

2022 Benefits at a Glance



WELCOME

We know how important health and wellbeing benefits are for you and your family. That's why we're committed to offering well-rounded options to protect your physical, mental, and financial health — and that of those you love. This summary provides highlights of the benefit programs available at Rubrik.

ELIGIBILITY

You are eligible for benefits if you are a U.S. employee who works at least 20 hours per week on a regular basis. Benefits are available as of your date of hire. Your eligible dependents include your spouse or domestic partner and your child(ren) or domestic partner's child(ren) up to age 26. Please review your plan documents for further eligibility rules.

MEDICAL PLANS

You have a choice of two medical plan options through UMR-UnitedHealthcare and if you live in California, you may also choose the Kaiser HMO. Each plan pays 100% of the cost for preventive care and all provide comprehensive health and pharmacy benefits. Go online to find a UMR **Select Plus Network** (CA) or **Choice Plus Network** (Non-CA) provider; for Kaiser visit **Find Doctors and Locations**.



	UMR HDHP		UMR PPO		KAISER HMO CA ONLY
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK
Calendar Year Deductible	Aggregate ¹		Embedded ²		
Individual	\$1,500	\$4,500	\$250	\$500	None
Family	\$2,800	\$8,100	\$500	\$1,000	None
Calendar Year Out-of-Pocket Maximum (Includes Deductible, Embedded)					
Individual	\$3,500	\$9,000	\$2,250	\$4,500	\$1,500
Family	\$7,000	\$18,000	\$4,500	\$9,000	\$3,000
Coinsurance / Copays					
PPO Coinsurance	10%*	30%*	10%*	30%*	N/A
Preventive Care	No charge	Not covered	No charge	Not covered	No charge
Physician Office Visit	10%*	30%*	\$15	30%*	\$20
Urgent Care	10%*	30%*	\$50	30%*	\$20
Pharmacy					
Retail Rx (up to 30-day supply)					
Tier 1	\$10*	\$10*	\$10	\$10*	\$10
Tier 2	\$30*	\$30*	\$30	\$30*	\$30
Tier 3	\$50*	\$50*	\$50	\$50*	20% up to \$250

* Services indicated are subject to the annual deductible before benefits are paid.

¹ Under an aggregate deductible, if you are enrolled with one or more dependents, any individual enrolled is subject to the family deductible. The family deductible accrues in aggregate for all family members. The total family deductible must be paid out-of-pocket before coinsurance applies.

² Combines individual and family deductibles (a single member of a family does not need to meet the full family deductible before coinsurance applies).



DENTAL PLANS

Our dental plans through MetLife pay 100% of the cost for routine checkups and share the cost with you for most dental procedures. The MetLife Network is **Preferred Dentist Program Plus (PDP Plus)**.

	Base		Buy-Up	
	IN-NETWORK	OUT-OF-NETWORK*	IN-NETWORK	OUT-OF-NETWORK*
Calendar Year Deductible				
Individual		\$50		\$50
Family		\$150		\$150
Annual Maximum Benefit				
Per Individual		\$1,750		\$3,250
Services				
Preventive		\$0		\$0
Basic		20%**		10%**
Major		50%**		40%**
Orthodontia				
Adults and Children		50%		50%
Lifetime Maximum		\$1,000		\$2,500

* Out-of-network dentists may not accept MetLife's dental program allowance as payment in full. MetLife will reimburse out-of-network claims at the maximum allowed amount based on a reasonable and customary (R&C) determination. For the Base plan, out-of-network claims are paid at the 90th percentile of R&C, whereas the Buy-Up plan will be reimbursed at the 99th percentile of R&C. The member is responsible to pay charges above the maximum allowed amount.

** Services indicated are subject to the annual deductible before benefits are paid.



VISION PLANS

Our vision plans through VSP offer in- and out-of-network benefits to help you pay for the cost of routine eye exams, glasses and contacts. You can find a list of VSP Signature participating providers at vsp.com.

	Base		Buy-Up	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	YOU PAY	REIMBURSEMENT	YOU PAY	REIMBURSEMENT
Wellvision Exam	\$0 once every calendar year	Up to \$50 after exam copay	\$0 once every calendar year	Up to \$50 after exam copay
Contact Lens Fitting	Up to \$60	Up to \$105	Up to \$60	Up to \$105
Single Lenses	\$25 copay once every other calendar year	Up to \$50	\$0 copay once every calendar year*	Up to \$50
Bifocals		Up to \$75		Up to \$75
Trifocals		Up to \$100		Up to \$100
Frames	Balance over \$130 allowance once every other calendar year**	Up to \$70 allowance	Balance over \$200 allowance once every calendar year***	Up to \$70
Elective Contacts (in lieu of glasses)	Balance over \$130 allowance once every other calendar year	Up to \$105 allowance	Balance over \$200 allowance once every calendar year	Up to \$105

* Lens enhancements covered in full under the Buy-Up vision plan include: Photochromic lenses, Tinted lenses, Progressive lenses, Scratch Coating, and Anti-Reflective Coating.

** Allowance for Costco is \$70. Allowance for Walmart/Sam's Club is \$130. No benefits are payable for online purchases through these providers.

*** Allowance for Costco is \$110. Allowance for Walmart/Sam's Club is \$200. No benefits are payable for online purchases through these providers.



MENTAL HEALTH SUPPORT

Ginger offers on-demand emotional support of life's challenges through live coach chat, guided content and video therapy and psychiatry — all from the privacy of your smartphone. Whether you need help with goal setting, relationships or dealing with a major life hurdle, Ginger has you covered.

Chat-based Coaching: You and your dependents (age 18+) have access to unlimited, confidential and free on-demand access to text coaching to help you through stress and anxiety. Coaches are available 24/7, and all communication between you and your coaching team is confidential.

