

Employee Benefit Solutions

Partnering for success

Prepared for:

Pulmonx

LCN-4108947-010622




Let's talk about what's most important to you



[Benefit Overview](#)



Open Enrollment



Value Adds



Benefits

Your Lincoln Benefits



Accident



Critical Illness



Hospital Indemnity



Life and ADD



STD



LTD



Opt Life



Life



Life and Accidental Death & Dismemberment (AD&D) insurance helps protect those who matter most.

Term life benefits can help in so many ways:

- Pays for everyday expenses – rent or mortgage, groceries, medical bills, and others
- Pays off loans
- Covers current and future education costs
- Provides for final expenses
- Protects savings

AD&D provides even more coverage:

- For your loved ones if you die in a covered accident (in addition to the cash benefit they receive from life insurance)
- For you and your insured dependent if either of you suffer a covered loss in an accident, such as losing a limb or eyesight



Life/AD&D

Basic Life and AD&D Insurance

Safeguard the most important people in your life.



Basic Life and ADD

Pulmonx provides all full-time and regular part time employees with term life insurance at no cost to you.

Benefit 2 times your salary up to \$500,000

Plus, an additional cash benefit if you have a life claim or other covered loss due to an accident.

Optional Life Insurance



Optional Life Insurance

Pulmonx provides all full-time and regular part time employees additional optional life insurance for you and your dependents.

- Employee: 1x – 5x salary to max of \$500,000 (*Guaranteed Issue: \$200,000*)
- Dependent Spouse/Domestic Partner: 1x – 5x employee salary to max of \$250,000 (*Guaranteed Issue: \$30,000*) (*cannot exceed 50% of employee's election*)
- Children (14 days up to 26 years): \$1,000 or \$10,000

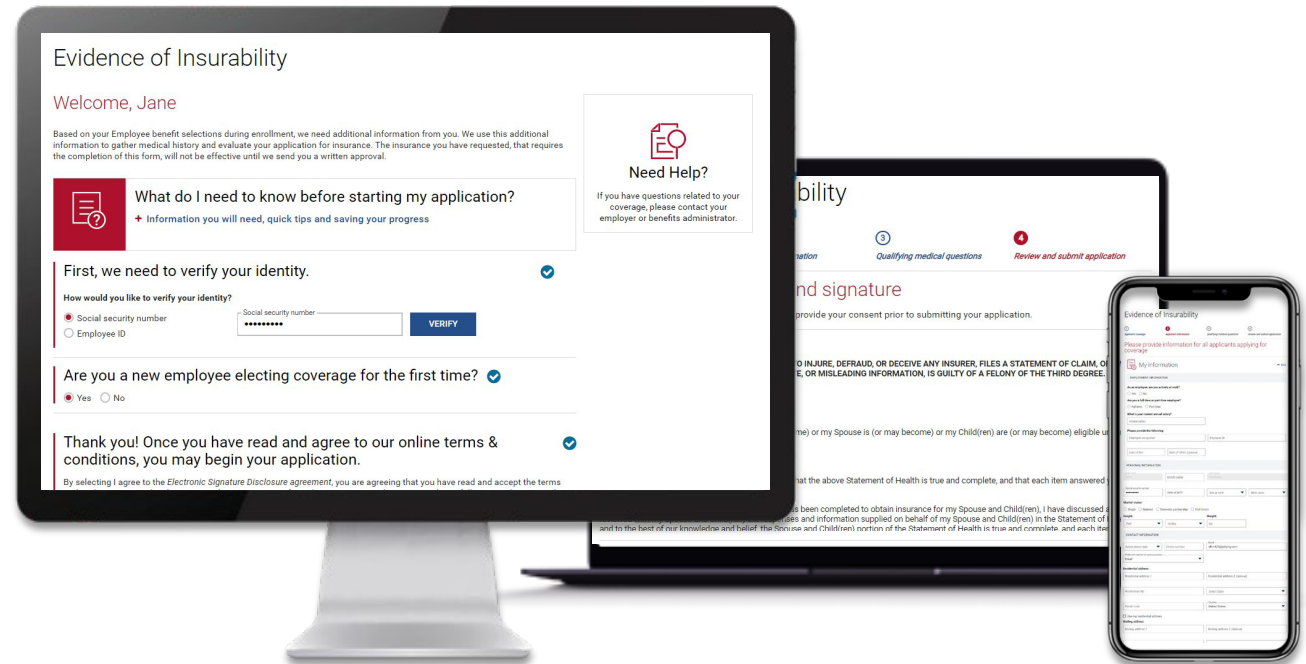
We provide a quick and easy evidence of insurability (EOI) process

