

Short-Term Disability Policy

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Purpose

RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. offers a Short-Term Disability (STD) Plan to provide eligible employees with income protection in the event that they are unable to work due to non-work-related illness or injury and to support a safe and early return to work. The STD Policy sets out the terms and conditions under which eligible employees may receive STD Payments

Disability Coverage

RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. offers Short Term Disability and Long-Term Disability (LTD) plans to provide eligible employees with income protection in the event that they are unable to work due to non-work-related illness or injury and to support a safe return to work.

Eligibility

All permanent and full-time employees regularly working a minimum of 20 hours per week are eligible to receive STD benefits after any applicable waiting period.

An employee is covered under the STD policy if he or she was actively at work on the last workday before the onset of illness or injury. Furthermore, an employee is covered under the STD policy and will be considered for benefit entitlement on the day that the employee, due to non-work-related injury or illness, cannot return to active work as scheduled following:

- any period of leave (e.g., paid vacation); or
- any period of statutory unpaid leave (e.g., parental leave)

If an employee receives pay in lieu of notice, the employee is eligible for coverage under the STD Policy for the period of notice the employee would have otherwise received under the employment standards legislation.

Short Term Disability

RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC.'s STD plan provides short term income replacement benefits in the event that an employee has a non-work-related illness or injury that prevents the employee from performing the essential duties of his/her job. The disability benefits replace partial compensation otherwise payable to the employee while actively at work.

RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. utilizes the services of disability case management specialists at Genex Services of Canada (Genex) to evaluate employee claims for STD benefits and employee requests for workplace accommodations. These specialists have extensive experience in disability case management and rehabilitation.

Short Term Disability Process

The employee is responsible for informing his/her manager and emailing/contacting the Human Resources Representative as soon as possible on the first day he/she is ill or injured and unable to work and believes that the absence will extend beyond 7 days to initiate the short-term disability process. The employee is also responsible for providing his/her manager with timely

updates on his/her status (daily unless advised otherwise by the manager), and for daily entry of sick time.

RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. will send the Genex forms to the employee to be completed and returned directly to Genex:

- a) Absence Management Form: this form should be completed by the employee.
- b) The Attending Physician's Statement: the employee should complete the "Employee's Authorization" section, and the attending physician should complete the balance of the form.

It is the employee's responsibility to ensure that the Absence Management Form, the Attending Physician's Statement form and any additional medical documentation are returned to Genex within 10 business days of receiving the forms. Any fee charged to the employee by the physician or other medical providers for this documentation is the responsibility of the employee.

On receipt of the medical information, Genex will evaluate the STD claim and communicate with the employee if additional information is required. Genex will maintain contact with the employee throughout the absence and will support the employee, the Manager and Human Resources throughout the process. In addition, Genex will determine when follow-up medical information, medical assessments, return to work counselling or any other rehabilitative services are required. All additional ad hoc services must be approved by RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. prior to initiating the services.

If the Employee is unable to access the STD application process due to sudden illness or injury, for example requiring immediate hospitalization, a family member, friend, or supervisor may take responsibility for providing the Employee with the STD application forms. If the Employee is unable to complete the application process because of their medical circumstance, Genex may coordinate the application process through next of kin or designate, to ensure that the attending Physician receives the Physician Questionnaire. The remaining portion of the application will be completed as soon as the Employee is medically able to do so.

For planned medical absences such as surgery, an employee will be eligible to begin the claims process as early as 10 business days before the planned absence. The employee should, however, notify his/her manager of the absence as soon as the employee becomes aware that he/she will be absent.

Definition of Disability

The STD Policy provides income protection for the period that an employee is Totally Disabled and meets the requirements set out in this policy. An employee is considered Totally Disabled if he or she is:

- unable to perform the essential duties of his/her own job as reviewed by Genex;
- under the active, continuous, and medically appropriate care of a physician, or where appropriate, a psychiatrist, who is a registered member in good standing with the appropriate governing body (i.e. College of Physicians and Surgeons in Canadian provinces) and conducts his/her practice of medicine (or treatment) consistent with the conditions of such

- registration,
- participating and complying with the commonly recognized treatment prescribed by the physician for that disability; and
- unable to participate due to the non-work-related injury or illness in an available and suitable return to work program.

