

2027 Benefits Guide

Open Enrollment
November 2 – 13, 2026



Explore your benefit options

Open Enrollment is your annual opportunity to review your current coverage, learn what's new, and make informed decisions about your benefits for the year ahead.

[GET STARTED](#)

Your Illumina benefits

Open Enrollment is here! From November 2 – 13, 2026, you can elect or change your benefits without a Qualifying Life Event like marriage or birth/adoption of a child. You are eligible for the following benefits:

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- Medical
- Dental
- Vision
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSAs)
- Supplemental Life and Accidental Death and Dismemberment (AD&D) insurance
- Accident insurance
- Critical Illness insurance
- Hospital Indemnity insurance
- Legal plan
- Commuter benefits

Learn more about your 2027 benefits options at IlluminaBenefits.com.

Questions?

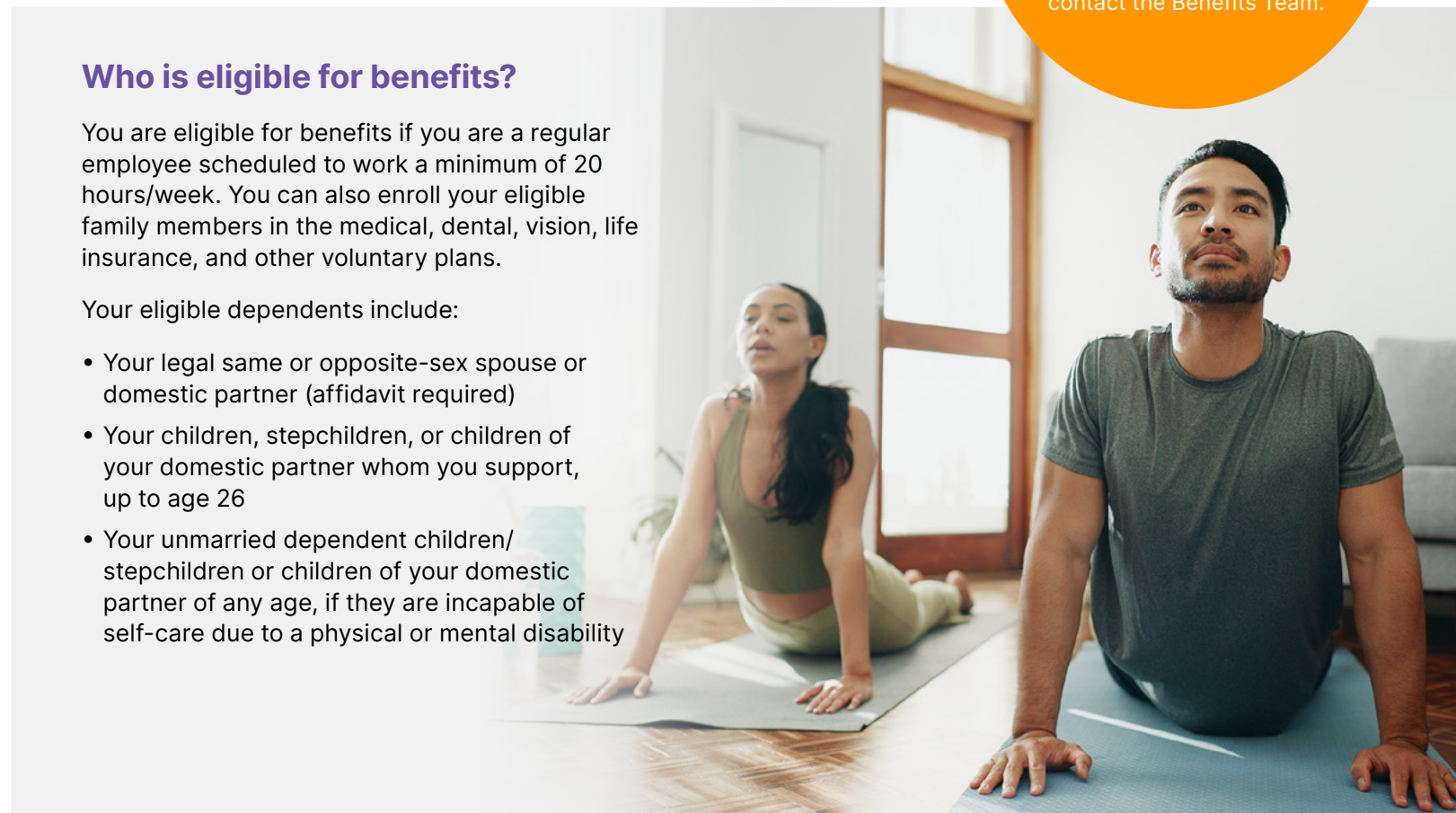
For questions about your benefits, **browse the list of contacts** to reach out to each plan vendor. For general questions, submit a **ServiceNow Ticket** to contact the Benefits Team.

