



2023

U.S. RUBRIKAN BENEFITS



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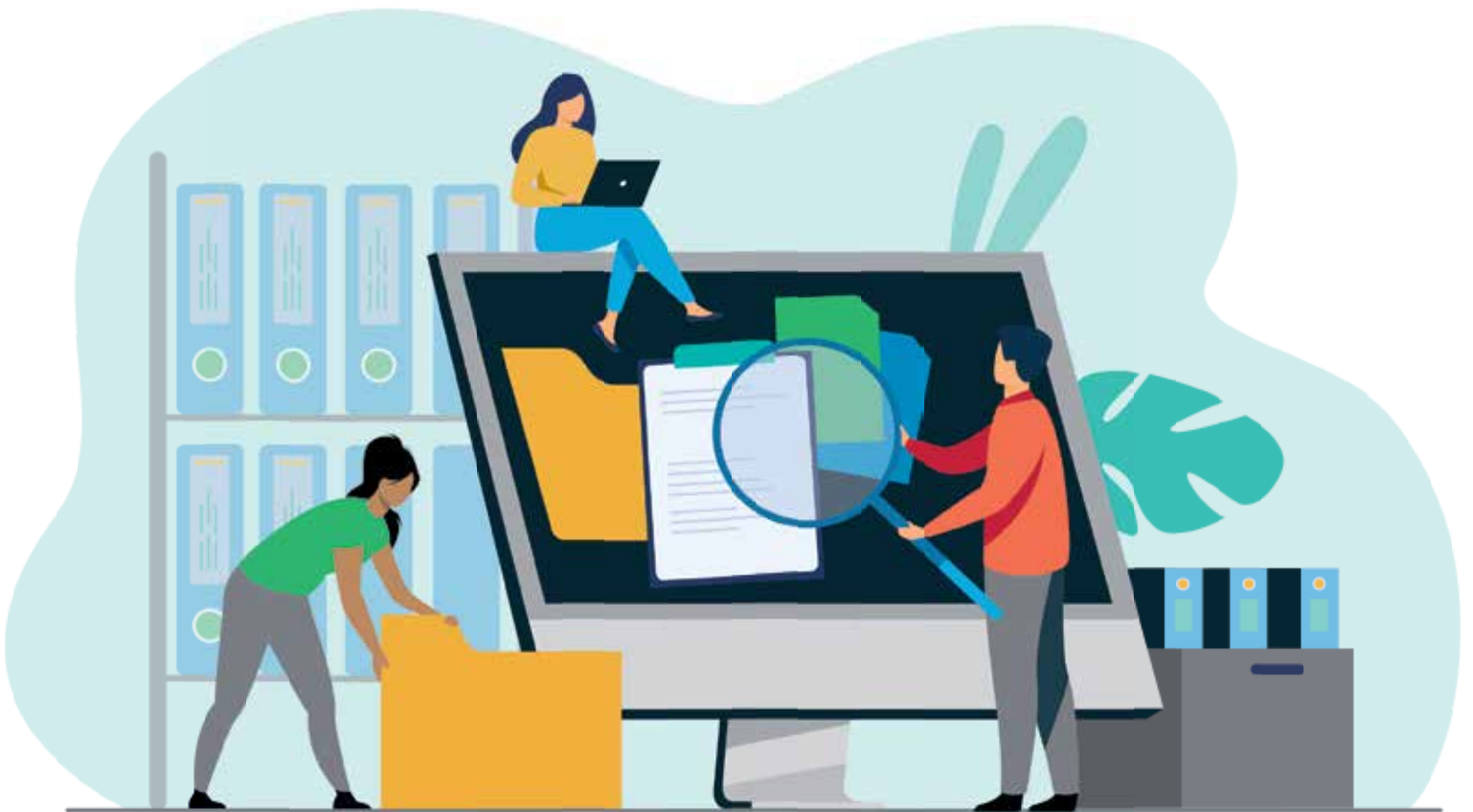
Watch this short video on our [Benefits Microsite](#) to learn more about your offerings and how to enroll.



WELCOME

At Rubrik, Inc., it's you who makes a difference in our success. That's why you have the opportunity to choose from a variety of benefits that can make a real difference in your life. We offer a broad range of benefits, including health care, life insurance, disability insurance, and much more. You can customize a benefits program that's exactly right for you and your family.

This guide provides a summary of your benefit options. Please review it carefully and make your elections within your enrollment period. All elections are irrevocable unless you have a **Qualified Life Event** (such as a birth, death, divorce, marriage, etc.).



If you have questions about your benefit choices, or about how to enroll, please visit the **Benefits Section of The Cube**. Still can't find what you need? Contact the Rubrik Benefits Team at benefits@rubrik.com.



ELIGIBILITY

You are eligible for benefits if you are a U.S. Rubrikan who works at least 20 hours per week on a regular basis. Your benefits are effective on your date of hire. If you enroll in the Health Savings Account (HSA), coverage will begin on the first of the month coincident with or following your enrollment in the UMR HDHP medical plan. You may also enroll your eligible dependents for coverage. Your eligible dependents include:

- Your legal spouse or qualified domestic partner
- Children under the age of 26, regardless of student, dependency or marital status
- Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability, and who are indicated as such on your federal tax return

Changing Benefits After Enrollment

Generally, you may only change your health care and FSA benefit elections during the annual Open Enrollment period. If a big life event happens, such as marriage or birth/adoption of a child, this is considered a **Qualified Life Event** that triggers a special enrollment period for you to change your benefits. Changes must be reported in Workday within 30 days of the event. The list of qualified life events is below. Certain events, such as loss of coverage elsewhere for you, your partner/spouse or your child(ren), require documentation. If you do not update your enrollment within 30 days of the event, such as adding your just married spouse or newborn to your health plan, you will have to wait until the next annual Open Enrollment period to make changes. This is usually in November for January 1 of the following year.

Qualified Life Event

Change in marital status	Marriage or start of Domestic Partnership
	Divorce/Legal Separation
	Death
Change in number of dependents	Birth or adoption
	Step-child
	Death
Change in employment	Change in your eligibility status (i.e., full-time to part-time)
	Change in spouse's benefits or employment status





EMPLOYEE CONTRIBUTIONS

Rubrik pays the full cost of many of your benefits. The cost for employee and dependent health coverage is shared by you and Rubrik. Your benefit contributions will be taken as a semi-monthly, pretax salary reduction as outlined in the charts below.

