You have certain rights and responsibilities as an employee with access to benefits. This information is somewhat general and may not include all notices and content you may be entitled to receive. Your employer, plan sponsor, or carrier may provide additional information.

Important Plan Notices and Documents

Summary Plan Descriptions

A Summary Plan Description (SPD) is the legal document for describing benefits provided under the plan as well as plan rights and obligations to participants and beneficiaries.

Summary of Benefits and Coverage

A Summary of Benefits and Coverage (SBC) is a document required by the ACA that presents plan benefit features in a standardized format.

Summary of Material Modifications

Please note that the details in this Benefit Guide may include changes to benefits for the upcoming plan year. As such, this Guide constitutes a Summary of Material Modification or "SMM" which amends any previous SPD that you have received. Please keep this Guide with your SPD, and refer to it when it is time to use your benefits.

Medicare Part D Notice

IMPORTANT NOTICE FROM Pulmonx Corporation ABOUT YOUR PRESCRIPTION DRUG COVERAGE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Pulmonx Corporation and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plan offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may offer more coverage for a higher monthly premium.
- 2. Pulmonx Corporation has determined that the prescription drug coverage offered by its medical plan options are, on average, for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and are therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage if You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your Pulmonx Corporation coverage will not be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

Medicare Part D Notice

Since the existing prescription drug coverage under Pulmonx Corporation is creditable (e.g., as good as Medicare coverage), you can retain your existing prescription drug coverage and choose not to enroll in a Part D plan; or you can enroll in a Part D plan as a supplement to, or in lieu of, your existing prescription drug coverage.

If you do decide to join a Medicare drug plan and drop your current Pulmonx Corporation prescription drug coverage, be aware that you and your dependents can only get this coverage back at open enrollment or if you experience an event that gives rise to a HIPAA Special Enrollment Right.

When Will You Pay a Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Pulmonx Corporation and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Pulmonx Corporation changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare plans.

For more information about Medicare prescription drug coverage:

- Visit <u>www.medicare.gov</u>
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227), TTY users should call 1-877-486-2048.

Medicare Part D Notice

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (penalty).

Date: January 2025

Name of Entity/Sender: Pulmonx Corporation

Contact-Position/Office: Human resources

Address: 700 Chesapeake Dr,

Redwood City, CA 94063

Phone: 650-364-0400

Email: <u>HRPulmonxUS@pulmonx.com</u>.

Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- · Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the Company's medical plans. If you would like more information on WHCRA, please contact Pulmonx Human Resources.

Newborns' and Mothers' Health Protection

Under federal law, group health plans and health insurers offering group health insurance generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or the newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, the plan or issuer may pay for a shorter stay if the attending physician (e.g., your physician, nurse, or midwife or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also under federal law, plans and insurers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification. For information on precertification, contact your plan administrator.

Notice of Right to Designate Primary Care Provider

If you enroll in the Kaiser HMO & Kaiser HSA medical plan options, it is important for you to know your rights regarding certain types of care. Here is a summary of your rights:

- 1. The Plan generally requires the designation of a primary care provider (PCP). You have the right to designate a PCP who participants in the plan's network and who is available to accept you or your family members as patients. Until you make this designation, the Plan will designate a PCP for you. For your children, you may designate a pediatrician as their PCP. Please contact the Plan for information on how to select a PCP.
- 2. You do not need prior authorization from the Plan or any other person (including a PCP) in order to obtain access to obstetrical or gynecological care from an in-network health care professional who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. Please contact the Plan for a list of participating health care professionals who specialize in obstetrics or gynecology.

HIPAA Notice of Special Enrollment Rights

If you decline enrollment in the Pulmonx Corporation medical plan for you or your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in the medical plan without waiting for the next open enrollment period if you:

- Lose other health insurance or group health plan coverage. You must request enrollment within 30 days after the loss of the coverage.
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request medical plan enrollment within 30 days after the event.
- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

You must provide documentation of dependent status (for example, with a marriage license or birth certificate) at the time of the enrollment request. If your request to join the Plan is due to loss of other coverage, you must provide documentation of that loss of coverage as well.