Who is eligible for benefits?

You are eligible for benefits if you are a regular employee scheduled to work a minimum of 20 hours/week. You can also enroll your eligible family members in the medical, dental, vision, life insurance, and other voluntary plans.

Your eligible dependents include:

- Your legal same or opposite-sex spouse or domestic partner (affidavit required)
- Your children, stepchildren, or children of your domestic partner whom you support, up to age 26
- Your unmarried dependent children/stepchildren or children of your domestic partner of any age, if they are incapable of self-care due to a physical or mental disability



Medical

Illumina gives you several medical plan options—two nationwide PPO plans and HMO options for California, Colorado, and Wisconsin employees. All medical plans cover in-network preventive care at no cost to you. **2027 changes are indicated in orange in the tables.** Learn more about your medical plan options at IlluminaBenefits.com.

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Plan features	Traditional PPO (Aetna)		Health Savings PPO (Aetna)		Kaiser HMO (CA and CO)	Quartz HMO (Wisconsin)
	In-network ¹	Out-of-network	In-network ¹	Out-of-network	In-network only	In-network only
Annual deductible (individual/family)	\$750/ \$1,500	\$1,500/ \$3,000	\$1,750 ² /\$3,500 ²		None	None
Out-of-pocket maximum (individual/family)	\$3,150/ \$6,500	\$10,000/ \$20,000	\$4,000/ \$6,550	\$8,000/ \$16,000	\$2,000/ \$4,000	\$4,600/ \$9,200 Prescription drug expenses: \$2,350/ \$4,700
Illumina Health Savings Account (HSA) contribution	N/A		\$1,000/ \$1,500		N/A	N/A
Primary care provider	\$30	You pay 40% after deductible	You pay 10% after deductible	You pay 30% after deductible	\$30	\$20
Specialist	\$40	You pay 40% after deductible	You pay 10% after deductible	You pay 30% after deductible	\$40	\$20
Urgent care	\$40	You pay 40% after deductible	You pay 10% after deductible	You pay 30% after deductible	\$30	\$40
Emergency room	\$250		You pay 10% after deductible		\$200	\$100
Outpatient hospital	You pay 20% after deductible	You pay 40% after deductible	You pay 10% after deductible	You pay 30% after deductible	\$100	No charge

¹ The network for the Traditional PPO and Health Savings PPO for medical benefits is Aetna Choice POS II

² IRS-mandated increase

(continued)

Medical (continued)

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Plan features	Traditional PPO (Aetna)		Health Savings PPO (Aetna)		Kaiser HMO (CA and CO)	Quartz HMO (Wisconsin)
	In-network ¹	Out-of-network	In-network ¹	Out-of-network	In-network only	In-network only
Prescription drugs—retail (30-day supply)			After deductible ²		Up to 100-day supply ³	
• Generic	\$11	\$11	\$11	\$11	\$10	\$10
• Preferred brand	\$33	\$33	\$33	\$33	\$30	\$35
• Non-preferred brand	\$56	\$56	\$56	\$56	\$30	\$60
• Specialty	\$0 with PrudentRx or 30%	Not covered	\$0 with PrudentRx or 30%	Not covered	\$30	\$200
Prescription drugs—mail order (90-day supply)			After deductible ²		Up to 100-day supply	For claims of 31 to 60 days supply, two copays will apply.
• Generic	\$22	Not covered	\$22	Not covered	\$10	For claims of 61 to 90 days supply, three copays will apply.
• Preferred brand	\$66		\$66		\$30	
• Non-preferred brand	\$112		\$112		\$30	
• Specialty	\$0 with PrudentRx or 30%		\$0 with PrudentRx or 30%		\$30	