If employees are prompted to complete EOI in the HERE Benefit Portal they can submit their EOI quickly and easily.

Login to [MyLincolnPortal.com](https://mylincolnportal.com): Group ID: PULMONXINC

Our process features:

- Simple online application with just five medical questions
- Real-time decisions — on average more than 80% of employees receive an automatic approval online. If further info is needed, applicants receive detailed correspondence regarding info needed and next steps.



Resources to Figure Out How Much you Need

Life/AD&D

How Much Life Insurance Do I Need?

Outstanding debt	\$ _____
Mortgage balance	\$ _____
Other debt	\$ _____
Ongoing expenses (utilities, insurance, food, gas, education, savings, etc.)	\$ _____
Future plans (college, retirement, long-term care, etc.)	\$ _____
Funeral expenses	+ \$ _____
Total	\$ _____
Current coverage	- \$ _____
Amount of potential need	\$ _____

[Ask your HR team for this worksheet](#)

How Long Will My Life Insurance Last?

How long will my current life insurance proceeds last?

Your loved ones may need help with their expenses for several years after you're gone. Calculate your proceeds to estimate how long your coverage could help support those needs.

INSURANCE	
Current life insurance in force (\$) <input type="text"/>	0
Monthly survivor income needs (\$) <input type="text"/>	0

ASSUMPTIONS	
Annual inflation adjustment (if any) (0% to 10%) <input type="text"/>	0% <input type="button" value="x"/>
Annual before-tax return on insurance proceeds (-12% to 12%) <input type="text"/>	8% <input type="button" value="x"/>
Federal marginal tax bracket (0% to 75%) <input type="text"/>	22% <input type="button" value="x"/>

[Click Here](#)

Final Expenses Needs Calculator

What are my needs for final expenses?

Funeral and final costs can add up to thousands of dollars, depending on the services you select. And without having lost a loved one, you may not have considered many of the expenses you see here. Use this calculator as a guide to help estimate your final expenses.

Professional Services	
Basic services of funeral director and staff (\$) <input type="text"/>	650
Embalming (\$) <input type="text"/>	690
Other preparations of the body (\$) <input type="text"/>	385

Facilities and Staff Services	
Viewing and ceremony (\$) <input type="text"/>	900
Cemetery and graveside (\$) <input type="text"/>	800

Transportation Services	
Transfer remains to funeral home (\$) <input type="text"/>	195
Hearse (\$) <input type="text"/>	250
Limousine (\$) <input type="text"/>	175

Merchandise	
Casket/Cremation urn (\$) <input type="text"/>	3500
Burial/Urn vault/liner (\$) <input type="text"/>	2500
Monument/Memorial/Tombstone (\$) <input type="text"/>	1000

Other Expenses	
Burial clothing (\$) <input type="text"/>	0

[Click Here](#)



NEW!

Supplemental Health Products



Accident insurance can make mishaps a little less painful.

Receive a ***lump sum benefit paid directly to you*** if a covered injury results in any of the following:

- Initial physician office visit/urgent care center
- Physician follow up visits
- Emergency Room
- Additional 25% benefit for kids in organized sports
- X-ray
- Therapy (Physical, Occupational and Chiropractic)
- Lacerations
- Dislocations and fractures

For plan participant use only. Not for use with the public.