Medical			
	UMR HDHP W/HSA	UMR PPO	KAISER HMO (CA ONLY)
Contribution			
Employee Only	\$22.00	\$49.00	\$22.50
Employee + Spouse/DP*	\$66.00	\$127.00	\$67.50
Employee + Child(ren)	\$51.50	\$100.00	\$60.00
Employee + Family	\$99.00	\$199.50	\$99.00

Dental		
	BASE	BUY-UP
Contribution		
Employee Only	\$5.00	\$17.00
Employee + Spouse/DP*	\$10.00	\$33.50
Employee + Child(ren)	\$12.00	\$40.00
Employee + Family	\$16.50	\$56.00

Vision		
	BASE	BUY-UP
Contribution		
Employee Only	\$1.00	\$5.50
Employee + Spouse/DP*	\$1.50	\$10.50
Employee + Child(ren)	\$1.50	\$11.50
Employee + Family	\$2.50	\$18.00

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



MEDICAL PLANS

Our medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.

You may select between medical plan options through UMR-UnitedHealthcare (UMR) and Kaiser (for those who reside in CA). Each medical plan offers:

- Comprehensive health care benefits
- In-network preventive care covered at 100%
- Coverage for eligible children up to age 26
- Prescription drug coverage

Choose the Plan That's Right for You

The key difference between the plans is the amount of money you'll pay each pay period and when you need care. The plans have different:

- Medical contributions – the amount you pay each pay period will be structured according to a core HDHP plan with a buy-up PPO option
 - » To ensure equitable benefits for all U.S. Rubrikans, Rubrik will contribute on average 90% of the cost of the UMR HDHP premium and you can choose to pay the difference for the UMR PPO or Kaiser HMO plans.
- Annual deductible amounts – the amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay
- Out-of-pocket maximums – the most you will pay each year for eligible network services including prescriptions
- Copay and coinsurance – money you pay toward the cost of covered services

Save when you use in-network providers

In-network providers offer the highest level of benefits and lower out-of-pocket costs. Network providers charge you reduced fees but providers outside the plan's network set their own rates, which means you may have to pay the difference if a provider's fees are above the Reasonable and Customary (R&C) limits. To find a UMR provider, search **online** under UnitedHealthcare Select Plus Network (for California members) or UnitedHealthcare Choice Plus Network (outside of California). For Kaiser providers, visit their "**Find Doctors and Locations**" page.

Medical Plan Comparison

	UMR HDHP w/HSA		UMR PPO		KAISER HMO (CA Only)
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK COVERAGE ONLY
HSA Eligibility and Funding from Rubrik	Yes; Individual: \$800/year Family: \$1,600/year		Not Eligible		Not Eligible
Calendar Year Deductible	Aggregate ¹		Embedded ²		
Individual	\$1,500	\$4,500	\$250	\$500	None
Family	\$3,000	\$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
Lifetime Maximum	Unlimited		Unlimited		Unlimited
Coinsurance / Copays					
PPO Coinsurance	10%*	30%*	10%*	30%*	N/A
Preventive Care	No Charge	30%*	No Charge	30%*	No Charge
Primary Care Physician, Specialist	10%*	30%*	\$15	30%*	\$20
Virtual Visits (Teladoc for UMR members — not covered out-of-network)	No Charge (\$49 before ded. met)	N/A	No Charge	N/A	\$20
Lab/X-ray	10%*	30%*	No Charge	30%*	No Charge
Urgent Care	10%*	30%*	\$50	30%*	\$20
Emergency Room	10%*		\$100		\$100
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
Mail Order Rx (UMR: up to 90-day supply, Kaiser: up to 100-day supply)					
Tier 1	\$20*	Not covered	\$20	Not covered	\$20
Tier 2	\$60*		\$60		\$60
Tier 3	\$100*		\$100		N/A

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

** For our UMR medical plan members, prescriptions will default to the generic version of your medication. Can't take the generic? Your prescribing physician simply needs to note "dispense as written" and you will pay the applicable brand copay.

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).



HEALTH SAVINGS ACCOUNT

An HSA is a triple tax-advantage personal savings account you can use to pay for qualified out-of-pocket health expenses with pretax dollars — now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses as well as those of your eligible dependents*, even if they are not covered by the HDHP medical plan. The HSA administrator is HSA Bank.

How a Health Savings Account Works

Eligibility



- You must be enrolled in the High Deductible Health Plan.
- Must not be enrolled in Medicare, be a dependent on another health plan, or have any other disqualifying coverage.
- Cannot be claimed as a dependent on another person's tax return.

Rubrik's HSA Contribution



- \$33.33 per pay period if you are enrolled in self-only, or individual, coverage (\$800 annually).
- \$66.66 per pay period if you are enrolled with covered dependents (\$1,600 annually).
- An HSA Bank account will be established on your behalf, so that Rubrik may fund the contributions.

Your Contributions



You contribute on a pretax basis and can change how much you contribute from each paycheck up to the IRS annual maximum of \$3,850 (up to \$800 from Rubrik and optional \$3,050 from you) if you enroll only yourself or \$7,750 (up to \$1,600 from Rubrik and optional \$6,150 from you) if you enroll with any number of dependents. You can make an additional \$1,000 catch-up contribution if you are age 55+.

Enroll or Change



You can enroll in your HSA or change your contribution at any time in Workday. All changes must be future dated. New enrollments into the Rubrik HSA plan after December 2 through December 31 for the current tax year are not permitted. Even if you do not want to contribute, elect "\$0" in Workday to ensure you receive Rubrik funding into the HSA.

Eligible Expenses



Medical, dental, vision and prescription drug expenses incurred by you and your eligible family members. You may also pay for Long Term Care premiums, Medicare, and in some cases, COBRA premiums. If you want to enroll in a Health Care FSA, you are eligible to enroll in a Limited Purpose FSA.

Using Your Account



Once HSA funds have been deposited to your account, they are available for use. Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket and reimburse yourself any time in the future, or save your HSA money for future health care expenses. Invest your available HSA funds for even more tax-free growth potential.

Remaining Funds



Money left in your HSA at the end of the year will roll over to the next year — you'll never lose your HSA dollars. If you leave Rubrik or retire, you can take your HSA with you and continue to pay and save for future eligible health care expenses.

Your HSA is Always Yours — No Matter What!

One of the best features of an HSA is that any money left in your HSA account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave Rubrik or retire, your HSA goes with you!**

The Triple Tax Advantage

- 1 You can use your HSA funds to cover qualified medical expenses, plus dental and vision expenses too — tax free***.
- 2 HSA funds can be invested and grow over time — tax free***.
- 3 You can save your HSA funds to use for your health care when you leave Rubrik or retire — tax free***.