If you request a change due to a special enrollment event within the 30 day timeframe, coverage will be effective on the date of birth/adoption/placement. For all other events, coverage will be effective the first of the month following your request for enrollment. In addition, you may enroll in the Company medical plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for this assistance. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

Note: If your dependent becomes eligible for a special enrollment right, you may add the dependent to your current coverage.

HIPAA Privacy Notice

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully. The privacy of your medical information is important to us.

For more information about our privacy practices, to discuss questions or concerns, or to get additional copies of this notice, please contact HRPulmonxUS@pulmonx.com or call 650-364-0400.

This notice took effect October 2024 and will remain in effect unless we replace it.

Uses and Disclosures of Your Medical Information

Payment: We may use and disclose your medical information, without your express permission, for health care operations, including:

- Conducting or arranging for medical reviews, audits and legal services, including fraud and abuse detection and prevention; and
- Business planning and general administration, including customer service, grievance resolution, and claims payment.

Your Authorization: You may give us written authorization to use your medical information or to disclose it to anyone for any purpose. If you give us authorization, you may revoke it at any time. Your revocation will not affect any use or disclosure permitted by your authorization while it was in effect.

Public Health and Benefit Activities: We may use and disclose your medical information, without your permission, when required by law.

Your Rights

Access: You have the right to examine and to receive a copy of your medical information, with limited exceptions. You should submit your request in writing to the Human Resources Department at HRPulmonxUS@pulmonx.com. If your data is maintained electronically, you can request an electronic copy. We will provide your data in the electronic form and format you request if it is readily producible in such form and format.

You may request that we transmit your medical information directly to your designee. Such request must be in writing, signed by you, and must clearly identify the designated person to receive the information.

Disclosure Accounting: You have a right to a list of instances from the prior six years in which we disclosed your medical information for purposes other than treatment, payment, health care operations, as authorized by you, and for certain other activities. You should submit your request in writing.

HIPAA Privacy Notice

Amendment: You have the right to request that we amend your medical information. You should submit your request in writing. If your request is denied, we will do so in writing.

Restriction: You have the right to request that we restrict our use or disclosure of your medical information. We are not required to agree with your request. You should submit your request in writing.

Confidential Communication: You have the right to request that we communicate with you about your medical information in confidence by means or locations that you specify. You should submit your request in writing. We will accommodate your request if it is reasonable.

Breach Notification: You have the right to receive notice of a breach of your unsecured medical information. Notification may be delayed or not provided if so required by a law enforcement official. You may request that notice be provided by electronic mail.

Electronic Notice: If you receive this notice on our web site or by email, you are entitled to receive a copy in written form. Please contact Human Resources at HRPulmonxUS@pulmonx.com or 650-364-0400 to request a written copy.

Complaints

If you are concerned that we may have violated your privacy rights, or you disagree with a decision we made about access to your medical information, about restricting our use or disclosure of your medical information, or about how we communicate with you about your medical information (including a breach notice), you may complain to the Privacy Official at:

Pulmonx Corporation
Attn: Privacy Official
700 Chesapeake Dr
Redwood City, CA 94063

You may also submit a written complaint to the Office for Civil Rights Enforcement of the United States Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201. You may contact the Office for Civil Rights' Hotline at 1-800-368-1019.

We support your right to the privacy of your medical information. We will not retaliate in any way if you choose to file a complaint with us or with the Department of Health and Human Services.

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility –

ALABAMA - Medicaid

Website: http://myalhipp.com/

Phone: 1-855-692-5447

ALASKA - Medicaid

The AK Health Insurance Premium Payment Program

Website: http://myakhipp.com

Phone: 1-866-251-4861

Email: CustomerService@MyAKHIPP.com

Medicaid Eligibility:

https://health.alaska.gov/dpa/Pages/default.aspx

ARKANSAS - Medicaid

Website: http://myarhipp.com/

Phone: 1-855-MyARHIPP (855-692-7447)

