

# 2026 Benefits Guide



## Explore your benefits

At Illumina, we are working tirelessly to positively impact human health, and that starts with you. That's why we provide a comprehensive benefits program to support you.

This guide highlights your 2026 benefits and the resources available to you.

[GET STARTED](#)

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# Your Illumina benefits

## Your Illumina benefits

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### Enrolling in benefits

To support your physical, mental, and financial health, we offer a comprehensive portfolio of benefit programs. Illumina pays the majority of the cost for your coverage. Because everyone's needs are different, we give you options so you can choose the plans that meet your health and financial needs. This includes the following benefits that you can elect as a new hire, during Open Enrollment, and during the year if you have a [Qualifying Life Event](#):

- 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

## Questions?

If you have questions about your benefits, [browse the list of contacts](#) to reach out to each plan vendor or 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, regardless of marital or student status with the following exception:
  - To be eligible for child supplemental life, a child age 19 to 26 must be a full-time student
- 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 and Wisconsin employees. All medical plans cover in-network preventive care at no cost to you. Learn more about your medical plan options at [IlluminaBenefits.com](https://IlluminaBenefits.com).

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Plan features	Traditional PPO (Aetna)		Health Savings PPO (Aetna)		Kaiser HMO (California)	Quartz HMO (Wisconsin)
	In-network*	Out-of-network	In-network*	Out-of-network	In-network only	In-network only
<b>Annual deductible</b> (individual/family)	\$750/ \$1,500	\$1,500/ \$3,000	\$1,700/\$3,400		None	None
<b>Out-of-pocket maximum</b> (individual/family)	\$3,000/ \$6,000	\$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
<b>Illumina Health Savings Account (HSA) contribution</b>	N/A		\$1,000/ \$1,500		N/A	N/A
<b>Primary care provider</b>	\$30	You pay 40% after deductible	You pay 10% after deductible	You pay 30% after deductible	\$30	\$20
<b>Specialist</b>	\$40	You pay 40% after deductible	You pay 10% after deductible	You pay 30% after deductible	\$40	\$20
<b>Urgent care</b>	\$40	You pay 40% after deductible	You pay 10% after deductible	You pay 30% after deductible	\$30	\$40
<b>Emergency room</b>	\$250		You pay 10% after deductible		\$200	\$100
<b>Outpatient hospital</b>	You pay 20% after deductible	You pay 40% after deductible	You pay 10% after deductible	You pay 30% after deductible	\$100	No charge

\*The network for the Traditional PPO and Health Savings PPO for medical benefits is [Aetna Choice POS II](https://AetnaChoicePOSII.com).

(continued)

# Medical (continued)

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	In-network*	Out-of-network	In-network*	Out-of-network	In-network only	In-network only
<b>Prescription drugs—retail (30-day supply)</b>			After deductible**		Up to 100-day supply	
• Generic	\$10	\$10	\$5	\$5	\$10	\$10
• Preferred brand	\$30	\$30	\$20	\$20	\$30	\$35
• Non-preferred brand	\$50	\$50	\$40	\$40	\$30	\$60
• Specialty	\$0 with PrudentRx or 30%	Not covered	\$0 with PrudentRx or 30%	Not covered	\$30	\$200
<b>Prescription drugs—mail order (90-day supply)</b>			After deductible**		Up to 100-day supply	
• Generic	\$20		\$10		\$10	
• Preferred brand	\$60		\$40		\$30	
• Non-preferred brand	\$100		\$80		\$30	
• Specialty	\$0 with PrudentRx or 30%		\$0 with PrudentRx or 30%		\$30	

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

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

## 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.

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- **Cleo** delivers caregiver support for those considering parenthood to caring for babies, kids, teens, and adults.
- **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 your family-building journey through assisted reproductive technology procedures, donor benefit management, member support, and medication benefits. You must be enrolled in an Illumina medical plan to access benefits from Progyny.

## For Aetna members: More ways to get answers and expert care

Your Aetna medical coverage gives you access to additional programs:

- **Aetna One Advisor** gives you personalized, high-touch service to help you navigate your health care, from finding in-network providers to understanding claims and getting the support you need.
- **2nd.MD** connects you to leading doctors who can provide expert second opinions and treatment decision support for complex diagnoses, surgery recommendations, or chronic conditions.
- **MSK Direct** from Memorial Sloan Kettering provides second opinions on cancer diagnoses, support, and treatment guidance.
- **CVS Virtual Care** offers 24/7 access to trusted in-network providers for minor illnesses or injuries.
- **Aetna 24-Hour Nurse Line** connects you to registered nurses for support in making care decisions, understanding symptoms, or finding the right provider.