* Generally excludes domestic partners and children of domestic partners. Consult an accountant for further details.

** Monthly account fee will apply after termination. Currently, the monthly retail rate is \$2.50 with a \$3,000 balance waiver.

*** Tax-free in all states except CA and NJ. A minimum balance of \$1,000 is required to use your HSA funds for investing. Investment options are provided by HSA Bank.

The HDHP and HSA: How They Work Together

We get it, a high deductible health plan might feel daunting. Did you know you can continue to see the same doctors under the same PPO network and you'll be billed later for office visits? The High Deductible Health Plan (HDHP) lets you take advantage of much lower payroll premiums and receive tax-free Rubrik funding into a Health Savings Account (HSA)! You can use the HSA contributions from Rubrik to pay deductible expenses, save for the future, or invest the funds into retirement. Add your own funds to the HSA as well to help your balance grow even faster.



Free In-Network Preventive Care

To emphasize the importance of wellness, preventive care is covered at 100%, if you receive this care from in-network providers.



Deductible

You pay for your initial medical costs until you meet your annual deductible. This deductible is higher compared to the other medical plans, but can be offset by pretax HSA contributions.



Coinsurance

After your deductible is met, you'll pay a portion of the expenses (10%) through coinsurance or copays for prescriptions until you reach the out-of-pocket maximum.



Out-of-Pocket Maximum

The plan limits the total amount you'll pay each year. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible, in-network expenses for the remainder of the year.

How the HSA Works

Please note: Funds available for reimbursement are limited to the balance in your HSA.

Choose the HDHP and HSA during your Benefits Enrollment in Workday.

Elect how much you want to contribute (tax-free*) to your HSA each pay period. If you do not wish to personally contribute, simply enroll and elect \$0. Do not waive the HSA benefit in Workday, as this will opt you out of Rubrik contributions to your account.

Rubrik establishes your HSA Bank account on your behalf so you don't have to! Be on the lookout for a Welcome packet from HSA Bank 2-3 weeks after you enroll.

Contributions begin the 1st of the month following or coinciding with your benefit event date and are automatically deposited into your HSA Bank account.

Use money in your HSA for eligible medical, dental and/or vision expenses.

Money left over at the end of the year rolls over for future use. Additionally, you can choose to invest your HSA funds, which may help your savings grow even faster.

Example

Yolanda enrolls herself only in the HDHP with HSA. She chooses to use her HSA to pay for covered services — this reduces her out-of-pocket amount needed to meet her deductible before her health plan begins to pay.

Year 1 Example	Year 2 Example
Rubrik deposits \$800 in Yolanda's HSA	Rubrik deposits \$800 in Yolanda's HSA
She contributes \$2,800 for a total of \$3,600	She contributes \$2,800 for a total of \$3,600
	\$2,900 rolls over from last year for a total of \$6,500
She uses her HSA to pay \$700 of eligible expenses	She uses her HSA to pay \$1,250 of eligible expenses
She has \$2,900 in her HSA to roll over to next year	She has \$5,250 in her HSA to roll over to next year

Please Note: If you are a new hire and contributed to an HSA at a previous employer, those contributions count towards your annual maximum and you might need to reduce your contributions at Rubrik. Interested in consolidating your accounts? Visit the [HSA Bank](#) site for rollover instructions.

* Tax-free in all states except CA and NJ.

HDHP vs PPO Plan Comparison – Which Plan Is Right For You

Scenario 1

Meet Robert



Robert is 27 years old and only needs to cover himself for medical coverage. Robert generally has low medical costs and his annual care usually consists of a preventive exam and flu shot. For the 2022 plan year Robert elected to enroll in the UMR HDHP. During the year he ended with some additional unexpected costs.

Here is an overview of what Robert’s 2022 medical care and out-of-pocket costs are under each UMR plan:

	UMR HDHP	UMR PPO
Annual Paycheck Contribution	\$528	\$1,176
Annual Medical Care		
Preventive Care Exam	\$0	\$0
Flu Shot	\$0	\$0
Generic Rx (2 scripts)	\$50	\$20
1 Primary Care Visit	\$150	\$15
1 Specialist Visit	\$200	\$15
Total Medical Costs	\$400	\$50
Applied to Deductible	\$400	\$0
Taxes	\$0	\$15
Total Expenses:	\$400	\$0
Rubrik HSA Funds	\$800	N/A
Robert’s Total Medical Costs	\$928	\$1,241
Remaining HSA Balance	+\$400	\$0

Robert chose to re-enroll in the **UMR HDHP** plan in 2023 because of the overall cost savings it provides and the remaining HSA funds from Rubrik which can be used for any future year health care expenses.

HDHP vs PPO Plan Comparison – Which Plan Is Right For You

Scenario 2

Meet Sarah



Sarah is 35 years old and married with two children. Sarah typically enrolls in a PPO plan because her children often have unexpected medical costs and she likes predictability. Sarah elected the UMR PPO in 2022 to have a better idea of what her family copays are for known healthcare costs. They normally have medium to high healthcare costs and this year was no exception.

Here is an overview of what Sarah’s 2022 medical care and out-of-pocket costs are under each UMR plan:

	UMR HDHP	UMR PPO
Annual Paycheck Contribution	\$2,376	\$4,788
Annual Medical Care		
Preventive Care Exam	\$0	\$0
1 Brand Rx (monthly)	\$540	\$360
Generic Rx (4 scripts)	\$100	\$40
9 Primary Care Visits	\$1,350	\$135
7 Specialist Visits	\$1,040	\$105
1 X-ray	\$20	\$0
1 Outpatient Surgery	\$800	\$1,250
1 Hospital Inpatient Stay (\$50k)	\$3,150	\$2,250
Total Medical Costs	\$7,000	\$4,140
Deductible Met	Yes \$3,000	Yes \$500
Taxes	\$0	\$1,242
Total Expenses:	\$9,376	\$8,928
Rubrik HSA Funds	-\$1,600	N/A
Sarah’s Total Net Medical Costs	\$7,776	\$10,170

Sarah chose to enroll in the **UMR HDHP** plan in 2023 because her family’s net out-of-pocket costs after HSA contributions were lower than on the UMR PPO plan.



MENTAL HEALTH

Modern Health Mental Health Program

We strive to provide comprehensive coverage and we believe mental health is a basic health care need that should be easy and simple to access. This program is a robust mental health program with best in class providers in all locations Rubrikans live and work. Modern Health provides a tiered service model that offers several options for care to meet the various needs of you and your family members during difficult moments in everyday life or in times of crisis.