¹ The network for the Traditional PPO and Health Savings PPO is CVS/Caremark for pharmacy benefits.

² Prescriptions on the plan's [list of Preventive Drugs](#) are covered without having to meet the deductible.

³ Colorado members receive up to a 90-day supply; also applies to mail order.

Save money on your medications

Use generics when possible and talk to your doctor about prescribing lower-cost alternatives for your prescription drugs. For specialty medications, use the [PrudentRx](#) program to get your prescriptions at no cost to you.

Additional benefits to support your health

Illumina gives you and your eligible family members access to the following programs at no cost to you.

- [Cleo](#) delivers caregiver support for those considering parenthood to caring for babies, kids, teens, and adults.
- **Virtual medical care** makes going to the doctor easier than ever. You can skip the waiting room and scheduling hassles and see a provider via mobile phone, tablet, or computer. All medical plans have a virtual care option, and visits are covered without having to meet a deductible first.
- [Genome Medical](#) provides resources to explore genetic testing and learn how genetics can help you understand inherited disease risk, as well as access to the Galleri test, if eligible.
- [Lyra](#) provides personalized mental health care options and confidential support, including up to 16 sessions each year with a therapist or coach.
- [Progyny](#) supports family-building through assisted reproductive technology procedures, donor benefit management, member support, and medication benefits.

NEW FOR 2027

Updates to family-building benefits

- **For Aetna and Quartz enrollees:** Your Progyny benefit is increasing from 2+1 smart cycles to 3+1 smart cycles.
- **For Kaiser California and Colorado enrollees:** Starting January 1, fertility benefits for Kaiser members will be provided directly through Kaiser, rather than Progyny. For details about Kaiser fertility coverage, visit kp.org or call the number on the back of your ID card.
 - If you're currently receiving treatment through Progyny and are enrolled in Kaiser California, you may be able to finish with Progyny before the transition to Kaiser. Any treatment through Progyny must be authorized by December 31, 2026, and completed by March 1, 2027.



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You can enroll in dental coverage through Guardian. You can go to any dentist, but when you see in-network providers you receive a higher benefit, since Guardian Dental providers offer discounted rates.

Plan features	Guardian Dental PPO	
	In-network	Out-of-network ¹
Annual deductible	\$25 per person, maximum \$75	\$50 per person, maximum \$150
Annual maximum benefit	\$2,000 per person	\$2,000 per person
Preventive care (up to three cleanings per year)	You pay 0%	You pay 0%
Basic care	You pay 20% after deductible	You pay 20% after deductible
Major care	You pay 50% after deductible	You pay 50% after deductible
Orthodontia (adults and children)	You pay 50% up to \$2,000 lifetime benefit	You pay 50% up to \$2,000 lifetime benefit

¹ Out-of-network benefits are based on a percentage of the prevailing fee data for the dentist's ZIP code

Maximum rollover account

If you do not exceed the \$800 paid claims threshold during the benefit year, Guardian will roll over \$400 (or \$600 if you exclusively use preferred providers) into your maximum rollover account for use in future years, up to a maximum account balance of \$1,500.



Vision

You can enroll in vision coverage through VSP, which gives you benefits for eye exams, eyeglasses, and contact lenses. Visit VSP Signature providers, including local retailers, Costco, and participating retail chain locations, to get the most savings out of your vision plan.