The availability of work will not be considered in assessing an employee's eligibility for benefits. Disability benefits are not payable during any period of Disability in which an employee engages in any occupation or employment for wage or profit except as a part of the rehabilitation program offered by RIVIAN AUTOMOTIVE CANADA INC.

Benefit Schedule

RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. will provide an employee with STD benefits as follows:

- 66.67% of weekly salary up to a weekly maximum of \$2,148 (\$3,464 with underwriting approval)

The Short-Term Disability Program will pay benefits in accordance with Rivian and Volkswagen Group Technologies Canada, Inc.'s regular payroll schedule.

The Short-Term Disability plan is for eligible Employees who are disabled from their regular occupation for seven (7) or more consecutive days due to an illness or injury, for a duration of up to 26 weeks. STD benefits are payable from the first day of hospitalization or an accident.

Duration of Short-Term Disability Benefits

The maximum duration of STD benefits is 26 weeks from the first day of medically validated absence as determined by Genex Services of Canada; Rivian and Volkswagen Group Technologies Canada, Inc.'s third party provider for health management services.

Beyond the 26-week period, an employee may be eligible for the LTD Plan offered by Rivian and Volkswagen Group Technologies Canada, Inc.'s insurer. Please refer to the employee benefits booklet for information on the LTD plan.

Conditions of Short-Term Disability Payments

To be eligible to receive STD payments, an employee must meet *all* the following requirements:

- Be considered Totally Disabled as defined in this policy;
- Be under the continuous care of a physician licensed to practice medical care in Canada;
- Follow the medical advice received and the treatment prescribed;
- Provide regular medical evidence as considered necessary and in the timeframe specified by RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. and/or Genex Services of Canada for the purposes of determining ongoing entitlement;
- Make reasonable efforts to recover from an illness or injury, including co-operating with Genex by keeping in regular contact and actively participating in rehabilitation initiatives

- or return to work programs recommended by Genex;
- Participate in any reasonable accommodation efforts including any suitable and available modified or alternative job that he/she is capable of performing and for which he/she is reasonably suited in terms of educational background;
- Not be employed elsewhere while receiving STD benefits;
- Seek approval from RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. before leaving the employee's primary residence to travel while receiving disability benefits.

Deductible Benefits while on Short-Term Disability

Benefit payments will never exceed the 26-week maximum. All benefit payments are taxable and subject to payroll deductions as follows:

- Any statutory deductions required by government legislation, including but not limited to, income taxes, Canada Pension Plan or Quebec Pension Plan contributions, Quebec Parental Insurance Plan and Employment Insurance premiums
- Any mandatory deductions required by law or Rivian and Volkswagen Group Technologies Canada, Inc.'s policies, including but not limited to garnished wages and court orders,
- Any voluntary deductions requested by the employee including, but not limited to, optional group insurance premiums, charitable donations and RRSP.

RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. reserves the right to suspend and recover STD benefit payments for any period the employee is determined to not be Totally Disabled as defined by this policy. Recovery of overpayment may be required and will be arranged with the employees by RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC.

Reductions in Benefits

STD benefits will be reduced by other income benefits to which an employee is eligible during the STD period, including but not limited to:

- Disability paid under the Canada/Quebec Pension Plan
- Benefits paid under any association plan;
- Workers' Compensation Board;
- Any salary continuance of sick pay paid by the employer;
- Benefits paid under any motor vehicle insurance plan or litigation arising from an accident to the extent that the law does not prohibit such a deduction;
 - Where partial benefits are received, Employee may qualify for an amount equal to the qualified amount less insurance benefits received. In the event that the Employee receives a future insurance settlement with respect to an accident, RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. reserves the right to recover from the Employee any amount paid under this Plan.

RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. reserves the right to adjust an employee's benefit payments when necessary.

End of Benefits

Benefits will cease immediately when:

- The employee resigns, retires or dies;
- The employee is no longer Totally Disabled as defined in this policy;
- The 26-week maximum period has been reached or LTD benefits become effective, whichever is earlier.

Non-Compliance

Employees and Managers are expected to fully participate in the process. If an employee does not cooperate fully with the process, he/she will be contacted by Human Resources and will receive written documentation outlining the consequences of not complying which will include a suspension of STD payments, and the requirement to repay any STD payments that were advanced to the employee prior to formal approval from Genex. The letter will also outline the actions required by the employee to have STD payments reinstated.

Exclusions

No benefits shall be payable for the following:

- Work related illness or injury, unless the provincial Workers' Compensation Board has denied the claim;
- The employee is no longer under the continuous care of a physician licensed to practice medicine in Canada;
- The employee fails to provide medical evidence as required by this policy and in the time frame specified by RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. or Genex Services of Canada;
- The employee refuses to return to reasonable, suitable or accommodated work that is within his or her functional capacity, based on objective medical evidence;
- The employee refuses to participate in a rehabilitation program approved by Rivian and Volkswagen Group Technologies Canada, Inc.'s representative, Genex Services of Canada;
- The employee refuses to participate in a physical or psychiatric medical evaluation or a functional, cognitive or vocational capacities evaluation as requested by RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. or their representative, Genex Services of Canada;
- The employee does any work for wage or profit unless approved by RIVIAN AUTOMOTIVE CANADA INC.
- Cosmetic procedure, unless directly related to an injury or medical condition;
- Disability resulting from drug or alcohol abuse unless the employee is actively participating in an approved treatment or program to remedy the situation or if the employee has an organic disease which would cause Disability even if drug or alcohol abuse ended;
- Disability resulting from participating in a criminal offence, riot or war (declared or undeclared);
- Direct or indirect Disability resulting from intentionally self-inflicted injuries;
- Unpaid leave of absence, excluding legislated leaves;

- A prison sentence or confinement in a similar institution.

Short-Term Disability Benefits Related to Maternity Leave

- In the event that an Employee is unable to work due to medical complications related to pregnancy, and supporting medical evidence is provided to Genex, the Employee may qualify for STD benefits. Under this circumstance, STD benefits will be paid until such time as the Employee is deemed fit for work, the date the Employee chooses to commence Maternity Leave, or the date of childbirth, whichever is earliest.
- The Company recognizes that a birth mother may be medically unable to return to work for several weeks following the birth of her child. Therefore, the Company will provide payment of the difference between Employment Insurance maternity benefits and STD benefits for a six or eight weeks, depending on the type of delivery (6 weeks natural birth, 8 week c-section), immediately following the birth, without medical evidence of disability or Physician's Questionnaire.
- In cases of medical complication, supported by medical evidence and approved by Genex, disability payments may continue beyond the six or eight-week normal recovery period provided that the disability is related to the pregnancy and/or birth of the child.

Rehabilitation and Return to Work Programs

An employee may be required to participate in a rehabilitation and/or return to work program while in receipt of STD benefits. Rivian and Volkswagen Group Technologies Canada, Inc.'s representative, Genex Services of Canada may assist with arranging such rehabilitation and/or return to work opportunities. Participation in the rehabilitation and/or return to work program will not disqualify an employee from receiving STD benefits while the rehabilitation and/or return to work program continues as long as the employee continues to be otherwise eligible and entitled to STD benefits.

The rehabilitation and/or return to work program is focused on the employee achieving a full and safe return to work with RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. and could include one or a combination of:

- A gradual return to work by adjustment of work hours;
- Adjustment of duties and/or tasks; or
- Temporary reassignment to another occupation.

If you are participating in gradual return to work program that requires you to work partially during the week, the entire week will count towards the 26-week STD benefit period.

