Employee **Benefits** Summary

RIVIAN | VOLKSWAGEN GROUP TECHNOLOGIES

Benefits At A Glance

Employee Value Proposition

We have excellent benefits coverage for you and your family so you can feel secure in knowing that we've got you covered and protected; whether that is standard day-to-day expenses or for unforeseen circumstances that may arise.

Benefit	Provider
Group Life Dependent Life Long Term Disability Emergency Out of Province/Travel Assistance Virtual Health Services	canada life Policy # 413012
Extended Health Care Dental Care Health Care Spending Account	canada life Policy # 52459
Accidental Death and Dismemberment (AD&D)	CHUBB Policy # AB10597501
Short Term Disability (STD)	genex AN ENLYTE COMPANY
Group Retirement Benefits	Sun Life Plan # H4Z 01

The information provided herein is intended to provide only a summary of the principal benefits provided by your employer. The group policy is the governing document. For a detailed description of benefits, please refer to your insurance policy. If there are variations between the information provided here and the provisions of the policy, the policy will prevail.

When it comes to your benefits, get **SMART!**

Mandatory Coverage & Opting Out

As a reminder, coverage for Group Life, Accidental Death & Dismemberment (AD&D), Dependent Life, Short Term Disability (STD) and Long Term Disability (LTD) benefits are mandatory and may not be waived. You may waive Health and/or Dental Care coverage for yourself and/or your family only if you have coverage for these benefits under your spouse's benefit plan. If your spouse's coverage subsequently terminates in the future, you have 31 days to apply for coverage under the Rivian and VW Group Technology Canada, Inc.'s plan. If you do not apply within 31 days, your application for coverage may be declined or limited based on your state of health.

Changing Coverage

If you experience a life event, such as marriage, divorce, birth of a child, gain/loss of benefit coverage through spouse's plan, etc., you may apply to adjust your benefit coverage under this plan within 31 days of the life event. If your application is received after that period, you are considered a late applicant and you may not be permitted coverage without submitting 'evidence of insurability'.

S Share the cost through coordination of benefits

M Make informed decisions

A Ask questions of your healthcare providers

R Review your usage and revise if necessary

T Take action to improve your overall health

The information provided herein is intended to provide only a summary of the principal benefits provided by your employer. The group policy is the governing document. For a detailed description of benefits, please refer to your insurance policy. If there are variations between the information provided here and the provisions of the policy, the policy will prevail.

Benefits at a glance

Life Insurance

Schedule	200% of annual earnings
Non-Evidence Maximum	$678,000
Maximum	$750,000
Reduction	50% at age 65
Termination	Age 71 or earlier retirement

Dependent Life

Schedule	Spouse $20,000; Child $5,000
Termination	Age 71 or earlier retirement

AD&D Insurance

Schedule	200% of annual earnings
Non-Evidence Maximum	$678,000
Maximum	$750,000
Reduction	50% at age 65
Termination	Age 71 or earlier retirement

Disability Insurance

Short Term Disability

Schedule	66.67% of weekly earnings
Non-Evidence Maximum	$2,148
Maximum	$3,464
Definition of Disability	Total disability
Elimination Period	0 days hospital/accident; 7 days illness
Benefit Duration	26 weeks
Taxation	Taxable
Termination	Retirement

Long Term Disability

Schedule	66.67% of the first $4,500 then 50% of the remainder
Non-Evidence Maximum	$9,300
Maximum	$15,000
Definition of Disability	24-month own occupation
Elimination Period	182 days
Benefit Duration	To age 65
Taxation	Non-taxable
Termination	Age 65 or earlier retirement