CALIFORNIA - Medicaid

Health Insurance Premium Payment (HIPP) Program

Website: http://dhcs.ca.gov/hipp

Phone: 916-445-8322 Fax: 916-440-5676

Email: <u>hipp@dhcs.ca.gov</u>

COLORADO - Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)

Health First Colorado Website:

https://www.healthfirstcolorado.com/

Health First Colorado Member Contact Center:

1-800-221-3943/State Relay 711

CHP+: https://hcpf.colorado.gov/child-health-plan-plus

CHP+ Customer Service: 1-800-359-1991/State Relay

711

Health Insurance Buy-In Program (HIBI):

https://www.mycohibi.com/

HIBI Customer Service: 1-855-692-6442

FLORIDA - Medicaid

Website:

https://www.flmedicaidtplrecovery.com/flmedicaidtplre

covery.com/hipp/index.html

Phone: 1-877-357-3268

GEORGIA - Medicaid

GA HIPP Website: https://medicaid.georgia.gov/health-

<u>insurance-premium-payment-program-hipp</u>

Phone: 678-564-1162, Press 1

GA CHIPRA Website:

https://medicaid.georgia.gov/programs/third-party-

<u>liability/childrens-health-insurance-program-</u>

reauthorization-act-2009-chipra

Phone: 678-564-1162, Press 2

INDIANA - Medicaid

Health Insurance Premium Payment Program

All other Medicaid

Website: https://www.in.gov/medicaid/

http://www.in.gov/fssa/dfr/

Family and Social Services Administration

Phone: 1-800-403-0864

Member Services Phone: 1-800-457-4584

IOWA - Medicaid and CHIP (Hawki)

Medicaid Website:

https://hhs.iowa.gov/programs/welcome-iowa-medicaid

Medicaid Phone: 1-800-338-8366

Hawki Website:

http://hhs.iowa.gov/programs/welcome-iowa-

medicaid/iowa-health-link/hawki Hawki Phone: 1-800-257-8563

HIPP Website:

https://hhs.iowa.gov/programs/welcome-iowa-

medicaid/fee-service/hipp
HIPP Phone: 1-888-346-9562

KANSAS - Medicaid

Website: https://www.kancare.ks.gov/

Phone: 1-800-792-4884 | HIPP Phone: 1-800-967-4660

KENTUCKY - Medicaid

Kentucky Integrated Health Insurance Premium Payment

Program (KI-HIPP) Website:

https://chfs.ky.gov/agencies/dms/member/Pages/kihip

<u>p.aspx</u>

Phone: 1-855-459-6328

Email: <u>KIHIPP.PROGRAM@ky.gov</u>

KCHIP Website: https://kynect.ky.gov

Phone: 1-877-524-4718

Kentucky Medicaid Website:

https://chfs.ky.gov/agencies/dms

LOUISIANA - Medicaid

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp

Phone: 1-888-342-6207 (Medicaid hotline) or

1-855-618-5488 (LaHIPP)

MAINE - Medicaid

Enrollment Website:

https://www.mymaineconnection.gov/benefits/s/?

<u>language=en_US</u>

Phone: 1-800-442-6003 TTY: Maine relay 711

Private Health Insurance Premium Webpage:

https://www.maine.gov/dhhs/ofi/applications-forms

Phone: 1-800-977-6740 TTY: Maine relay 711

MASSACHUSETTS - Medicaid and CHIP

Website: https://www.mass.gov/masshealth/pa

Phone: 1-800-862-4840

TTY: 711

Email: masspremassistance@accenture.com

MINNESOTA - Medicaid

Website: https://mn.gov/dhs/health-care-coverage/

Phone: 1-800-657-3739

MISSOURI - Medicaid

Website:

http://www.dss.mo.gov/mhd/participants/pages/hipp.h

<u>tm</u>

Phone: 573-751-2005

MONTANA - Medicaid

Website:

http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP

Phone: 1-800-694-3084

Email: <u>HHSHIPPProgram@mt.gov</u>

NEBRASKA - Medicaid

Website: http://www.ACCESSNebraska.ne.gov

Phone: 1-855-632-7633

Lincoln: 402-473-7000 | Omaha: 402-595-1178

NEVADA - Medicaid

Medicaid Website: http://dhcfp.nv.gov
Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE - Medicaid