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Plan features	VSP vision plan	
	In-network You pay:	Out-of-network The plan reimburses you:
Exam (every 12 months)	\$10	Up to \$50
Prescription glasses	\$25 copay for frames and lenses	N/A
Frames (every 12 months)	\$200 frame allowance, plus 20% off amount over allowance (\$110 Walmart/Costco allowance)	Up to \$70
Lenses (every 12 months)	Covered with prescription glasses copay	Single vision: Up to \$50 Lined bifocal: Up to \$75 Lined trifocal: Up to \$100
Lens enhancements (every 12 months)	Standard progressive lenses: \$0 Premium progressive lenses: \$80–\$90 Custom progressive lenses: \$120–\$160 Average savings of 40% on other lens enhancements	Progressive lenses: Up to \$75
Contacts (every 12 months— instead of glasses)	\$200 allowance, Up to \$60 copay for contact lens exam	Up to \$105

Additional benefits for VSP members

- **Hearing aids:** VSP members are provided free enrollment in the TruHearing MemberPlus Program, which provides access to an extensive network of licensed hearing aid professionals and savings on hearing aids and batteries.
- **Sunglasses or blue-light glasses:** VSP members can use their frame allowance for non-prescription sunglasses or blue-light blocking glasses.

2027 health plan premiums

You and Illumina share in the cost of medical, dental, and vision premiums. Illumina pays around 80% of the cost of health and insurance coverage overall. Your portion of the premiums for medical, dental, and vision coverage are paid through pre-tax payroll deductions. Domestic partner coverage has special taxation rules. Click [here](#) to learn more.

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Contributions per pay period

Medical		Your cost	Illumina's cost
Health Savings PPO	Employee Only	\$97	\$381
	Employee + Spouse/Domestic Partner	\$214	\$838
	Employee + Children	\$194	\$762
	Employee + Family	\$311	\$1,219
Traditional PPO	Employee Only	\$150	\$379
	Employee + Spouse/Domestic Partner	\$331	\$832
	Employee + Children	\$301	\$756
	Employee + Family	\$481	\$1,210
Kaiser HMO (Northern California)	Employee Only	\$82	\$329
	Employee + Spouse/Domestic Partner	\$166	\$641
	Employee + Children	\$149	\$579
	Employee + Family	\$247	\$955
Kaiser HMO (Southern California)	Employee Only	\$65	\$261
	Employee + Spouse/Domestic Partner	\$128	\$511
	Employee + Children	\$115	\$462
	Employee + Family	\$190	\$762
Kaiser HMO (Colorado)	Employee Only	\$81	\$326
	Employee + Spouse/Domestic Partner	\$159	\$638
	Employee + Children	\$144	\$576
	Employee + Family	\$237	\$950
Quartz HMO (Wisconsin)	Employee Only	\$79	\$315
	Employee + Spouse/Domestic Partner	\$166	\$662
	Employee + Children	\$150	\$599
	Employee + Family	\$252	\$1,009

2027 health plan premiums (continued)

		Contributions per pay period	
Dental		Your cost	Illumina's cost
Guardian Dental PPO	Employee Only	\$14	\$14
	Employee + Spouse/Domestic Partner	\$27	\$28
	Employee + Children	\$24	\$26
	Employee + Family	\$41	\$42
Vision		Your cost	Illumina's cost
VSP Vision Care	Employee Only	\$2	\$3
	Employee + Spouse/Domestic Partner	\$4	\$4
	Employee + Children	\$5	\$4
	Employee + Family	\$7	\$6

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Health Savings Account (HSA)

When you enroll in the Health Savings PPO, you can open an HSA with HealthEquity. The HSA allows you to pay for health care expenses now or save for future expenses—even into retirement. The funds in your account never expire, and you can take your HSA with you if you leave Illumina. There are three tax advantages to the HSA:

- You can contribute up to the IRS maximum on a pre-tax basis.
- You don't pay federal income taxes on withdrawals, as long as you use them to pay qualified health care expenses.
- Any investment earnings are tax-free; you must have a balance of at least \$2,000 to invest.

Illumina contributes money to your HSA each January to help you pay for out-of-pocket health care expenses.

The combination of your personal contribution and the Illumina contribution cannot exceed the IRS annual maximum.