Extended Health and Dental Care

Extended Health Care	
Deductible	None
Co-Insurance/**Reimbursement**	
• Prescription Drug	100%
• Major Medical Services	100%
• Hospitalization	100%
• Emergency Medical Travel	100%
Hospital Accommodation	Private Ward
Prescription Drug	
• Maximum	Unlimited
• Preventative Vaccines	Included
Private Duty Nursing	$10,000 per calendar year
Paramedical Practitioners	100%
• Audiologist, Chiropractor, Dieticians, Massage Therapist, Naturopaths, Osteopaths, Physiotherapists, Podiatrists, Speech Therapists	$500 per practitioner per calendar year
• Mental Health Practitioners	$1,500 per calendar year
Eye Exams	1 exam per 24 months (12 months for dependent children)
Vision Care	100%
• Glasses / Contact Lenses / Laser Eye Surgery	$200 per 24 months (12 months for dependent children)
Continuous Glucose Monitor (CGM)	$4,000 per calendar year
Out of Country / Travel	Trip duration matches provincial maximum
Health Care Spending Account	$300 credit allocation per calendar year
Termination	Retirement

Dental Care	
Deductible	None
Co-Insurance/Reimbursement	
• Basic Services	90%, $2,000 per calendar year
• Major Restorative	50%, $2,500 per calendar year
• Orthodontics (Children Only)	50%, $1,500 per lifetime
Scaling	10 units per calendar year
Recall	1 every 6 months
Termination	Retirement

Virtual Care Consult+

Consult+ is a virtual health care clinic that lets you connect with health-care professionals from home. With this virtual walk in-clinic, you can:

- Connect with a medical professional about you or a family member's physical or mental health
- Receive a prescription or refill for most medications
- Receive requisitions for lab tests and follow-up test results, when medically necessary

Consult+ is available 24/7, and 365 days a year.

To take advantage of these services, have your **policy contract and member ID numbers** ready, to register before you login.

You can learn more and access Consult+ through mycanadalifeatwork.com

Teladoc Medical Experts

Teladoc lets you get your diagnosis double-checked by world renowned medical experts.

Contact **Teladoc Medical Experts** when you:

- Are unsure about a diagnosis or need help deciding on a treatment option
- Would like an expert opinion related to surgery
- Have medical questions or concerns
- Would like to access international expertise for your condition
- Need assistance navigating the Canadian healthcare system

Learn more about how Teladoc can help

Visit **Teladoc.ca/canadalife** or call at 1-877-419-2378

Teladoc HEALTH

Submitting A Claim

With Canada Life, claims can be submitted in four (4) different ways:

OPTION 1

Once registered and set up with Canada Life's provider service network, have your health or dental care provider (i.e. dental office) submit the claim electronically on your behalf. Many health and dental care professionals are already set up to submit claims to Canada Life.

OPTION 2

Register and log on to Canada Life's website at mycanadalifeatwork.com and submit claims online. Please remember to hold onto your receipts for at least 12 months should you be subject to a random audit; or

OPTION 3

Download the Canada Life app and submit claims via the app; or

OPTION 4

Print a claim form from Canada Life's website, fill it out, attach the original receipt(s) to the form and mail it to the address listed on the claim form. Be sure to keep copies of all receipts in case something should get lost in the mail.

Note:

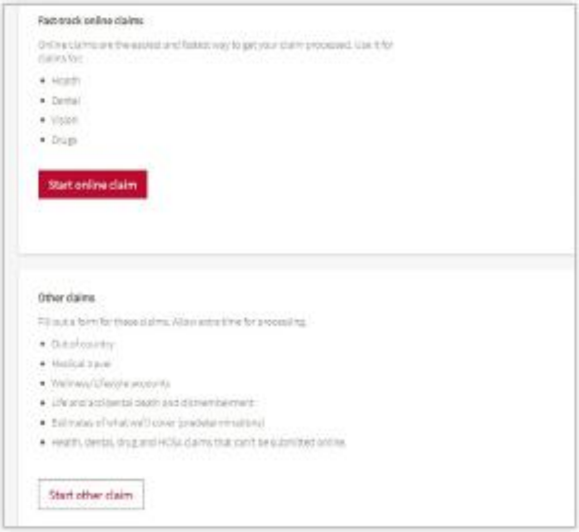
You can sign up for Direct Deposit through Canada Life's website. If you've signed up for Direct Deposit, any reimbursement issued will be deposited directly into your bank account. If not, you'll simply receive a cheque in the mail.