Group
Accident

Watch this video [here](#)

What is covered

Covered accidents and services include:

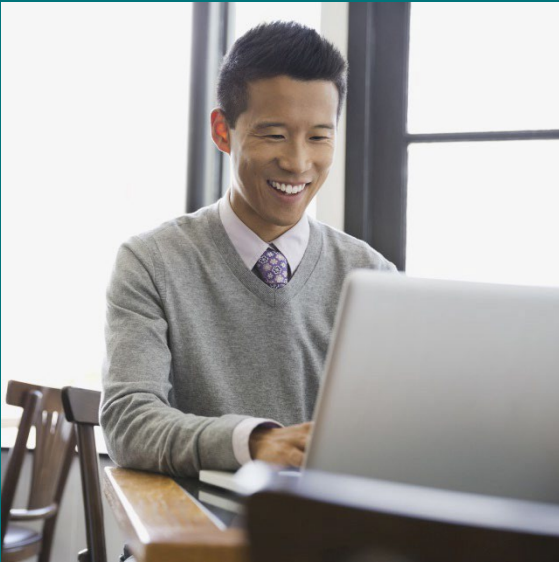
Emergency room visits	Ambulance transportation	Hospital admission and confinement
Intensive care	Surgeries	Additional Organized Sports benefit for kids (25%)
Fractures & Dislocations – payouts 2x with surgery	Concussions	And more...

\$50 Preventative Health Assessment Benefit
 Receive a cash benefit for tests including:
accident/fall prevention counseling (adult only); annual physical; child immunizations, child sports/school physicals; child concussion screening; dental, eye and hearing exams and more

Tier	Monthly Rates
Employee only	\$10.75
Employee + Spouse	\$17.93
Employee + child(ren)	\$19.80
Family	\$26.82

***Benefits are portable at group rates*

How this coverage works



Howard, a 30-year-old accountant, plays softball with friends. During one game, he slides into third base and breaks his ankle. Under the Lincoln Accident plan, this accident triggers many benefits.*

Howard

• Ambulance	\$425
• Trip to ER	\$250
• Surgery on ankle	\$2,500
• Hospital admission	\$1,000
• Hospital confinement	\$200 a day
• Physical therapy	\$390 (\$65 up to 6 sessions)
• Crutches	\$150 per device (3 max)

Total benefit \$4,915

If Howard was a child and these injuries happened during an organized sporting event, Total Benefit would be: \$6,143.75

*For illustrative purposes only. Benefits are specific to your plan and may vary from the amounts shown.

How this coverage works



Jake, a 38-year-old tech consultant is a bike accident and breaks his arm and wrist. Under the Lincoln Accident plan, this accident triggers many benefits.*

Jake

- | | |
|-------------------------------|------------------------------|
| • Broken upper arm (surgical) | • \$2,750 |
| • Broken wrist (surgical) | • \$2,400 |
| • Concussion | • \$300 |
| • Emergency room visit | • \$250 |
| • X-ray | • \$225 |
| • Hospital admission | • \$1,000 |
| • Hospital confinement | • \$600 (\$300 x 2 days) |
| • Physician follow-up visits | • \$280 (\$100 x 2 visits) |
| • Physical therapy sessions | • \$650 (\$65 x 10 sessions) |

Total benefit \$8,455

If Jake was a child and these injuries happened during an organized sporting event, Total Benefit would be: \$10,568.75

Critical illness insurance helps take some of the worry out of getting sick.

Consider all the expenses you may face during an illness, such as:

- Health insurance deductibles and copays
- Child care
- Living expenses — mortgage, utilities, groceries and others

Enroll yourself, spouse and children in Critical Illness coverage to receive cash payouts for covered illness



Watch this video [here](#)

What is covered

Covered conditions include – no pre-existing limitation:

Heart attack	Stroke	Cancer	Skin Cancer
Childhood conditions	Major organ failure	MS/ALS, Alzheimer's/ Parkinson's	AIDS
Paralysis	Severe burn	Traumatic Brain Injury	And More...