- You and each of your dependents have access to the following at **no cost** to you:
 - » 10 one-on-one video sessions with certified mental health, professional, or financial wellbeing coaches (per member/per plan year)
 - » 10 one-on-one video or in-person sessions with licensed clinical therapists (per member/per plan year)
 - » Unlimited group support sessions (known as Circles), designed to be safe spaces for sharing & learning with others
 - » Guided Meditations on managing stress and proactively building resilience
 - » Ongoing wellbeing assessments to check-in on your wellbeing over time
 - » And more!

The Difference Between Coaching and Therapy Sessions

<p>A certified coach uses evidence-based approaches to help you through a challenge you may be facing. They address non-clinical symptoms, such as burnout or stress, helping you gain a deeper awareness of self, identify growth opportunities, and create action plans for your personal goals.</p>		<p>A licensed therapist works with you to understand and address mental health concerns. Therapy may be recommended or requested for clinical concerns, such as ADHD or depression, for which the duration or severity of symptoms significantly interfere with emotional, social, and/or occupational functioning.</p>
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Modern Health’s 5 Wellbeing Pillars

Your wellbeing is tied to all aspects of your life. Modern Health has tools, coaches, and therapists to help you through the following areas when and how you need it. These pillars list a short sample of the many aspects where Modern Health can help.

Emotional	Professional	Social	Physical	Financial
<ul style="list-style-type: none"> ▪ Spirituality ▪ Anxiety ▪ Autism ▪ Depression ▪ Obsessions and Compulsions ▪ Trauma 	<ul style="list-style-type: none"> ▪ Work/Life Balance ▪ Burnout ▪ Navigating Change ▪ Workload ▪ DEI at Work 	<ul style="list-style-type: none"> ▪ Romantic Relationships ▪ Friendships ▪ Divorce/Breakups ▪ Community Inclusion and Belonging 	<ul style="list-style-type: none"> ▪ Exercise ▪ Healthy Diet ▪ Medical/Health ▪ Sleep ▪ Chronic Conditions 	<ul style="list-style-type: none"> ▪ Budgeting ▪ Saving ▪ Debt ▪ Investment ▪ Financial Wellbeing



EMOTIONAL SUPPORT RESOURCES

Modern Health EAP and Work-Life Services via WPO

modernhealth.helpwhereyouare.com | 833-322-1931

Code: Rubrik

Modern Health also gives you access to 24/7 support for a wide range of personal issues or services, including:

- **Daily living services** – Need help with household repairs? Planning an event or vacation? Modern Health will confirm availability, services and prices for businesses/consultants so you can make an easy informed decision.
- **Child care, tutoring and elder care assistance** – Finding the right resources for a child or an older adult can be a challenge. Modern Health will help you find what kind of help you need caring for children or elders in your life. They will give you names and number of providers in your area, including tutoring services.
- **Legal services** – Talk to a professional over the phone or face-to-face about: civil, consumer and criminal law, personal and family law, including adoption, divorce and custody issues, real estate, and estate planning.
- **Financial services** – Talk to an advisor about budgeting, credit and financial questions (investment advice, loans, etc.), and retirement planning.
- **Identity theft recovery services** – Modern Health will give you information on ID theft prevention. If your identity is stolen, you will be connected to a fraud resolution specialist who can help.
- **24/7 Counselor Phone Line** – For urgent needs and critical incidents, connect with a counselor within seconds for immediate support.

UMR Telehealth & Behavioral Health Resources

teladoc.com | 800-Teladoc

- Telehealth program is available to all UMR members
- Teladoc connects you with a board-certified doctor 24/7/365 through the convenience of phone or video consults. Within minutes, a doctor will contact you ready to listen and resolve your issue.
- You can get the care you need – including most prescriptions – for a wide range of minor conditions.
- Schedule a visit with a therapist or psychiatrist, 7 days a week for challenges like depression, anxiety, stress, not feeling like yourself and many others.
- Low or no cost to UMR members!*

* HDHP participants pay \$49/visit until you've met your annual deductible.

Kaiser Telehealth and Behavioral Health Resources

kp.org/mydoctor/videovisits

- Available exclusively for Northern California Kaiser members
- Convenient access to the service from your home or office using your laptop or smartphone
- Secure and easy way to visit with your doctor
- No cost to the member!

Self-Care Apps

If you are enrolled in Kaiser, you will have free access to download meditation and resilience apps, such as Calm and myStrength, to support your mental health and wellbeing. Visit www.kp.org/selfcareapps to learn more.



FAMILY PLANNING

Family Planning and Fertility Program

Carrot is an inclusive family-forming benefit helping our eligible Rubrikans and their partners pursue any path to parenthood. Unlike many plans that require a medical diagnosis of infertility, benefits through Carrot ensures access to quality care regardless of a diagnosis.

Coverage	Description
Fertility Services & Conception Support	<ul style="list-style-type: none"> Personalized fertility care for everyone and their partner/spouse Assessments, ultrasounds, blood work and other simple tests 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 that helps females and couples get pregnant faster through timed intercourse
Telehealth	<ul style="list-style-type: none"> OBGYNs Lactation Consultants Emotional wellbeing experts (who focus on miscarriage, postpartum anxiety and depression, infertility anxiety and depression support) Nutritionists Support from doulas & midwives
Adoption/Surrogacy	<ul style="list-style-type: none"> One-on-one relationships with Care Navigators to help you pick an agency, understand costs, and meet your individual needs Access to over 600 high-quality adoption agencies and 200 gestational carrier agencies Unlimited access to practicing adoption and surrogacy attorneys to help navigate your journey
Online Resources	<ul style="list-style-type: none"> Expert-authored resource library to support healthy decision-making
Coaching and Clinical Navigation	<ul style="list-style-type: none"> Unlimited text, video, and phone access to a dedicated Care Team and experts (including fertility doctors, lawyers, emotional counselors)
Reimbursement Limit	<ul style="list-style-type: none"> Eligible expenses can be reimbursed at 100% up to \$25,000 per lifetime per employee/household.

Access the program and connect to the Carrot care team by registering with your Rubrik email at app.get-carrot.com/signup.