Website: https://www.dhhs.nh.gov/programs-

services/medicaid/health-insurance-premium-program

Phone: 603-271-5218

Toll free number for the HIPP program:

1-800-852-3345, ext. 15218

Email: <u>DHHS.ThirdPartyLiabi@dhhs.nh.gov</u>

NEW JERSEY - Medicaid and CHIP

Medicaid Website:

http://www.state.nj.us/humanservices/dmahs/clients/m

edicaid/

Medicaid Phone: 1-800-356-1561

CHIP Premium Assistance Phone: 609-631-2392

CHIP Website: http://www.njfamilycare.org/index.html

CHIP Phone: 1-800-701-0710 (TTY:711)

NEW YORK - Medicaid

Website:

https://www.health.ny.gov/health_care/medicaid/

Phone: 1-800-541-2831

NORTH CAROLINA - Medicaid

Website: https://medicaid.ncdhhs.gov/

Phone: 919-855-4100

NORTH DAKOTA - Medicaid

Website: https://www.hhs.nd.gov/healthcare

Phone: 1-844-854-4825

OKLAHOMA - Medicaid and CHIP

Website: http://www.insureoklahoma.org

Phone: 1-888-365-3742

OREGON - Medicaid and CHIP

Website:

http://healthcare.oregon.gov/Pages/index.aspx

Phone: 1-800-699-9075

PENNSYLVANIA - Medicaid and CHIP

Website: https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-

<u>program-hipp.html</u>

Phone: 1-800-692-7462

CHIP Website: Children's Health Insurance Program

(CHIP) (pa.gov)

CHIP Phone: 1-800-986-KIDS (5437)

RHODE ISLAND - Medicaid and CHIP

Website: http://www.eohhs.ri.gov/

Phone: 1-855-697-4347, or

401-462-0311 (Direct RIte Share Line)

SOUTH CAROLINA - Medicaid

Website: https://www.scdhhs.gov

Phone: 1-888-549-0820

SOUTH DAKOTA - Medicaid

Website: http://dss.sd.gov

Phone: 1-888-828-0059

TEXAS - Medicaid

Website: Health Insurance Premium Payment (HIPP)

Program | Texas Health and Human Services

Phone: 1-800-440-0493

UTAH - Medicaid and CHIP

Utah's Premium Partnership for Health Insurance (UPP)

Website: https://medicaid.utah.gov/upp/

Email: <u>upp@utah.gov</u>
Phone: 1-888-222-2542
Adult Expansion Website:

https://medicaid.utah.gov/expansion/
Utah Medicaid Buyout Program Website:
https://medicaid.utah.gov/buyout-program/

VERMONT - Medicaid

Website: <u>Health Insurance Premium Payment (HIPP)</u>
Program | Department of Vermont Health Access

Phone: 1-800-250-8427

VIRGINIA - Medicaid and CHIP

Website:

https://coverva.dmas.virginia.gov/learn/premium-

<u>assistance/famis-select</u>

https://coverva.dmas.virginia.gov/learn/premium-

assistance/health-insurance-premium-payment-hipp-

<u>programs</u>

Medicaid/CHIP Phone: 1-800-432-5924

WASHINGTON - Medicaid

Website: https://www.hca.wa.gov/

Phone: 1-800-562-3022

WEST VIRGINIA - Medicaid and CHIP

Website: https://dhhr.wv.gov/bms/

http://mywvhipp.com/

Medicaid Phone: 304-558-1700

CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-

8447)

WISCONSIN - Medicaid and CHIP

Website:

https://www.dhs.wisconsin.gov/badgercareplus/p-

10095.htm

Phone: 1-800-362-3002

WYOMING - Medicaid

Website:

https://health.wyo.gov/healthcarefin/medicaid/program

s-and-eligibility/

Phone: 1-800-251-1269

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S Department of Labor Employee Benefits Security Administration www.dol.gov/agencies/ebsa 1-866-444-EBSA (3272) U.S Department of Health and Human Services Centers for Medicare & Medicaid Services www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.