	2027 IRS maximum	Illumina annual contribution	Your 2027 maximum contribution ¹
Employee only	\$4,500	\$1,000	\$3,500
Family	\$9,000	\$1,500	\$7,500

¹ If you are age 55 or above, you can contribute an additional \$1,000

IRS requirements for an HSA

You are eligible to open an HSA if you meet the requirements defined by the IRS below:

- You are covered under the Health Savings PPO and have no other health coverage (unless it's a high deductible health plan).
- You or your covered spouse do not participate in a Health Care Flexible Spending Account (FSA).
- You are not enrolled in Medicare or Tricare (be sure to stop contributing to your HSA six months before enrolling in Medicare).
- You are not claimed as a dependent on someone else's tax return.

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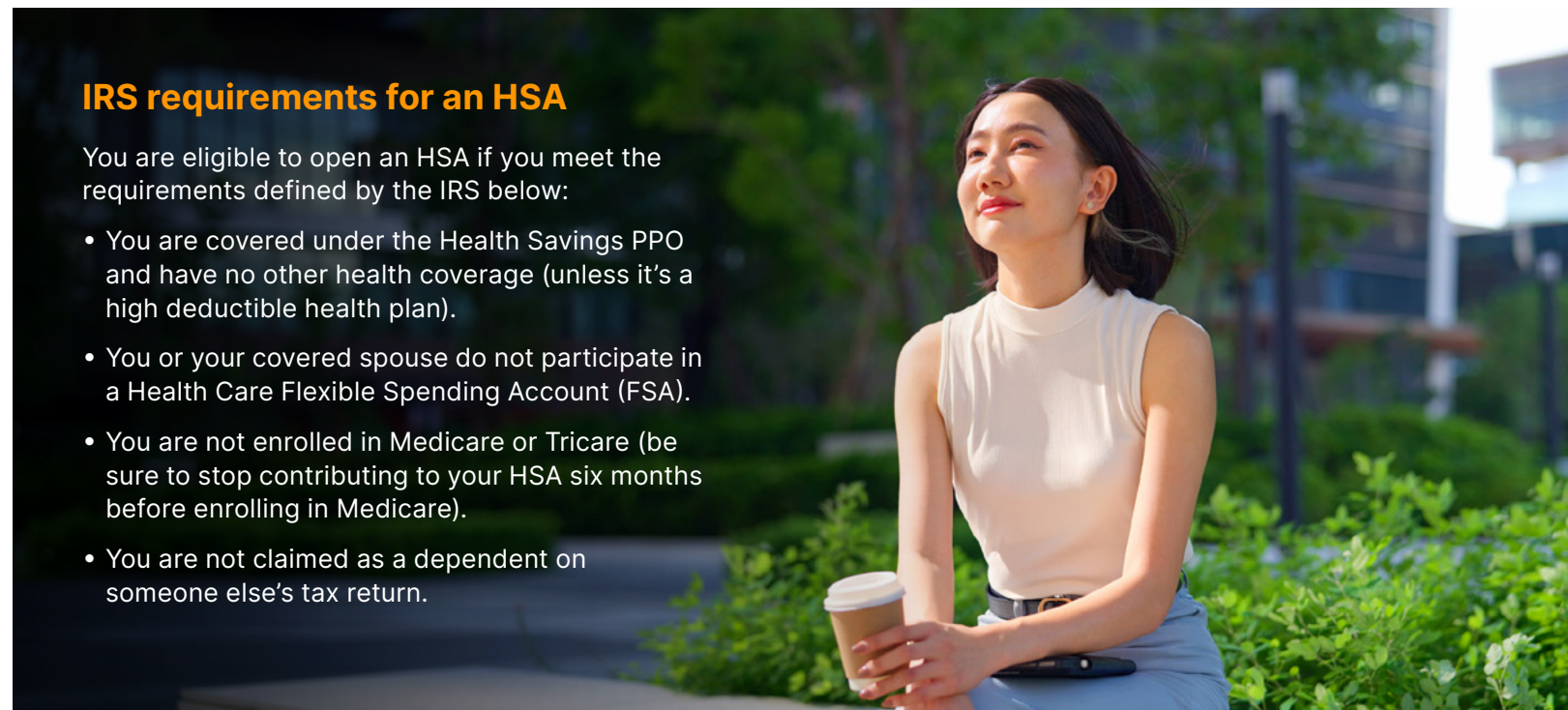
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Flexible Spending Accounts (FSAs)