Special Note for Employees Enrolled in a HDHP:

If you are enrolled in an HDHP (a plan that generally permits you to make or receive HSA contributions), you must meet the IRS statutory deductible which is \$1,500 for an individual and \$3,000 for a family. This limitation is designed to ensure that the infertility HRA does not cause you to become ineligible to make or receive HSA contributions. In most cases, out-of-pocket expenses for infertility services do not count toward satisfying the HDHP statutory deductible because they are not covered by the plan.



DENTAL PLANS

Your dental health is an important part of your overall wellness. Dental insurance gives you a reason to smile — it's affordable and covers preventive care (including regular checkups) as well as fillings, bridges, crowns, and other dental services.

Rubrik offers two dental plans through MetLife. With both plans you may visit any dentist you choose, but in-network providers offer greater discounts and can file your claims for you. If you prefer to see an out-of-network provider, keep in mind, since they are not under a contract, they may charge you for any amount billed in excess of the negotiated discounted rate.

The amount you pay for your coverage is based on who you cover and which plan you choose. Your dental coverage is part of the MetLife PDP Plus network. You can find a list of participating providers here: [metlife.com](https://www.metlife.com).

	MetLife DPPO Base		MetLife DPPO 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
Preventive Care				
Exams & Cleanings (every 6 months**), X-rays, Fluoride Treatments		\$0		\$0
Basic Services				
Fillings, Space Maintainers, Sealants, Extractions, Oral Surgery, Endodontics, Periodontics, Emergency Exams		20%***		10%***
Major Procedures				
Crowns, Implants, Inlays/Outlays, Dentures and Bridgework, Repairs		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.

** Preventive care does not reset each plan year, it is covered on a rolling six month basis.

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



VISION PLANS

Rubrik offers a choice of two vision plans through VSP. These plans provide affordable, quality vision care nationwide.

Although vision care services and supplies are covered in-network and out-of-network, your benefits are generally greater when you use in-network providers. Your costs are based on the family members you choose to cover.

You can find a list of participating VSP Signature providers here: vsp.com.



	VSP Base		VSP Buy-Up	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	You Pay	Reimbursement	You Pay	Reimbursement
Wellvision Exam	\$0	Up to \$50 after exam copay	\$0	Up to \$50 after exam copay
Contact Lens Fitting	Up to \$60	Up to \$105	Up to \$60	Up to \$105
Covered Services – Lenses				
Single Lenses	\$25 copay	Up to \$50	\$0*	Up to \$50
Bifocals		Up to \$75		Up to \$75
Trifocals		Up to \$100		Up to \$100
Frames	Balance over \$130 allowance**	Up to \$70	Balance over \$200 allowance***	Up to \$70
Covered Services – Contacts in lieu of Frames/Lenses				
Contacts – Elective	Balance over \$130 allowance	Up to \$105	Balance over \$200 allowance	Up to \$105
Benefit Frequency				
Exams	Once every calendar year		Once every calendar year	
Lenses	Once every other calendar year		Once every calendar year	
Frames	Once every other calendar year		Once every calendar year	
Contacts	Once every other calendar year		Once every calendar year	

* 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.



FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Accounts (FSAs) allow you to pay for eligible health care and dependent care expenses using tax-free dollars. **You do not need to participate in Rubrik’s health plans to enroll in the Rubrik FSAs.** There are three types of FSAs – the Health Care FSA, the Limited Purpose FSA and the Dependent Care FSA:



Health Care FSA

You can use this account to pay for out-of-pocket costs under your medical, dental and vision plans such as copays, coinsurance, deductibles, prescription expenses, lab exams and tests, contact lenses and eyeglasses.



Limited Purpose FSA

Used if you are enrolled in the HDHP with HSA medical plan; it works the same way as the standard Health Care FSA. However, you may only use it to pay for eligible dental and vision expenses, and post-deductible medical expenses.



Dependent Care (Day Care) FSA

Used to pay for day care expenses associated with caring for your child(ren) age 12 and under or adult/elder tax dependents that are necessary for you and your spouse to work or attend school full-time. The Health Care FSA cannot be used to pay for day care expenses and vice versa. The Dependent Care FSA is NOT for your dependents’ health care expenses.

It’s Easy to Use These Accounts

- 1 First, you contribute to the account(s) with pretax dollars deducted from your paycheck. That means no taxes (federal, state or Social Security) will be withheld from any of those dollars.
- 2 Then, you pay for certain eligible expenses out of your pocket as usual. You may use your FSA debit card or submit a claim (along with the appropriate documentation) to be reimbursed for those expenses from the dollars in your account.

Important Notes!

There is a “use it or lose it” rule imposed by the IRS. In other words, if you do not spend all the money in your FSA by the deadline, any unused dollars in your account(s) after the deadline will be forfeited. Please note your Health Care and Limited Purpose FSA do include a rollover provision. This means you may carry over up to \$570 of unused FSA dollars from 2022 to be spent in 2023. You may carry over \$610 from 2023 into 2024.

If you are a participant in a Health Savings Account (HSA), you are not eligible for the Health Care FSA; however, you may enroll in a Limited Purpose FSA.

	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Annual Limit	Contribute up to \$3,050 per year, pretax.		Contribute up to \$5,000 per year per household, or \$2,500 if married and filing separate taxes.
Reimbursement Process	Receive a debit card to pay for eligible health care expenses.	Receive a debit card to pay for eligible dental and vision expenses.	Use the FSA debit card to pay for eligible expenses or submit claims for reimbursement. For day care, access only what is contributed to date.
Eligible Expenses	Medical copays, deductibles, oral surgery copays, eyeglasses, over-the-counter medications prescribed by your doctor.*	Post-deductible medical expenses, dental and vision copays, coinsurance, deductibles and eyeglasses.*	Day care, preschool, after-school programs, and summer day camp for children age 12 and younger; adult custodial care for adult tax dependents living in your home.
Claims Submission	Submit claims up to March 31 of the following year for expenses from January 1 to December 31.**		
Use It or Lose It Rule	If you do not claim all the money in this FSA by March 31, unused dollars will be forfeited per IRS regulations for pretax contributions. However, this account includes a rollover provision. This means you may carry over up to \$570 of unused FSA dollars from 2022 to be spent in 2023. You may carry over \$610 from 2023 into 2024.		If you do not claim all the money in this FSA by March 31, unused dollars will be forfeited per IRS regulations for pretax contributions.

* For a full list of eligible expenses, please visit the searchable database on the Navia participant [site](#).