Group
Critical
Illness

Employee Amounts: \$10,000, \$20,000 or \$30,000

Spouse Amounts: \$5,000, \$10,000 or \$15,000

Children included at 50% of employees' election up to \$15,000

How this coverage works



Sam enrolls for \$30,000 of critical illness coverage as of January 1, 2025. On May 15, 2025, has a heart attack. He follows a treatment plan of diet, exercise and routine checkups. On October 3, 2025, Sam has another heart attack.

Sam

- Initial heart attack
- Subsequent heart attack

\$30,000

\$30,000

*No Lifetime Maximums

*No Pre-existing Limitation

Total benefit \$60,000

*For illustrative purposes only. Benefits are specific to your plan and may vary from the amounts shown. There is no recurrence benefit in the state of New York.

It's affordable and convenient.



Critical illness insurance rates

Age	Employee monthly per \$1000	Spouse monthly per \$1000
Under 24	\$0.260	\$0.183
25-29	\$0.336	\$0.260
30-34	\$0.436	\$0.359
35-39	\$0.609	\$0.532
40-44	\$0.879	\$0.803
45-49	\$1.247	\$1.172
50-54	\$1.752	\$1.675
55-59	\$2.314	\$2.239
60-64	\$3.285	\$3.208
65-69	\$4.628	\$4.552
70+	\$7.797	\$7.720

* Spouse premium is based on Employee's age. Spouse rates can be based on own age, if desired, without a change in rates. Rates will be based on the insured's age on each Policy Anniversary.

\$50 Preventive Health Assessment Benefit

Receive a cash benefit for tests including:

abdominal, aortic, breast or carotid ultrasound, colonoscopy, pap smear, mammography, stress test, hepatitis screening and more

Be ready for whatever comes your way.

Critical illness insurance includes Health Advocate services for you and your family. These services can be accessed at any time 24/7 and include:

- Personal health advocate who can help you manage healthcare services – even if you never get sick
- Services available to you and your family
 - Finding the right doctors
 - Help in finding second opinions
 - Coordination of care among different providers
 - Assistance in understanding medical information
 - Coordination of hospice, adult day care, and other services
 - Assistance with health insurance benefit coordination
 - Assistance negotiating medical bills of \$400 or more
 - Up to three in-person or video conference counseling sessions
 - Unlimited telephonic counseling



Hospital indemnity insurance can make a difference when it matters most.

Receive a check for the following related to a hospitalization (on or off the job):

- Hospital admission: \$1,000
- ICU admission: \$2,000
- Hospital confinement: \$150 per day
- ICU confinement: \$300 per day
- Newborn and NICU admission and confinement benefits
- No pre-existing limitation

Hospital
Indemnity



Watch this video [here](#)



How this coverage works

Presenter Notes
2024-11-21 17:58:22
Here's how our hospital indemnity benefits work. Anita goes to the hospital for a routine delivery, but she and her baby both have complications, resulting in a longer-than-expected stay for her and her baby. As you can see, Anita gets cash benefits for each admission and confinement, adding up to \$5,075 to help with her expenses.



Anita

Employer plan design:

Effective day: January 1, 2022

Hospital admission benefit:

\$1,000

Hospital confinement benefit:

\$150 (30 days per calendar year)

- Benefit paid on 2nd day of confinement

Hospital ICU admission benefit:

\$2,000 (1 day per calendar year)

Hospital ICU confinement benefit:

\$300 (30 days per calendar year)

- Benefit paid on 2nd day of confinement

Hospital NICU admission: additional 25%

Hospital NICU confinement: additional 25%

February 1, 2025

Insured mom goes into the hospital for a routine childbirth but has complications and the newborn child is admitted to the NICU. The insured mom stays in a standard hospital bed for four full days, and the baby is in NICU for three full days.