# Dental

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.

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

\*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 \$1,000.



# 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	
Benefits available once every 12 months	In-network You pay:	Out-of-network The plan reimburses you:
<b>Exam</b>	\$10	Up to \$50
<b>Prescription glasses</b>	\$25 copay for frames and lenses	N/A
<b>Frames</b>	\$200 frame allowance, plus 20% off amount over allowance (\$110 Walmart/Costco allowance)	Up to \$70
<b>Lenses</b>	Covered with prescription glasses copay	Single vision: Up to \$50 Lined bifocal: Up to \$75 Lined trifocal: Up to \$100
<b>Lens enhancements</b>	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
<b>Contacts</b> (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.

# 2026 health plan premiums

You and Illumina share in the cost of medical, dental, and vision premiums. Illumina pays 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
<b>Health Savings PPO</b>		
Employee Only	\$49	\$392
Employee + Spouse/Domestic Partner	\$187	\$783
Employee + Children	\$171	\$711
Employee + Family	\$267	\$1,144
<b>Traditional PPO</b>		
Employee Only	\$98	\$390
Employee + Spouse/Domestic Partner	\$300	\$773
Employee + Children	\$273	\$702
Employee + Family	\$437	\$1,123
<b>Kaiser HMO (Northern California)</b>		
Employee Only	\$51	\$372
Employee + Spouse/Domestic Partner	\$166	\$663
Employee + Children	\$149	\$600
Employee + Family	\$247	\$988
<b>Kaiser HMO (Southern California)</b>		
Employee Only	\$35	\$256
Employee + Spouse/Domestic Partner	\$114	\$456
Employee + Children	\$103	\$411
Employee + Family	\$169	\$680
<b>Quartz HMO (Wisconsin)</b>		
Employee Only	\$44	\$323
Employee + Spouse/Domestic Partner	\$154	\$616
Employee + Children	\$140	\$557
Employee + Family	\$234	\$939
Dental	Your cost	Illumina's cost
<b>Guardian Dental PPO</b>		
Employee Only	\$13	\$13
Employee + Spouse/Domestic Partner	\$26	\$26
Employee + Children	\$23	\$24
Employee + Family	\$39	\$39
Vision	Your cost	Illumina's cost
<b>VSP Vision Care</b>		
Employee Only	\$2	\$3
Employee + Spouse/Domestic Partner	\$4	\$4
Employee + Children	\$4.50	\$4
Employee + Family	\$7	\$6

# Health Savings Account (HSA)

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When you enroll in the Health Savings PPO, you can open an HSA with HealthEquity. The HSA allows you to pay for current health care expenses 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. You can contribute up to the IRS annual maximum on a pre-tax basis. When you use the account to pay for qualified health care expenses, you do not pay federal income taxes on the funds. You can also invest your balance above \$2,000, and any investment earnings are tax-free.

Illumina's contribution is deposited into your account at the beginning of each Plan Year, or within 1–2 pay periods if you join the plan as a new hire midyear. The combination of your personal contribution and the Illumina contribution cannot exceed the IRS annual maximum.