Participating in FSAs helps you lower your taxable income and cover health and dependent care expenses that you typically would pay out-of-pocket. Illumina offers two FSA options through HealthEquity:

Health Care FSA	Dependent Care FSA
• The Health Care FSA is available if you enroll in the Traditional PPO, Kaiser HMO, Quartz HMO, or if you waive coverage. • Contribute up to \$3,400 in 2027 for eligible medical, dental, and vision expenses. • The full amount you elect will be available on January 1. • You can carry over \$660 of unused 2026 funds as long as you enroll in the Health Care FSA for 2027 (if you do not enroll for 2027, any remaining funds from 2026 will be forfeited after December 31, 2026). • HealthEquity will send you a debit card if you enroll in the Health Care FSA.	• Contribute up to \$5,000¹ per household (\$2,500 if married and filing taxes separately) for eligible child or elder care services so you can work full-time. • You can request reimbursement up to the amount you have in your account at the time you submit a claim. • Unused funds will be forfeited at the end of the calendar year. • You will not receive a debit card for the Dependent Care FSA.

¹ Although the IRS has increased the maximum for the Dependent Care FSA, Illumina is maintaining the \$5,000 limit to comply with non-discrimination testing requirements.

Your participation in the FSAs does not roll over from one year to the next. Each year, you'll need to elect the amount you want to contribute up to the maximum. The amount you elect will be deducted from your paycheck before taxes are withheld in equal installments throughout the year.

IRS rules for FSAs

Keep in mind that the IRS has rules for FSAs:

- FSAs function separately; you cannot use funds from one account to pay for eligible expenses from the other account.
- Keep your receipts because HealthEquity may ask you to substantiate claims.
- You can incur expenses through December 31 and must file claims by March 31 of the following year.
- Once you enroll in FSAs, you cannot change your contribution amount during the year unless you experience a Qualifying Life Event, such as getting married or having a baby.