Visit mycanadalifeatwork.com to register for online services and to learn more about managing your benefits.

Just sign in to mycanadalifeatwork.com and select **Make a claim.**

Some claims can be submitted using the **fast-track** option.

For other expenses, you can fill out and upload a **claim form** online instead of mailing it in. These claims can take longer to process and to show up in your claims history.*

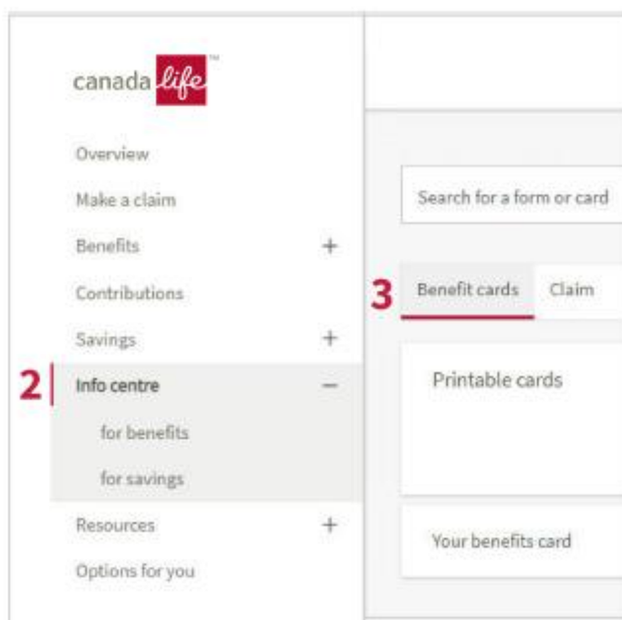


You'll get an email from **Canada Life™** when your claim is processed.

Get convenient online access to your benefits card

Follow these steps to view, save and print your benefits card.

1. Sign in to **mycanadalifeatwork.com**
2. Select **Info centre,** then **for benefits** from the left-hand menu
3. Select **Benefit cards & forms.** You can also save your card to your mobile device with the GroupNet app.



Your benefits card is now digital

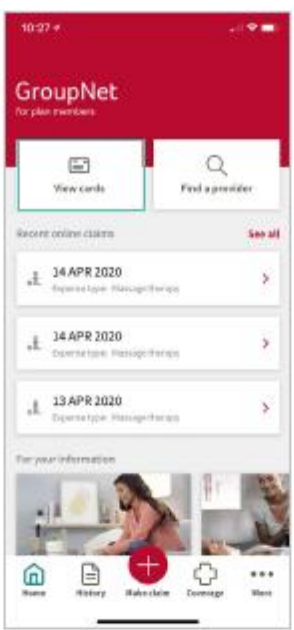
Saying no to plastic cards is just a click away.

