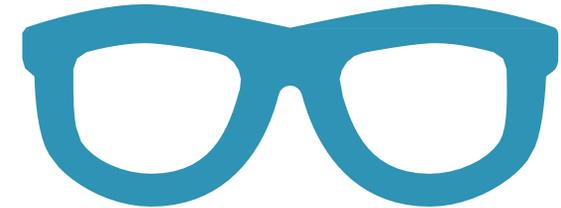
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VSP Vision Plan Discounts & Resources

VSP members have access to over \$3,000 in savings with Exclusive Member Extras.

- Save More Money!
 - Get up to a \$100 rebate on your next pair of glasses
 - Receive \$1,000 off your LASIK procedure
 - Save \$300 or more on your annual supply of contacts
 - Save up to 60% on hearing aids
 - Save big with discounts on travel and entertainment throughout the year for you and your whole family
- Resources
 - VSP Vision Care App - Scan the QR code to download the VSP Vision Care App from the Apple App or Google Play Stores. Get instant access to your benefit coverage, Member ID Card, Exclusive Member Extras, and more.
 - www.vsp.com
 - <https://www.vsp.com/offers>
 - <https://www.eyeconic.com/>



Learn more TruHearing VSP Extra:

- Website: truhearing.com/vsp
- Call: 877-372-4040



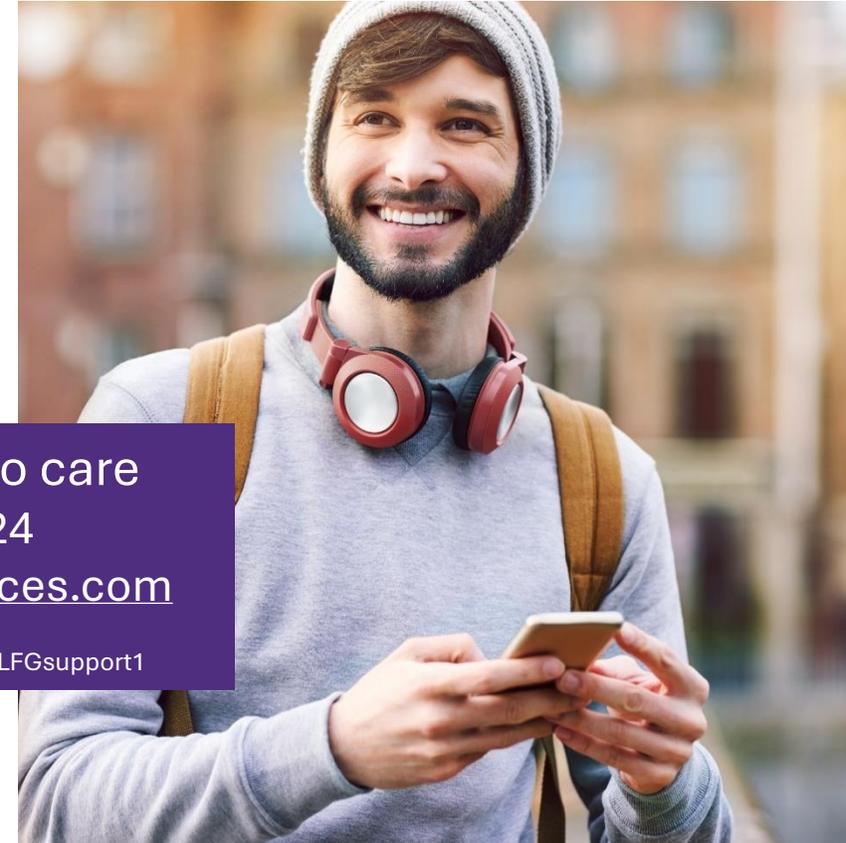
Mental Health Benefits

Employee Assistance Program (EAP)

Confidential care for all that life brings

- Our Employee Assistance Plan (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

- Includes up to 5 face-to-face visits at no cost



24/7/365 access to care
1-888-628-4824
www.guidanceresources.com

Username: LFGsupport | Password: LFGsupport1

For more information, please visit <https://www.pulmonxbenefits.com/>

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A photograph of a young Black couple laughing joyfully. The woman on the left has voluminous curly hair and is wearing a brown jacket. The man on the right has short dreadlocks and is wearing a dark denim jacket. They are both looking at each other and laughing heartily. The background is a blurred outdoor setting with a metal fence.