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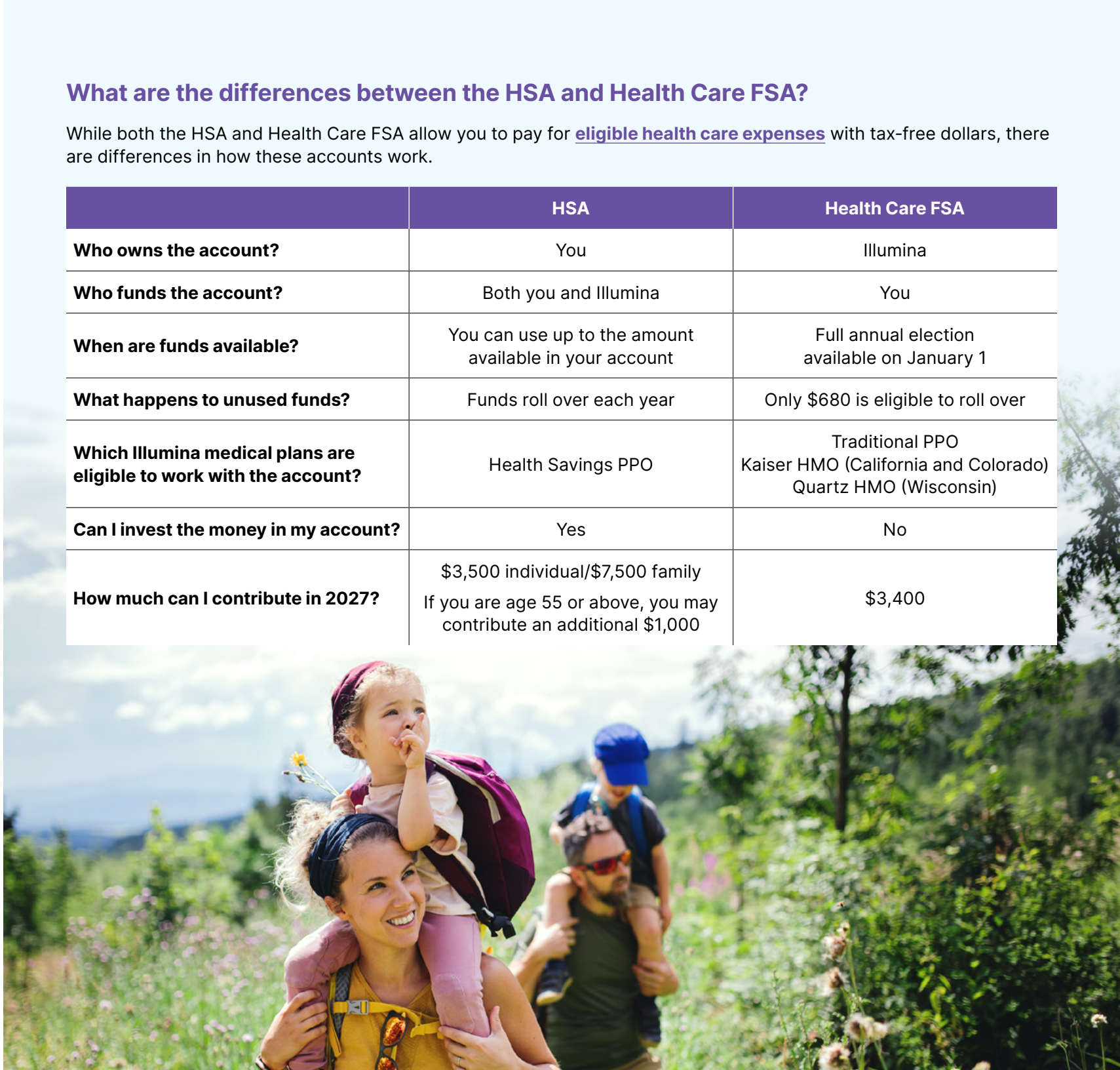
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What are the differences between the HSA and Health Care FSA?

While both the HSA and Health Care FSA allow you to pay for [eligible health care expenses](#) with tax-free dollars, there are differences in how these accounts work.

	HSA	Health Care FSA
Who owns the account?	You	Illumina
Who funds the account?	Both you and Illumina	You
When are funds available?	You can use up to the amount available in your account	Full annual election available on January 1
What happens to unused funds?	Funds roll over each year	Only \$680 is eligible to roll over
Which Illumina medical plans are eligible to work with the account?	Health Savings PPO	Traditional PPO Kaiser HMO (California and Colorado) Quartz HMO (Wisconsin)
Can I invest the money in my account?	Yes	No
How much can I contribute in 2027?	\$3,500 individual/\$7,500 family If you are age 55 or above, you may contribute an additional \$1,000	\$3,400



Financial protection benefits

NEW FOR 2027

Starting January 1, Sun Life will be the insurance carrier for life insurance, AD&D, disability, and our supplemental health benefits. Bringing these benefits together with Sun Life will simplify your experience and lower most premiums for supplemental life and supplemental health coverage. The Guaranteed Issue amount for supplemental life insurance will also increase.

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Basic Life and Accidental Death and Dismemberment (AD&D) insurance

Illumina provides basic life and AD&D insurance up to two times annual salary to a maximum of \$1,000,000 at no cost to you.

Supplemental Life insurance

You can also purchase additional coverage for yourself and your eligible family members. Premium rates are based on age and the amount of coverage elected. You'll see the rates in Workday as you're reviewing the coverage options.