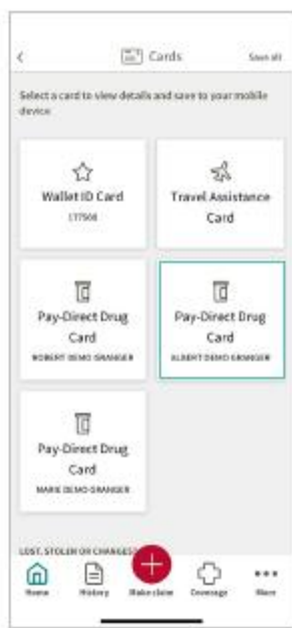
1. Register or sign in to GroupNet

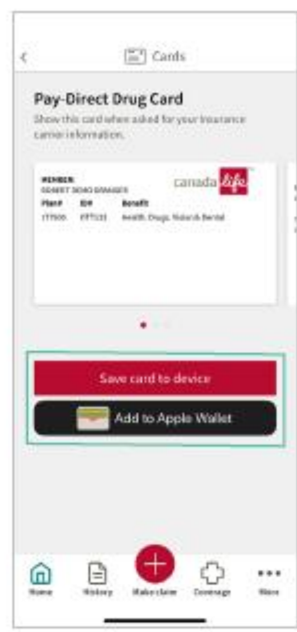
2. Select **View cards**

3. Select the card you want to save

4. Save card to your device or add it to your wallet (Apple and Google Pay)







From your wallet you can share cards with family members covered under your benefits plan.

Co-ordination **Of Benefits**

If you have secondary coverage through another plan (i.e. spouse), you may coordinate your benefits between the two plans to maximize your benefit reimbursement.

How to submit claims to multiple benefit plans:

YOUR CLAIMS

First, submit claims to Canada Life (this is your primary benefit plan).

Next, submit the unpaid portion to your spouse' plan (this is your secondary plan).

YOUR SPOUSE'S CLAIMS

First, your spouse must submit claims to their benefit plan, if applicable.

Next, submit the unpaid portion to your Canada Life plan (this is their secondary plan).

YOUR CHILDRENS CLAIMS

First, submit your children's claims to the plan of the parent whose birthday falls earliest in their year, regardless of the year of birth.

Next, submit the unpaid portion to the other parent's plan.

Your Group Retirement Plan

Employee Value Proposition

Rivian and VW Group Technology Canada, Inc. looks forward to helping you save for your retirement. Take advantage of the available employer matching contributions and get a head start on your retirement savings!

Key Features:

- You contribute to a Group Registered Retirement Savings Plan (RRSP)
- Rivian and VW Group Technology Canada, Inc. matches 50% of your contributions, up to 2% of earnings
- Wide selection of investments available
- Access to advisory services of JD Consulting to help you manage your group retirement plan through Sun Life and with your overall financial wellness needs:
    - Portfolio review
    - Retirement planning and transition to retirement income
    - Consolidation of retirement assets
    - Introduction to financial planning
    - Life insurance and living benefits
- Administered by Sun Life

Plan Details - RRSP

Who is eligible to join the plan?	All employees.
When can I join?	You are eligible to join the plan at any time.
Do I have to join?	No. However, if you do not join the plan and contribute, you will not be eligible to receive employer matching contributions to the plan.
How much can I contribute?	You are required to make regular contributions up to four percent (4%) of your earnings (your basic salary including overtime and bonuses) to the plan through payroll deduction. In addition, voluntary contributions above four per cent (4%) and within personal RRSP limits can be made to the plan.
How much does Rivian and VW Group Technology Canada, Inc. contribute?	Rivian and VW Group Technology Canada, Inc. will match 50% of your regular contributions to your Group RRSP, subject to a maximum of two percent (2%) of your earnings.
Can I withdraw money from the plan?	All employee and employer regular contributions must remain in the plan while you are employed, with the exception of amounts withdrawn for the purpose of participating in the Home Buyers' or Lifelong Learning Plan(s). You may withdraw employee voluntary contributions you make to the plan at any time .
Can I transfer other registered money into this plan?	Yes.
Can I make additional contributions outside of payroll deduction?	Yes.
What happens when I decide to leave the company?	The full value of your account belongs to you.

Contacts

Canada Life

Health and Dental Claim Inquiries:
1-800-957-9777
Monday to Friday
8 a.m. – 8 p.m. Eastern Time

Sun Life

General Retirement Inquiries:
1-866-733-8612
Monday to Friday
8 a.m. – 8 p.m. Eastern Time
www.mySunLife.ca

JD Consulting Retirement Services

1-866-620-9770
Monday to Friday
8 a.m. – 5 p.m. Eastern Time
info@jdimiconsulting.com