Income Protection & Supplemental Health Plans

Disability Insurance

Paycheck protection through Lincoln Financial Group

Short-term disability

Provided by Pulmonx at no cost to you

Benefits begin	After 7 days of inability to work
Coverage amount	60% of your income up to \$3,500 per week
Payments may continue	Up to 26 weeks if you're unable to return to work

Long-term disability

Provided by Pulmonx at no cost to you

Benefits begin	After 180 days of inability to work (once short-term disability ends)
Coverage amount	66.67% of your income up to \$14,000 per month
Payments may continue	Later of Age 65 or SSNRA

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



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Life and AD&D Insurance

Financial protection through Lincoln Financial Group

Basic life and AD&D insurance

	Basic life	Basic AD&D
Pulmonx provides	2x your annual salary up to \$500,000	2x your annual salary up to \$500,000

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

	For you	For your spouse	For your child(ren) - Age 26 (Life only)
Coverage increments	\$10,000	\$5,000	\$10,000
Coverage maximum	\$500,000, not to exceed 5x of employee’s salary	50% of employee’s benefit amount, not to exceed 2.5x of employee’s salary	14 days - 6 months: \$250 6 months to age 26: \$10,000
Medical question limit	\$200,000	\$30,000	Does not apply



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

For more information, please visit <https://www.pulmonxbenefits.com/>

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Supplemental Health Plans

Accident Coverage

- Available through Lincoln Financial Group
- Helps with costs due to a covered accident
 - *Pays you a cash benefit to use as you choose

Hospital Indemnity

- Available through Lincoln Financial Group
- Helps with costs due to being admitted to the hospital
 - *Pays you a cash benefit to use as you choose

Critical Illness

- Available through Lincoln Financial Group
- Pays you a cash benefit when you're diagnosed with a covered critical illness

*If you elect the Accident or Hospital Indemnity coverage, each of these include a health assessment benefit payable to you in the amount of \$50.

This can include:

Annual Physical

Dental exam

Eye exam

Child immunizations

See benefit guide for plan details

For more information, please visit <https://www.pulmonxbenefits.com/>

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Retirement Benefits

401(k) Retirement

Savings for the future through Empower Retirement

401(k) Employee Contribution Limits

- 2025 limit = **\$23,500**
- Additional **\$7,500 catch-up for 50 & over** or will be turning 50 in 2025

What's new!

- January 1, 2025, **ages 60, 61, 62 and 63** - save an extra **\$10,000 or 150% of the regular catch-up amount** in 2025 catch-up contributions
 - To opt out and make changes, login to Empower website
 - Participant's responsibility to monitor contributions and make election changes
- January 1, 2026, if you earned over \$145,000 in FICA compensation last year, catch-up contributions must be made as Roth contributions.

It may take one or two payroll cycles to have the changes to show on your paycheck. Note that the **standard limit resumes the year you turn 64**

Pre-tax (traditional) or after-tax (Roth), basic differences:

- Pre-tax: your contributions come out of your paycheck before Federal and state taxes but after FICA (Medicare and Social Security) taxes. You'll pay regular income tax when you withdraw your money at retirement.
- Roth (after-tax): your contributions come out of your paycheck after taxes. When you withdraw your funds at retirement, they're tax-free.

Check with your financial advisor to determine the best choice for you.

Note: The 401(k) plan is managed through Empower Retirement directly, not in ADP. For more information on your 401(k), please contact Empower Retirement at 800-338-4015 or visit www.empowermyretirement.com

How to register your account:

Log into your account at **empowermyretirement.com**

- Go to our plan website and select **Register**.
- Choose the **I do not have a PIN** tab
- Follow the prompts to create your username and password.