Therapy and Psychiatry: Schedule video visits from anywhere with highly-qualified, licensed therapists and psychiatrist for a low cost. Work with a therapist to deepen self-awareness, identify and address ineffective patterns of behavior, and process thoughts and feelings. Psychiatrists stand ready to support those in need of additional care, including prescribing medications.



FAMILY PLANNING

Carrot is an inclusive family-forming benefit helping you and your partner pursue any path to parenthood. Unlike many plans that require a medical diagnosis of infertility, benefits through Carrot ensure access to quality care regardless of a diagnosis. When you're ready, Rubrik provides fertility, surrogacy and adoption assistance with a \$25,000 lifetime reimbursement.

Fertility Services & Conception Support: Personalized fertility care for everyone and their partner/spouse:

- Assessments and ultrasounds
- Access to partner clinics and top experts
- Assistance with egg freezing, IVF/IUI and other complex care options
- Streamlined pharmacy ordering with free same-and next-day delivery, eliminating the hassle of pharmacy pick-ups
- Sperm testing through Legacy, and access to Ava, an evidence-based, clinically-backed ovulation tracking tool.

Telehealth Services: Unlimited text, video and phone access to a dedicated Care Team and experts including fertility doctors and lawyers along with lactation consultants, emotional wellbeing experts (who focus on miscarriage, postpartum anxiety and depression, infertility anxiety and depression support), nutritionists and more.

Adoption and Surrogacy: Carrot facilitates one-on-one relationships with Care Navigators to help you pick an agency, understand costs and meet your individual needs. You'll have access to over 600 high-quality adoption agencies and 200 gestational carrier agencies and unlimited access to practicing adoption and surrogacy attorneys to help navigate your journey.



TWIC WELLNESS REIMBURSEMENT

Rubrik provides you with a \$50 monthly, accruing benefit to use toward a variety of wellness-related expenses to help make life easier, healthy and well.

Eligible Expenses: Fitness memberships, exercise equipment, fitness trackers, wellness and nutrition apps, massages, family support services and more!

Spending Options: Choose between submitting an eligible expense for reimbursement OR accessing the **Twic** Store.

Twic Store is an online marketplace with a variety of vendors, such as gyms and fitness subscriptions, available at a discounted price.



EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) through **ComPsych** offers confidential counseling with up to 5 free sessions, as well as assistance with personal, family and work-related issues for you and your immediate family. Many EAP services are available at no cost.



PHYSICAL WELLBEING

Wellbeats is a complimentary, on-demand virtual fitness platform that delivers exercise, nutrition and mindfulness classes, challenges, and fitness assessments — available anytime and anywhere.



PAID LEAVE OF ABSENCE

Rubrik offers generous leave of absence policies which include disability insurance and top-up leave pay, including paid parental leave. Watch this video for information: flimp.live/Rubrik-Leave-of-Absence-Video.





ADDITIONAL BENEFITS

Rubrik Pretax Programs

Flexible Spending Account (FSA)	
Health Care FSA and Limited Purpose FSA	\$2,850 maximum \$570 available rollover to 2023
Dependent Care FSA	\$5,000 household maximum
Health Savings Account (HSA) MUST BE ENROLLED IN THE UMR HDHP	
Total IRS Maximum Contribution	\$3,650* Individual / \$7,300* Family
Rubrik Annual Contribution	\$800 Individual / \$1,600 Family Prorated and deposited each pay period
Commuter Benefits	
Transit and/or Parking	\$280 (pretax) monthly maximum
Bicycle	\$20 monthly maximum

* Includes the Rubrik contribution

401(k) Retirement Savings Plan

You are automatically enrolled at a 6% pre-tax deferral rate into a Target Date Fund. Choose your deferral up to 90% into a pre-tax, Roth, or after-tax contributions.

Financial Wellbeing

Invest in your future with **BrightPlan**. Whether you're paying off student loans, saving for your first home, or eyeing that next big vacation, BrightPlan combines digital tools with a real, live Certified Financial Advisor.

Income Protection Plans

Rubrik provides you with Basic Life and AD&D coverage in the amount of two times your annual earnings to a maximum of \$1,000,000. Additional, voluntary coverage is available for you and your spouse and/or child(ren). In the event you become disabled, Rubrik has you covered with short- and long-term disability with benefits payable at 60% of your pre-disability earnings to a maximum of \$3,000/week or \$20,000/month, respectively.

Travel Assistance Program

This program provides 24/7 assistance for you and your dependents while traveling 100 miles from home for 90 days or less.



SEMI-MONTHLY EMPLOYEE CONTRIBUTIONS

Medical	UMR HDHP	UMR PPO	Kaiser HMO CA ONLY
Employee Only	\$20.50	\$44	\$26
Employee + Spouse/DP*	\$61	\$113	\$66
Employee + Child(ren)	\$47.50	\$90	\$59.50
Employee + Family	\$90.50	\$167	\$92.50

Dental	Base	Buy-Up
Employee Only	\$5	\$17
Employee + Spouse/DP*	\$10	\$33.50
Employee + Child(ren)	\$12	\$40
Employee + Family	\$16.50	\$56

Vision	Base	Buy-Up
Employee Only	\$1	\$5.50
Employee + Spouse/DP*	\$1.50	\$10.50
Employee + Child(ren)	\$1.50	\$11.50
Employee + Family	\$2.50	\$18

* Consult an accountant for taxation and imputed income rules applicable to domestic partners and children of domestic partners..



QUESTIONS?

If you have questions about Rubrik's employee benefits program, please don't hesitate to reach out to benefits@rubrik.com.



For additional benefit details, visit the **Rubrik Benefits Microsite** or scan the QR code.