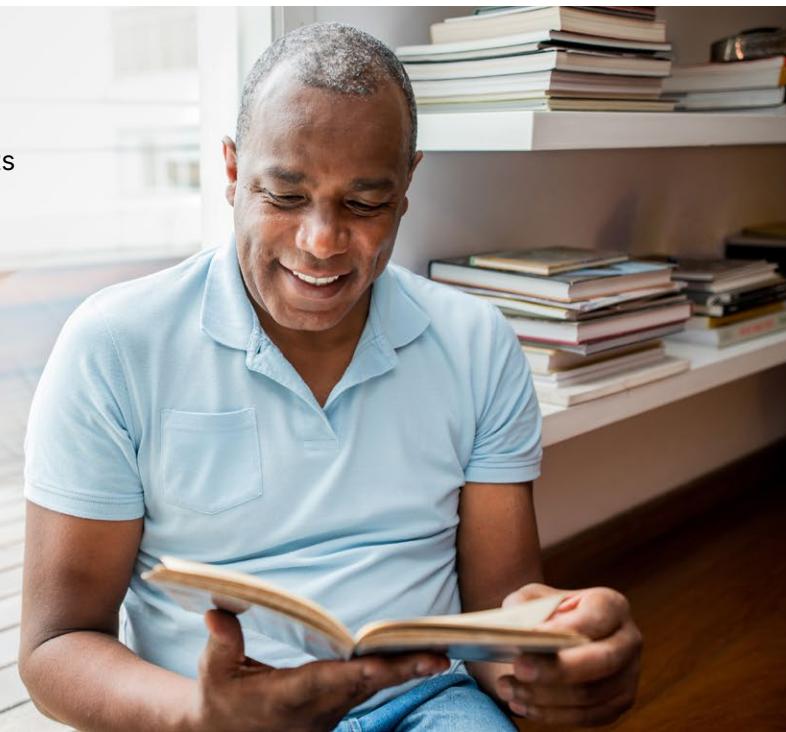
	2026 IRS maximum	Illumina annual contribution	Your 2026 maximum contribution*
<b>Employee only</b>	\$4,400	\$1,000	<b>\$3,400</b>
<b>Family</b>	\$8,750	\$1,500	<b>\$7,250</b>

\*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.



# 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:

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Health Care FSA	Dependent Care FSA
<ul style="list-style-type: none"><li>Contribute up to \$3,300 for <a href="#">eligible medical, dental, and vision expenses</a>.</li><li>The full amount you elect will be available on January 1.</li><li>You can carry over \$660 of unused 2025 funds as long as you enroll in the Health Care FSA for 2026 (if you do not enroll for 2026, any remaining funds from 2025 will be forfeited after December 31, 2025).</li><li>HealthEquity will send you a debit card if you enroll in the Health Care FSA.</li></ul>	<ul style="list-style-type: none"><li>Contribute up to \$5,000* per household (\$2,500 if married and filing taxes separately) for <a href="#">eligible child or elder care services</a> so you can work full-time.</li><li>You can request reimbursement up to the amount you have in your account at the time you submit a claim.</li><li>Unused funds will be forfeited at the end of the calendar year.</li></ul>

\*Although the IRS increased the maximum for the Dependent Care FSA in 2026, Illumina is maintaining the current 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.



## What's the difference 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.

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	HSA	Health Care FSA
<b>Who owns the account?</b>	You	Illumina
<b>Who funds the account?</b>	Both you and Illumina	You
<b>When are funds available?</b>	You can use up to the amount available in your account	Full annual election available on January 1
<b>What happens to unused funds?</b>	Funds roll over each year	Only \$680 is eligible to roll over
<b>Which Illumina medical plans are eligible to work with the account?</b>	Health Savings PPO	Traditional PPO Kaiser HMO (California) Quartz HMO (Wisconsin)
<b>Can I invest the money in my account?</b>	Yes	No
<b>How much can I contribute in 2026?</b>	\$3,400 individual/\$7,250 family* If you are age 55 or above, you may contribute an additional \$1,000	\$3,300

\* Any contributions you made to an HSA at a previous employer count toward your annual maximum.



# Financial protection benefits

## 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.

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## Supplemental Life insurance

You can also purchase additional coverage for yourself and your eligible family members.

	Coverage amount	Guaranteed issue*
<b>Employee</b>	Increments of \$10,000 up to 5x your salary or \$300,000, whichever is less	\$150,000
<b>Spouse**</b>	Increments of \$5,000 to a maximum of \$100,000	\$25,000
<b>Child(ren)**</b>	Birth to 6 months: \$500 6 months to age 19 or 26 (if full-time student): \$10,000	N/A

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

\*\*Only available if you elect employee Supplemental Life insurance

## 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 “disability payments taxed” option, taxes will be withheld from your disability payments.
- If you choose the “disability payments not taxed” 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)

## MetLife Voluntary Benefits

You can purchase voluntary benefits for yourself, your spouse, and your children to help you cover out-of-pocket health care expenses or household bills. The benefit is paid directly to you, and you decide the best way to spend it.

- **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.

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## 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.