Claim paid:

Hospital admission	\$1,000
Hospital confinement (mom 3 days)	\$450
Hospital ICU admission (newborn child)	\$2,000
Hospital ICU confinement (newborn child 3 days)*	\$900
Hospital NICU admission child	\$500
Hospital NICU confinement	\$300

Mom = \$1,450

Child = + \$3,625

Total claim paid benefits = \$5,075.00

*Hospital confinement begins on the second day and requires a minimum of 23 hours confined to qualify.

Standard provisions apply. Fictional example, demonstrating how hospital indemnity insurance works. Exact premium and benefits may vary by plan.



It's affordable and convenient.

- Cost
 - Available at group rates — often less expensive than rates for individual policies.
 - Add your loved ones to the plan for just a little more.

Tier	Monthly Rates
Employee only	\$18.52
Employee + Spouse	\$39.54
Employee + child(ren)	\$28.54
Family	\$51.69

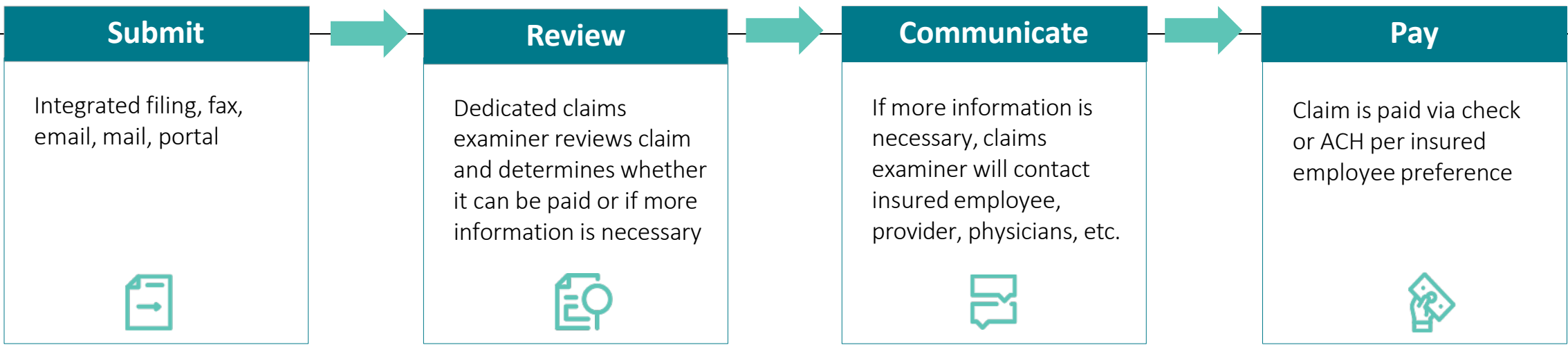
\$50 Preventative Health Assessment Benefit

Receive a cash benefit for tests including:

*physical, antibody and viral testing,
Immunization, various blood tests & cancer screenings*



A seamless accident, critical illness, hospital indemnity claims process



Robust reporting capabilities
Enjoy greater insight into claims information, program administration and ongoing enrollment and participation.



Expedited processing and integrated administration
Health Assessment Benefits can be auto-adjudicated for expedited handling. Options include telephonic reporting and imported filings from medical carrier or internal data on wellness exams or vaccination status.