** If you leave Rubrik, only expenses incurred on or before your employment end date are eligible.



COMMUTER BENEFITS PROGRAM

Use pretax dollars to pay for your parking or public transportation expenses while commuting to work. This program, through Edenred, is voluntary and you may participate on a month-to-month basis. Both payroll contributions and reimbursements cannot exceed the monthly IRS limits. Unused funds in any month are rolled over to the next month's contribution. The contribution amounts are current as of the time of this publication but are subject to change by the IRS.

ACCOUNT	USE FOR	CONTRIBUTIONS
Transportation or Public Transit	Monthly passes, tokens, fare cards/vouchers (transit and vanpool expenses) for you	\$300 monthly maximum
Parking	Fees associated with parking at or near your place of employment, or parking at or near public transportation to get to work (e.g., parking at a bus or subway station)	\$300 monthly maximum
Micromobility	Transportation using lightweight vehicles such as bicycles or scooters, especially electric ones that may be borrowed as part of a self-service rental program in which people rent vehicles for short-term use	\$300 monthly maximum
Bicycle*	If you commute to work on a bicycle, you are eligible to receive a subsidy of up to \$20 a month from Rubrik. The subsidy can be used toward expenses related to your bicycle maintenance and commute	\$20 monthly maximum

* Please note: You are only eligible for a bicycle subsidy if you are not receiving any other type of transportation benefit from Rubrik during the same month (e.g., Transit expenses).



LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

It's important to give some serious thought to what expenses and income needs your dependents would have if something happened to you. To make sure you have financial protection, Rubrik offers employer-paid Group Life and AD&D insurance, Business Travel Accident insurance through AIG, plus optional, employee-paid Voluntary Life and AD&D insurance through Lincoln.

Group Life insurance is provided at no cost to you, and you are automatically enrolled even if you don't elect medical coverage. You may choose to reduce your automatic coverage to avoid taxation.

Group AD&D insurance is provided as part of your Basic Life coverage and provides you specified benefits for a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that death occurs from an accident, 100% of the AD&D benefit would be payable to your beneficiary(ies).

Coverage Level	Coverage Amount
Employee	Standard: 2x your annual earnings, rounded to the next \$1,000, up to a maximum of \$1,000,000
	Basic: \$50,000 (elect to avoid imputed income – see callout box below)

Imputed Income

Under current tax laws, imputed income is the value of your Basic Life insurance that exceeds \$50,000 and is subject to federal income, Social Security, and state income taxes, if applicable. This imputed income amount will be included in your paycheck and shown on your W-2 statement.



You may purchase additional Voluntary Life and AD&D insurance. If you purchase coverage for yourself, you may also purchase coverage for your spouse/domestic partner and/or child(ren).

If you elected some coverage when first eligible, you may increase coverage by up to two increments during the annual Open Enrollment period up to the Guaranteed Issue (GI) without Evidence of Insurability (EOI) for yourself or your spouse.

Guaranteed Issue and Evidence of Insurability

Employees and spouses who elect coverage when first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). For Rubrikans, the GI is \$350,000; for spouses, the GI is \$50,000. If the amount requested is more than GI, you will need to provide EOI and be approved by Lincoln before the amount over GI becomes effective.

	Increments	Guaranteed Issue	Maximum
Employee	Existing coverage may be increased by \$10,000 or \$20,000, up to GI	Up to \$350,000	\$750,000 if approved with EOI
Spouse	Existing coverage may be increased by \$5,000 or \$10,000 up to GI with no EOI	Up to \$50,000	\$250,000 if approved with EOI
Child(ren)*			\$10,000 per child

* This coverage is billed as a single rate, but all children up to age 26 are covered.

Age	Monthly employee Rate per \$1,000	Monthly Spouse Rate per \$1,000
<25	\$0.04	\$0.04
25 - 29	\$0.04	\$0.04
30 - 34	\$0.05	\$0.05
35 - 39	\$0.07	\$0.07
40 - 44	\$0.10	\$0.10
45 - 49	\$0.15	\$0.15
50 - 54	\$0.23	\$0.23
55 - 59	\$0.41	\$0.41
60 - 64	\$0.66	\$0.66
65 - 69*	\$1.10	\$1.10
70 - 74*	\$1.81	\$1.81
75+*	\$2.06	\$2.06
Employee AD&D Rate		\$0.02 per \$1,000
Spouse AD&D Rate		\$0.02 per \$1,000
Child AD&D Rate		\$0.025 per \$1,000

* The amount of Life and Accidental Death and Dismemberment Insurance will reduce to 67% for ages 65-69, and to 50% for those ages 70 and over.



DISABILITY INSURANCE

Disability insurance, provided through Lincoln, replaces a portion of your income when you are unable to work due to a qualified illness or injury. In addition to this insurance, Rubrik provides paid leave of absence for eligible leave types (see next page).

Short-Term Disability (STD)

Pregnancy, a scheduled surgery, or an unplanned illness or injury could keep you off the job and without income for an extended period of time. STD can protect part of your paycheck should you become disabled.

STD is provided at no cost to you. You are automatically covered as a full-time Rubrikan – no enrollment is needed.

Coverage	Benefit
Short-Term Disability	<ul style="list-style-type: none"> 60% of your weekly earnings to a \$3,000 weekly maximum for 13 weeks. Benefit begins after 7 days of disability.

Long-Term Disability (LTD)

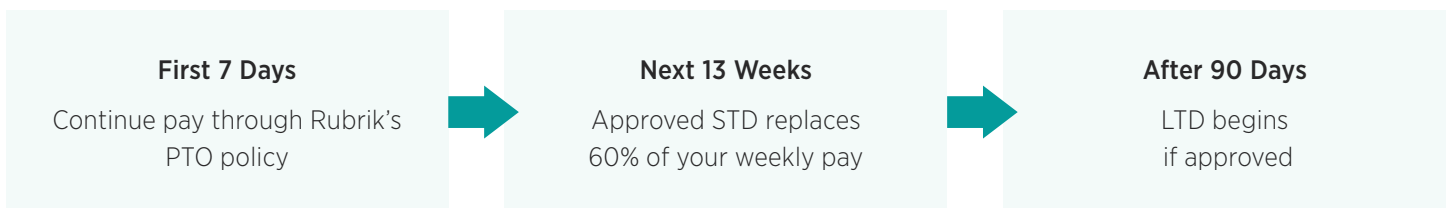
LTD ensures you have a portion of your income replaced if you can't work for an extended period of time due to an illness or injury. This coverage is coordinated with other benefits you may receive while disabled, such as Social Security and Worker's Compensation. LTD payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever comes first. Certain exclusions and pre-existing condition limitations may apply.

LTD is provided at no cost to you – you are automatically covered as a full-time Rubrikan and no enrollment is needed.