Recurrent Periods of Disability

In the event that an employee is absent from work because he or she suffers from a recurrence of the same or related disabling condition within two calendar weeks of the end of the previous disability, the recurrence will be considered a continuation of the previous disability period, as long as the employee continues to meet the eligibility requirements.

If an employee is absent because of the same or related disabling condition after returning to work for more than two calendar weeks of work following the end of the previous disabling period, the absence will be considered a new disability period. The disability cycle will restart,

and the employee will need to complete the claim process again before the new STD period can commence.

If disability occurs due to a new cause any time following the end of the previous disability period the absence will be considered a new disability period. The disability cycle will restart and the employee will need to complete the claim process before the new STD period can commence.

Frequent/Intermittent Absence

If an employee demonstrates chronic absenteeism or has three or more absences due to illness in a six (6)-month time period RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC.reserves the right to request a physician's note for every absence, and/or refer the case to Genex for review. If Genex is to conduct a review, Human Resources will provide the employee with forms to be completed by his/her physician and submitted directly to Genex. (Any fee charged by the physician for the completion of these forms is the responsibility of the employee.) Genex may also contact the employee by phone as part of this review and may contact the physician should the medical information submitted require further clarification. Genex may also request an independent medical evaluation (IME) by a physician of its choice.

Genex will review the medical information submitted, and a decision will then be provided to RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC.regarding whether past absences were medically reasonable and necessary as related to a legitimate chronic medical condition. Genex will also attempt to provide a forecast of ongoing absenteeism should the employee suffer a legitimate chronic medical condition necessitating ongoing intermittent absences. Should previous absences be deemed unrelated to a legitimate chronic medical condition, the Genex nurse case manager will advise RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC.Human Resources will then co-ordinate with the employee's manager to determine how to address the absenteeism with the employee; this may include disciplinary action.

Vacation

It is expected that incidental illnesses which may occur during vacation will not normally have an extremely detrimental effect on any employee's overall vacation plans and therefore no adjustment will be required. If, however, an employee becomes ill or disabled for a continuous period of more than 5 consecutive business days, an adjustment may be made in order to allow the employee to truly benefit from his/her available vacation. The employee should notify his/her Manager and Human Resources. Once sick days are exhausted, Short Term Disability claim forms must be completed by the employee and his/her physicians. Assessment and approval of the STD claim is then required by the third party recovery support provider, Genex Services of Canada.

Short-Term Disability Case Management

Case management is administered using principles of a managed rehabilitation. Employees play a key role in their own recovery and return to work process. The significant abilities and

expertise of the employee are used to facilitate a safe and timely return to work plan. Graduated or transitional return-to-work plans are used (when medically indicated) to support recovery and promote the social and psychological benefits that early return to work has on recovery from illness or injury.

Medical Expenses

Expenses incurred by the employee for the completion of medical documentation are to be paid for by the employee. In certain situations, an examination by a physician/specialist chosen by Genex may be required. When the employee is required to participate in an independent medical evaluation (IME), the cost of the independent assessment will be paid for by RIVIAN AUTOMOTIVE CANADA INC.

Other Benefits and Services

Benefits and vacation leave will continue to accrue during the STD period.

Appeals

If an employee does not agree with a decision regarding entitlement for STD benefits, he or she may appeal the decision. All appeals are to be made in writing, with supplementary medical evidence included, to Genex Services of Canada within thirty (30) calendar days from the date of the decision letter. The employee is responsible for the payment of any costs associated with the provision of medical reports that may be required for the appeal. STD benefits will cease while a claim is under appeal.

Overpayment of STD Benefits

In accordance with applicable law, RIVIAN AND VOLKSWAGEN GROUP TECHNOLOGIES CANADA, INC. reserves the right to retroactively (to the date your STD claim was initiated or the date of non-compliance) collect any over-payments that might have been made to you when your STD claim has been denied due to ineligibility and/or non-compliance, failure to participate in a return-to-work program or errors made in processing a claim.