

Summary of Material Modifications
Prepared for Rivian, LLC Welfare Benefit Plan Participants
Effective January 1st, 2024

This document is a Summary of Material Modifications (“Summary”) intended to notify you of important changes made to the Rivian, LLC Welfare Benefit Plan (“the Plan”). You should take the time to read this Summary carefully and keep it with the Summary Plan Description document that was previously provided to you. If you need another copy of the Summary Plan Description or if you have any questions regarding these changes to the Plan, please contact the Benefits team at benefits@rivian.com

On January 1st, 2024, the Plan adopted the following material modifications:

Blue Shield of California PPO \$500

In-Network:

- Calendar year deductible changed from \$500 to \$1,000 for individuals and from \$1,500 to \$3,000 for families.
- Calendar year out-of-pocket maximum changed from \$3,000 to \$3,500 for individuals and from \$6,000 to \$7,500 for families.
- Coinsurance changed from 10% to 20%

Out-of-Network:

- Calendar year deductible changed from \$3,000 to \$2,000 for individuals.
- Calendar year out-of-pocket maximum changed from \$6,000 to \$7,000 for individuals and from \$12,000 to \$15,000 for families.

Blue Shield of California PPO \$1500

In-Network:

- Calendar year deductible changed from \$1,500 to \$1,600 for individuals and from \$3,000 to \$3,200 for families.

Out-of-Network:

- Calendar year deductible changed from \$3,000 to \$3,200 for individuals and from \$6,000 to \$6,400 for families.

All Blue Shield of California Medical Plans

- The pharmacy benefits manager changed from Express Scripts to Optum. Optum can be reached at 1-800-677-7371 with any questions.

Kaiser DHMO

- Calendar year deductible changed from \$500 to \$1,000 for individuals and from \$1,000 to \$2,000 for families.
- Calendar year out-of-pocket maximum changed from \$3,000 to \$4,000 for individuals and from \$6,000 to \$8,000 for families.
- Coinsurance changed from 10% to 20%
- Copays for services such as office visits, urgent care, inpatient and outpatient services changed from \$10 to \$20.

Except as outlined above, your benefits remain unchanged.