## Commuter benefits

You can set aside tax-free funds every month to help you save money on your commuting costs:

- **The Commuter Mass Transit Program** allows you to set aside up to \$340 per month pre-tax to pay for eligible workplace mass transit expenses, such as train, ferry, and bus expenses.
- **The Commuter Parking Program** allows you to set aside up to \$340 per month pre-tax to pay for eligible workplace parking expenses.



Learn more about your benefits at [IlluminaBenefits.com](http://IlluminaBenefits.com)

# Saving for your future

## 401(k) Retirement Savings Plan

The Illumina 401(k) Plan helps you prepare and save for your future. You can make pre-tax (traditional) and/or post-tax (Roth) contributions.

- You can contribute from 1% to 80% of your eligible pay up to the current limit of \$24,500, which is set each year by the IRS.
- As a new hire, you will be automatically enrolled at 2% of your pay, which you can adjust at any time.
- Illumina makes matching contributions of 50% of your first 6% pre-tax or after-tax contribution.
- You can choose from multiple investment options to help you maximize your retirement savings.

### Enrolling in the 401(k) plan

You can enroll in the plan anytime after you have received your first paycheck from Illumina. Visit [NetBenefits.com/Easy](https://NetBenefits.com/Easy) or text "Start" to 343898. You will need to register and set up your account with Fidelity. Contact Fidelity with questions at 1-800-835-5095.

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### Age 50 or older by the end of 2026

- If you are age 50 to 59, or age 64 or older, you can make an additional catch-up contribution up to \$8,000 for 2026.
- If you are age 60 to 63, you can contribute up to \$11,250 (an additional \$3,250) in catch-up contributions.
- If you had more than \$150,000 in FICA earnings from Illumina in 2025, your catch-up contributions will be made as Roth after-tax per IRS rules.

### Roth In-Plan Conversion

Effective February 2, 2026, the Illumina 401(k) Plan will offer a Roth In-Plan Conversion feature (also known as "Super Roth" or "Mega Backdoor Roth"). This feature allows you to convert eligible after-tax contributions into a Roth account, giving you the potential for more tax-free income in retirement. Contact Fidelity for more information at 1-800-835-5095.

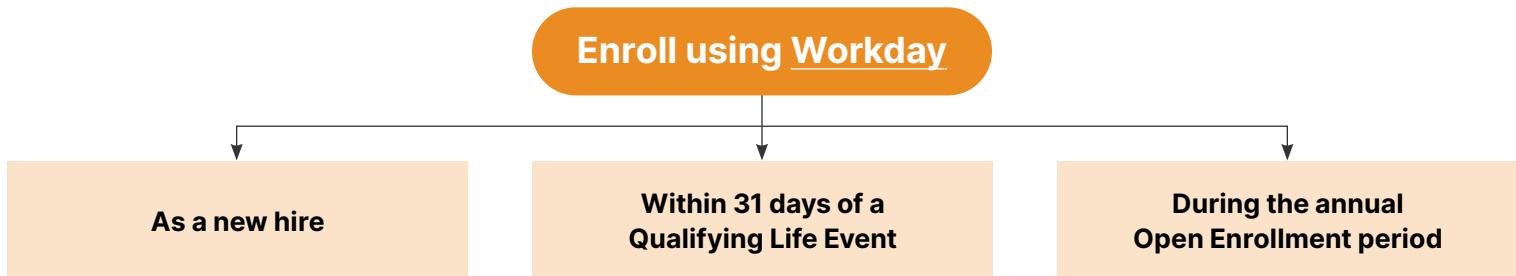
## Employee Stock Purchase Plan (ESPP)

The ESPP allows you to buy shares of Illumina stock at a discount. In February and August of each year, you can contribute up to 15% of your paycheck towards purchasing company stocks. Whole shares of stocks will be purchased for you unless you withdraw before the next scheduled purchase date. Email Stock Administration at [stockadmin@illumina.com](mailto:stockadmin@illumina.com) with questions.



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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.

**If you are newly employed with Illumina, you must make your benefit elections within 31 days of your date of hire.** The benefits you choose as a new hire will begin on your date of hire 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
- You or your eligible dependent loses coverage under another plan

You will need to provide documentation of the event, such as a marriage certificate, divorce decree, birth certificate, or proof of loss of coverage. 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.

## 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.