Disability

How Short and Long-Term Disability Insurance Works



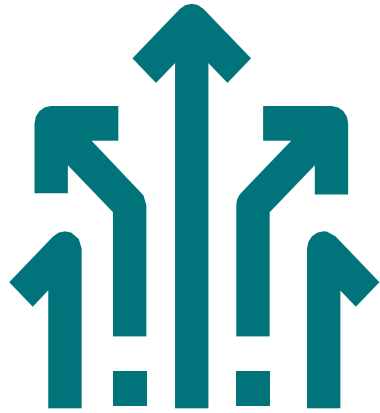
- Disability benefits provide you and your family a cash benefit / income replacement when you are disabled due to **sickness, injury or childbirth** and cannot work.
 - The benefits can be used to pay for such things as:
 - Mortgage / rent
 - Bills (utilities, credit cards, loans)
 - Tuition
 - Car payments
 - Everyday expenses (groceries, gas, etc.)
 - Medical expenses



Short Term Disability

Your Short Term Disability Benefits

- Pulmonx provides all full-time and regular part time employees with short term disability insurance at no cost to you.
- You have **7 days** before you begin collecting disability benefits for sickness or injury (called the elimination period). You may be covered by sick leave and/or paid time off (PTO) during this time.
- After the **elimination period**, your STD insurance would pay a weekly cash benefit percentage of your weekly salary, 60% up to a weekly max of \$3500 when you are out of work due to injury, illness, surgery, or recovery from childbirth up to 25 weeks .
- The benefit will be paid until you're able to return to work or your **25-week** coverage period ends.



Long Term Disability Benefits

LTD benefits Available to You

- Pulmonx provides all full-time and regular part time employees with long term disability insurance at no cost to you.
- Once your STD ends, your LTD insurance benefits would kick in. Then, you'd receive **66.67%** of your base monthly salary – **up to \$14,000** when you are out of work due to your injury, illness or surgery.
- Other income benefits or earnings may be deducted from your benefit.
- Depending on your disability, your benefits may continue until you return to work to your own occupation, any occupation, or you've reached the maximum benefit period (SSNRA or older).

Value-Added Services

Provide for your loved ones...and yourself

Employee Assistance Program *EmployeeConnect*[®] services:



For You

- No cost to you
- Up to 5 face to face counseling sessions per issue per year
- Unlimited 24/7 access to information and referrals for you and your dependents
- Confidential access to counselors — via phone and in person
- Personal, legal and financial assistance
- Online tools, tutorials, videos and more
- Working Advantage – Employees can access discounts on products and services

How to Access, Access through:

- Visit [GuidanceResources.com](https://www.guidanceresources.com), download the GuidanceNowSM mobile app or call 888-628-4824.
- GuidanceResources.com login:
credentials: Username:
LFGSupport Password:
LFGSupport1



Online will prep and other life services

Your life insurance includes *LifeKeys*® services.



For you

- EstateGuidance® online will preparation
- GuidanceResources® online resources for a range of personal issues
- And more



And your beneficiaries

- Counseling services
- Financial services
- Legal support services

LifeKeys® services:

- Free online will preparation
- Memorial planning information
- Grief counseling for beneficiaries
- Legal and financial information



It's easy to access *LifeKeys*® services. Just visit [GuidanceResources.com](https://www.guidanceresources.com), download the *GuidanceNow* mobile app, or call 1-855-891-3684. (First-time user: Enter Web ID *LifeKeys*)

Travel assistance

Your plan also includes the *TravelConnect*[®] program. *TravelConnect*[®] services provide a wealth of medical, safety and travel-related services **you and your insured dependents** can access while on a business or leisure trip more than 100 miles from home. It includes:



Evacuation services for medical emergencies, natural disasters or political events*



Travel assistance services, such as pre-trip destination intelligence, lost luggage locator service, return of pets and vehicle return



Medical, dental and pharmacy referrals

TravelConnect[®] services:

- Emergency medical evacuation and repatriation
- Return of dependent children
- Political and natural disaster evacuation



For a complete list of *TravelConnect*[®] services, go to mysearchlightportal.com and enter your Group ID: LFGTravel123.

*Terms and conditions apply. Review the Plan Description for full details.

Funeral Preparation



With many details to manage and decisions to make, the funeral planning process can be overwhelming. Lincoln FuneralPrep is an online portal that provides a breadth of resources to help with at-need planning or pre-planning—24 hours a day.