Coverage	Benefit
Long-Term Disability	<ul style="list-style-type: none"> 60% of your monthly earnings to a \$20,000 monthly maximum. Benefit begins after 90 days of disability, and payments will last for as long as you are totally disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner.

An Example: How STD and LTD Can Work Together

Let's say you have an accident on the ski slopes and you must be away from work due to your injuries. Here's how your disability benefits would work:



A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training, or experience. Disability earnings are taxable and may be offset by other sources of income such as flexible time off, severance, or statutory disability payments (include CA SDI, NY DBL or NJ TDB). You may be eligible for Rubrik Leave Pay; see the Rubrik Time Off and Leave Policy for details.



LEAVE OF ABSENCE

If you need to take time off for medical reasons, to spend time caring for a loved one or even to bond with a new baby, Rubrik provides generous leave policies including paid leave, so that when combined with STD/LTD, you continue to receive 100% of your base pay so you can focus on what matters most – you and your family’s wellbeing

Leave Type	Duration
Medical Leave	Up to 12 weeks in a rolling 12-month period.
Maternity Leave	Up to 20 weeks, covers medical disability and parental baby bonding under one policy.
Parental Leave	Up to 12 weeks within the first 12 months from the date of birth, adoption, or foster placement.
Care of a Family Member* with a Serious Health Condition	Up to 12 weeks in a rolling 12 month period.

*A Family Member can be a Spouse, Domestic Partner, Children (including stepchildren or foster children), Deemed parental figures, In-laws, Siblings, or Grandparents.

Rubrik leave payments are coordinated with government programs such as State Disability Insurance and Paid Family Leave, when those are available, as well as Short-Term Disability administered through our insurance carrier. To verify you are receiving appropriate salary continuation from Rubrik, it is your responsibility to provide TRISTAR with documentation on the amount of pay you receive from state disability or paid family leave.

Watch this [video](#) to learn more about Rubrik’s LOA policies and processes.

Requesting Leave of Absence (LOA)

When you need to take extended time off for an eligible leave, contact your manager and the Benefits Team as soon as possible to start the process for filing your LOA. Then, contact TRISTAR at 844-702-2352 or visit rubrik.ess-absencetracker.com to report the leave.





PLANNING FOR RETIREMENT

Preparing for retirement is a top priority of smart financial planning. Rubrik sponsors a 401(k) Plan through Fidelity to help you start saving now. Fidelity offers a variety of investment options to grow your earnings.

Eligibility

You are eligible for the 401(k) plan on your first day of employment. Your eligibility will be established with Fidelity in the first two weeks of employment. Once established, you may change 401(k) contributions, designate beneficiaries, and allocate your asset distribution at any time through Fidelity. You do not need to wait for annual enrollment to make changes. Changes may take up to 2 pay periods before taking effect. If no action is taken, you will be automatically enrolled after 30 days of establishing eligibility at a 6% deferral rate, invested into a Target Date Fund.

Advantages of a Roth 401(k)

Traditional 401(k) contributions are pretax, so you don't pay taxes until you withdraw the money in retirement. Roth 401(k) distributions are post-tax, so you pay taxes during the year when you make contributions, but you don't pay taxes when you withdraw the funds in retirement. Funds grow tax-free in a Roth account.

While you may elect to make contributions to both a traditional 401(k) and a Roth 401(k), you may only contribute a combined total of \$22,500 per year. If you're age 50 or older, you can make "catch up" contributions up to \$7,500 per year. You don't need to make a separate election to contribute additional "catch up" funds. Your contributions will simply continue until you meet the annual "catch up" limit. You may also choose to contribute above the IRS limits via after-tax 401(k) contributions and set up automatic in-plan conversion of these contributions to Roth. See your 401(k) materials for details.

401(k) at a Glance

- **You are eligible to participate in the 401(k) plan immediately.**
- **In 2023, you may fund up to the IRS maximum of \$22,500 in combined pretax and Roth contributions.**
- **Contribute up to an additional \$43,500 in after tax funds.**
- **If you are age 50 or over, you can make "catch-up" contributions up to \$7,500.**

Save for Retirement Like a Pro

- Start saving as soon as possible to grow your retirement account.
- Begin with small contributions, if necessary, and increase contributions over time.
- Make setting aside money for retirement a habit.
- Understand investment returns may fluctuate.
- Let it sit. Avoid penalties by leaving funds in your 401(k) until retirement.
- If you change jobs, you can roll over your retirement account.



Keep Track of Your 401(k)

Fidelity Benefit Call Center: 800-835-5095; Planning and Investment Services: 866-602-0636
Online at <https://nb.fidelity.com>.



ADDITIONAL BENEFITS

Travel Assistance Program

If you're looking for peace of mind while traveling, consider the Travel Assistance program offered by Lincoln. It offers toll-free emergency assistance to you, your spouse, and your dependents 24 hours a day, seven days a week when you're traveling 100 miles or more from your primary home for 90 days or less.

Business Travel Accident (BTA)

AIG Travel Guard BTA insurance offers coverage in the event of a medical emergency, or accidental death or dismemberment when you're traveling for business. In addition, this coverage includes:

- 24-hour worldwide business travel protection for employees, their spouse and children (when traveling at the expense of Rubrik)
- Travel assistance services
- Emergency medical evacuation
- A benefit for lost or stolen personal items

Forma Wellness Reimbursement

Rubrik provides you with a monthly, accruing benefit to use toward a variety of expenses to help make life easier, healthy and well. Accrued balances roll over month-to-month but not year-to-year, so be sure to submit your claims for reimbursement before the plan year is over! You can access Forma via the Okta homepage.

Monthly Benefit	\$50/Month (up to \$600 per year)
Reimbursement Process	<p>You have two options for reimbursement of your eligible expenses:</p> <ul style="list-style-type: none"> ▪ Forma Store: includes a variety of vendors that are automatically considered eligible ▪ Reimbursement Claims: submit a claim through the Forma portal to receive your taxable reimbursement on the first paycheck of the following month
Eligible Expenses*	Eligible expenses include fitness memberships, exercise and sports equipment, fitness trackers or watches, wellness apps, massages or massage tools, nutrition apps or coaching, home office peripherals, ergonomic equipment, family support services, and much more.

* Note: FSA/HSA items are not eligible for reimbursement under this program.