	Coverage amount	Guaranteed issue ¹
Employee	Increments of \$10,000 up to 5x your salary or \$300,000, whichever is less	NEW FOR 2027 Any coverage amount is guaranteed
Spouse²	Increments of \$5,000 to a maximum of \$100,000	NEW FOR 2027 \$50,000
Child(ren)²	\$10,000	N/A

¹ The amount you can elect without being required to provide evidence of insurability (EOI)

² Only available if you elect employee Supplemental Life insurance. Maximum spouse coverage: 100% of employee coverage amount

Disability insurance

To provide you with income protection, Illumina provides short-term and long-term disability insurance at no cost to you. When you enroll, you will need to choose whether the benefit payments you would receive if disabled will be taxable to you.

- If you choose the "taxable" option, taxes will be withheld from your disability payments.
- If you choose the "non-taxable" option, taxes will not be withheld from your disability payments, so the payment amount will be greater. However, the disability premium that Illumina pays for the coverage will be added to your taxable income and reflected each pay period.

Financial protection benefits (continued)

Supplemental health benefits

You can enroll in supplemental health benefits for yourself, your spouse/domestic partner, and your children to help you cover out-of-pocket health care expenses or household bills. The benefits are paid in cash, and you can use them to cover rent/mortgage, child care, car payment, groceries, or other expenses.

- **Accident insurance** provides a lump sum payment based on the accident/injuries sustained.
- **Critical Illness insurance** protects you financially if you are diagnosed with a serious illness, such as heart attack, stroke, or cancer.
- **Hospital Indemnity insurance** offsets your out-of-pocket expenses in the event you are hospitalized. This benefits includes a hospitalization for childbirth.

Learn more about your options for coverage on IlluminaBenefits.com.

NEW FOR 2027

You now have access to a \$50,000 option for coverage with Critical Illness insurance, in addition to \$5,000, \$15,000, and \$30,000.

MetLife Legal Plan

The MetLife Legal Plan gives you access to a large network of attorneys to help with a variety of legal matters, such as identity theft and fraud issues, family law matters, wills and trusts, or real estate transactions. If you enroll in the MetLife Legal Plan (available only during Open Enrollment), premiums are deducted from your paycheck on a post-tax basis.

This benefits guide provides an overview of the benefit plans and programs available to eligible Illumina, Inc. employees. It is intended for informational purposes only and does not create any contractual rights or entitlements. If there is any discrepancy between the information in this guide and the official plan documents or insurance contracts, the plan documents or contracts will govern. Illumina, Inc. reserves the right to add, delete, or change any of the benefit programs at any time, for any reason, subject to applicable law.

Learn more about
your benefits at
IlluminaBenefits.com

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As a new hire

**Within 31 days of a
Qualifying Life Event**

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You will need to provide the legal name, date of birth, and Social Security number for each dependent you add to your coverage to comply with legal requirements.

The benefits you choose during Open Enrollment become effective on January 1, 2027, and continue throughout the year. You cannot make changes during the year unless you have a Qualifying Life Event.

Making changes to your benefits during the year

If you experience a Qualifying Life Event, you can make changes to your benefit elections within 60 days of a birth/adoption, or within 31 days of other events.

Here are some examples of Qualifying Life Events:

- Start or end of a marriage or domestic partnership
- Birth or adoption of a child
- Child reaching age 26
- Death of a spouse, partner, or child
- Change in child custody
- Loss of coverage for a dependent under another plan

You will need to provide documentation of the event, such as a marriage certificate, divorce decree, or birth certificate. Benefit changes must be consistent with the Qualifying Life Event. If enrolling a Domestic Partner, you'll need to review and complete the [Domestic Partner Agreement](#) and submit it along with the other proof documents outlined in the Agreement. Your elections will remain in effect for the remainder of the plan year unless you have another Qualifying Life Event.

If you have questions, submit a [ServiceNow Ticket](#) to contact the Benefits Team.

Review and update your beneficiaries

Designating a beneficiary for your life insurance, 401(k), and ESPP ensures the timely payment of benefits to your survivors if something happens to you. Review and update your beneficiary designations and ensure your address and personal information are correct in Workday, Fidelity, and E*TRADE.