Your life insurance includes FuneralPrep services.

At-need planning or Pre-planning available.



Search for funeral homes



Access market information for a better understanding of prices ranges and services options



View guides and checklists



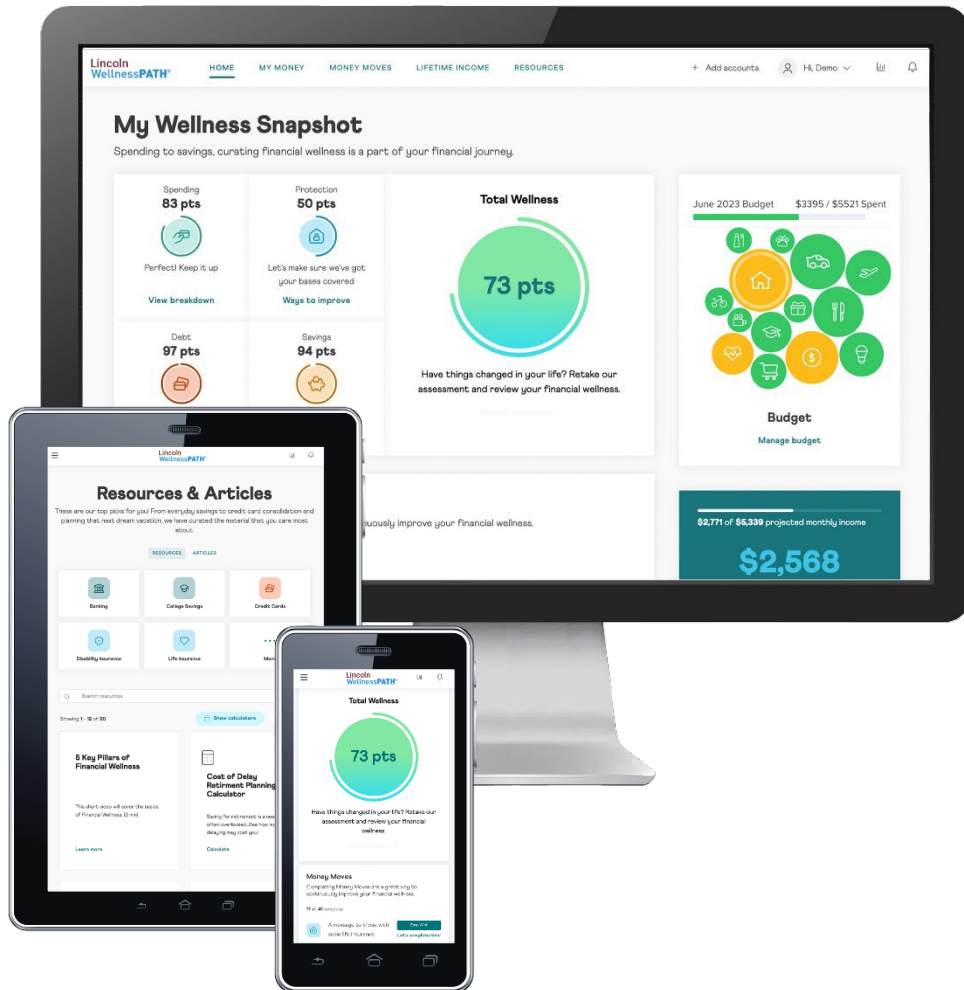
Talk with a funeral planning consultant



During difficult times, we're here for you and your loved ones.

To learn more, visit LincolnFuneralPrep.com/GPlife.

Supporting employees' financial wellness journeys



WellnessPATH can help:

- Focus on vital areas of their financial life
- Form strong financial habits
- Reach financial goals with a personalized action plan
- Make more informed benefit decisions
- Achieve financial security and reduce financial stress



[Watch this video to learn more about WellnessPATH®.](#)

Thank you

Questions & Answers