Perks & Wellness

Lincoln Financial Value Add Programs – No Cost

LifeKeys

Can help you with a range of services 24/7 including:

- Help with important life matters such as legal, financial, family and career
- Protection against identity theft
- Online will preparation
- Guidance and support for your beneficiaries such as grief counseling and legal support
- Save money on shopping and entertainment

Phone: 1-855-891-3684

Website: [GuidanceResources.com](https://www.guidanceresources.com)

Mobile App: GuidanceNow

Web ID: LifeKeys

TravelConnect

Support for emergencies while traveling 100 + miles from home:

- Arranging travel if you're injured and need emergency evacuation to medical facility
- Managing travel for a companion/or your dependent children, including transportation expenses and accommodations of a qualified escort
- Planning and paying for safe evacuation because of a natural disaster or political or security threat
- Arranging transportation of a deceased traveler
- Securing emergency pet boarding and/or return and vehicle return

Phone: 866-525-1955 from U.S. or Canada

603-328-1955 from anywhere in the world Email:

[MyOnCallPortal.com](https://www.myoncallportal.com)

Group ID: LFGTravel123



Wellness Program (Terryberry – previously known as Walker Tracker)

- In support of our Pillars of Health, we are pleased to provide our employees with a wellness program.
- Our goal is to support each employee in your individual journey with tools, resources, and fun opportunities to improve your health and wellbeing.
- As part of our wellness program, we provide monthly wellness newsletters on topics we hope you find beneficial to your health, as well as several webinars and meditations offered by our broker OneDigital.
- Throughout the year, we run various challenges to provide motivation to invest in your health. Challenge winners will be able to use points earned to redeem prizes within the reward catalog (and ship them directly to your home address worldwide).
- We hope you enjoy the challenges and have some fun along the way.