Financial Wellness

BrightPlan is a financial wellness solution to provide you with comprehensive financial planning support during all market conditions and stages of life. With BrightPlan you have access to:

- A sophisticated financial plan to achieve your most important financial goals
- Advice on existing investments, such as 401(k)
- Access to speak with a fiduciary Financial Advisor
- An automated Smart Budget and spending analysis
- Financial education tailored to Rubrik benefits
- You can get started with this benefit by visiting www.brightplan.com/rubrik or downloading the BrightPlan app and enrolling using activation code: **rubrik**

BrightPlan is available to you at the discounted rate of \$10/month. This benefit can be canceled at anytime for any reason.



ADDITIONAL BENEFITS

Pet Insurance

Don't forget about health care for your pet! Rubrik is pleased to offer voluntary pet insurance through FIGO to help you can save on unexpected veterinary expenses. Enroll at any time by visiting **FIGO** for your customized plan and quote. Pet insurance provides the following benefits:

- Freedom to see any veterinarian for your pet's care
- Simple claims process with direct deposit reimbursements
- 24/7 access to Live Vet for virtual visits
- Download the FIGO Pet Cloud app from the **App Store** or **Google Play** for tips, reminders and search tools.

Legal Plans

The voluntary Legal Plans, offered through ARAG, cover a wide range of legal needs.

- Network attorney fees are 100% paid in full for most covered matters.
- Save money when dealing with common legal matters.
- Access a network of local, knowledgeable attorneys who can advise and represent you.
- Use DIY Docs®, an online tool that helps you create a variety of legally valid documents, including state-specific templates.

If you use a participating attorney, the plan assists in payment for routine and preventive services such as:

Coverage	Description
Consumer Protection	Auto repair, Buy/Sell a car, Consumer fraud, Consumer protection for goods or services, Home improvement, Personal property disputes, Small claims court
Criminal Matters	Juvenile, Parental responsibility
Debt-Related Matters	Debt collection, Garnishments, Personal bankruptcy, Student loan debt
Driving Matters	License suspension/revocation, Traffic tickets
Tax Issues	IRS tax audit, IRS tax collection
Family	Adoption, Guardianship/conservatorship, Name change, Pet-related matters
Services for Tenants	Contracts/lease agreements, Eviction, Security deposit, Disputes with a landlord
Real Estate & Home Ownership	Buying a home, Deeds, Foreclosure, Contractor issues, Neighbor disputes, Promissory notes, Real estate disputes, Selling a home
Wills & Estate Planning	Powers of attorney, Trusts, Wills

Enrollment Options	Plan Cost
Base Plan	\$15.35 per month
Buy-Up Plan (includes additional services such as divorce, child custody matters, financial planning education, tax services and more)	\$21.60 per month

For a complete list of what your plan covers, visit <https://www.araglegal.com/myinfo> and enter the Access Code: **18931rb**.



2023 ANNUAL NOTICES

As a Rubrikan, you are entitled to receive Annual Notices discussing various laws and rights you have regarding your employment and benefits.

In order to conserve resources and make the required information as accessible as possible, we post this information on **The Cube**.

The following notices are available:

- Patient Protection Disclosure
- HIPAA Special Enrollment Notice
- Premium Assistance Under Medicaid and Children's Health Insurance Program (CHIP)
- Paperwork Reduction Act Statement
- Newborns' and Mothers' Health Protection Act
- Notice of Availability of Rubrik Notice of Privacy Practices
- Continuation Coverage Rights under COBRA
- Important Notice from Rubrik about Your Prescription Drug Coverage and Medicare
- Your Rights and Protections against Surprise Medical Bills

Please reach out to benefits@rubrik.com with questions or if you need additional information.





IMPORTANT CONTACTS

Coverage	Contact	Group ID	Phone	Website
The Cube > Benefits	N/A	N/A	N/A	thecube.rubrik.com/home/departments/people-nav/benefits
Mobile Wallet Card	N/A	N/A	N/A	mymobilewalletcard.com/rubrik/
Medical	UMR-UnitedHealthcare	#76-415141	800-207-3172	www.umar.com
Medical (CA ONLY)	Kaiser	#708982	800-464-4000	www.kp.org
Health Savings Account	HSA Bank	N/A	800-357-6246	myaccounts.hsabank.com
On-Demand Mental Health Program	Modern Health	N/A	Schedule via app	joinmodernhealth.com
Work-Life Services	WPO (through Modern Health)	Rubrik	833-322-1931	modernhealth.helpwhereyouare.com Code: Rubrik
Family Planning and Fertility Program	Carrot	N/A	Schedule via app	support@get-carrot.com app.get-carrot.com
Dental	MetLife	#317105	800-GET-MET8	metlife.com
Vision	VSP	#30094449	800-877-7195	www.vsp.com
Wellness Reimbursement	Forma	N/A	N/A	In-App Chat or email support@joinforma.com
Flexible Spending Accounts	Navia	RBK	800-669-3539	www.naviabenefits.com Code: RBK
Commuter Benefits	Edenred	1674	800-531-2828	edenredbenefits.com Code: RBK
Life and AD&D	Lincoln	#06-067049	888-787-2129	www.mylincolnportal.com Code: Rubrik
Disability	Lincoln	#06-067049	800-320-7585	www.mylincolnportal.com Code: Rubrik
401(k) Retirement	Fidelity	N/A	800-624-4015	www.fidelity.com
Travel Assistance Services	TravelConnect through On Call International	N/A	866-525-1955	www.mysearchlightportal.com Group ID: LFGTravel123
Business Travel Accident (BTA)	AIG Travel Guard	9155936	877-244-6871 (U.S.) 715-346-0859 (International)	aig.com/us/travelguardassistance
Financial Wellness	BrightPlan	N/A	408-933-6188 ext. 1	brightplan.com/rubrik
Leave of Absence	TRISTAR	N/A	844-702-2352	www.ess-absencetracker.com
Pet Insurance	FIGO	N/A	888-246-6918	support@figopetinsurance.com
Legal Plan	ARAG	N/A	800-247-4184	www.araglegal.com/myinfo ARAG Legal Code: 18931rb

Questions:

If you have questions about your employee benefits program or as you are enrolling in Workday, please don't hesitate to reach out to benefits@rubrik.com.



The summary of benefits for Rubrik, Inc. employees is meant only as a brief description of some of the programs for which Rubrik, Inc. employees may be eligible. All insurance contracts and plans have limitations and exclusions that apply. Please refer to and read plan documents for more complete descriptions. Rubrik, Inc. reserves the right, at its discretion, to discontinue, increase, decrease, or alter any or all plans and benefits described in this summary for any reason and at any time with or without notice.