Pillars of Health
powered by pulmonx 



To Register: <https://pulmonx.360recognition.com>

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Working Advantage

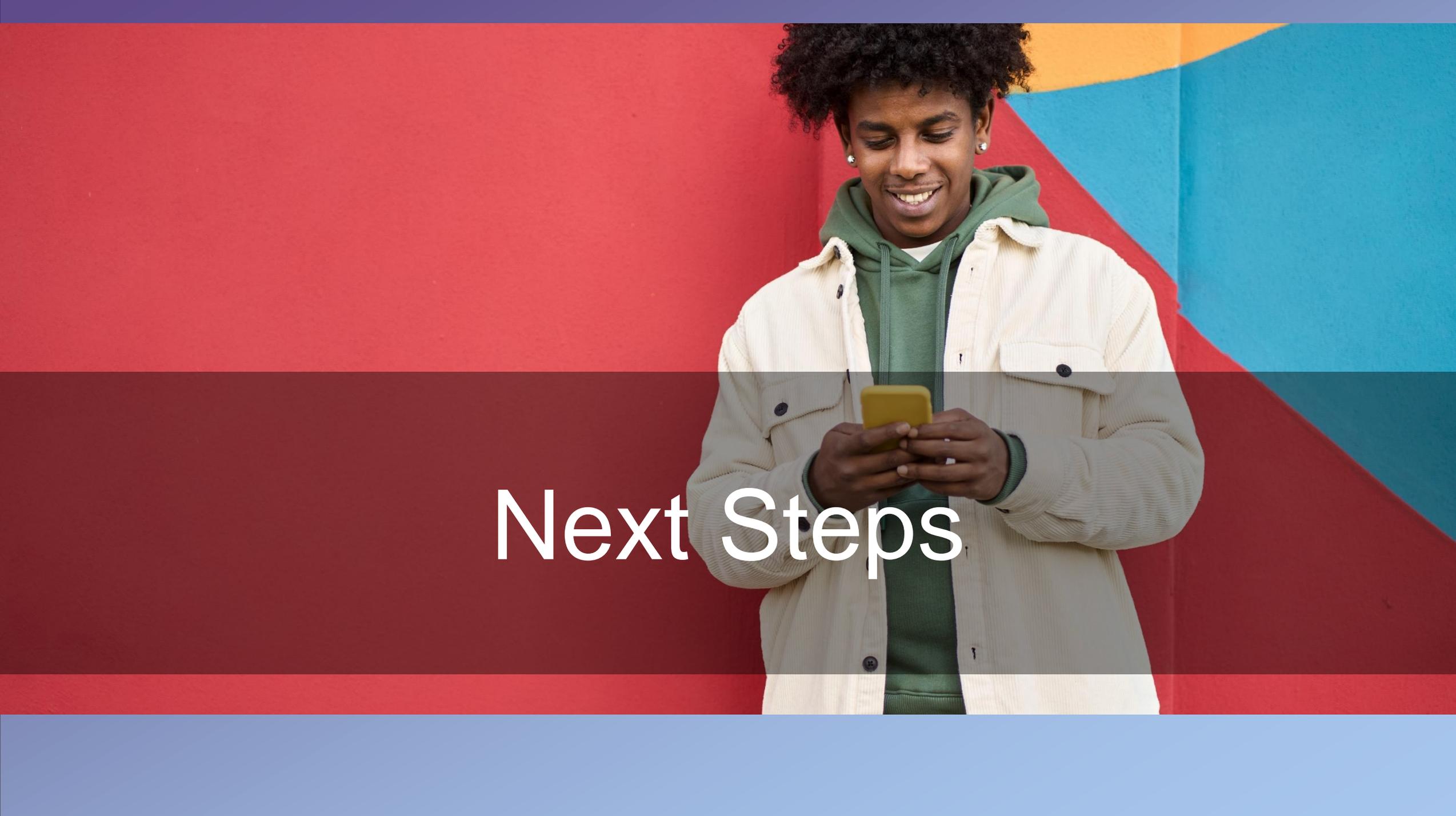
Access employee discounts and rewards by registering for Working Advantage. Save on:

- 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.

Note that TicketsatWork is still available to you by using company code:
PULMONXPERKS





Next Steps

Enrollment and Change Opportunities



30
DAYS

To make a change when life happens

When you have a qualifying event (marriage, divorce, birth, adoption, loss of dependent status, etc.) you must make your election changes within 30 days of the date of the event.



30
DAYS

New Hire Enrollment

Your benefits will be effective date of hire. Please be sure to make your enrollment elections within 30 days of your hire date.

New Hire Benefits Checklist

- Benefits Enrollment is your opportunity to elect your benefits to ensure that you and your dependents are adequately protected
- As a new hire, you may:
 - Enroll in medical, dental, and vision plan elections
 - Make HSA, Health Care FSA, Dependent Care FSA, or Commuter Benefit contribution elections
 - Add eligible dependents
 - Waive Coverage
 - Add your beneficiary designations
- Everyone must login to ADP @ workforcenow.adp.com/
 - Make plan selections through your new hire enrollment wizard.
 - From your Election Summary screen, **click Submit Enrollment to confirm your elections.**
 - **Complete elections within 30 days of date of hire.**
- Your new hire elections will become effective on your date of hire



Time to Enroll

Coverage is effective until December 31, 2025

- You are eligible for benefits effective on your date of hire if you work 20 or more hours per week; this is your effective date
- Review your options and consider your needs
- Ensure you have access to ADP and submit your elections
- Come prepared with dates of birth, social security numbers, and legal names of any dependents you wish to enroll in benefits
 - Remember to review your beneficiaries
- Complete and submit your medical questions (Evidence of Insurability) form if your enrollment requires it. Applies to the voluntary life plan, if you elect coverage over the medical question limit

Have questions? **Sabrina Dokes** can help.

sabrina.dokes@onedigital.com | (925) 407-1178

