

Micron has developed a Benefits Handbook to provide you detailed information on the health, welfare, and retirement plans available to you as a US-based Micron team member.

The **2026 Benefits Handbook - Your Health Plans and Benefit Programs** provides general information on all of the health plan and benefit programs including medical, dental, vision, clinic, health care flexible spending account plan, early cancer detection plan, dependent care flexible spending account plan, short term disability plan, long term disability insurance, voluntary accident injury insurance, voluntary critical illness insurance, voluntary hospital indemnity insurance, voluntary legal plan, voluntary pet insurance, business travel accident, life and accidental death and dismemberment insurance, voluntary whole life insurance, employee assistance program, and retirement plan. It also provides general information on benefits at Micron, including a contact list, summary of premiums and important notices required by federal law.

The Benefits Handbook, together with the certificate(s)/evidence(s) of coverage, insurance, and benefit summaries provided to you by Kaiser Permanente, Cigna International, Chubb Group of Insurance Companies, The Hartford Life and Accident Insurance Company, Reliance Standard Life Insurance Company, and other applicable insurers constitute the Summary Plan Description required by the Employee Retirement Income Security Act ("ERISA").

While Micron expects to continue these plans indefinitely, the company reserves the right in its sole discretion to amend, terminate, or partially terminate any plan or portion thereof with respect to its employees and their dependents at any time. Please see fully insured plan vendor websites for relevant updates and public notices. Nothing contained in these plans shall be deemed to constitute a contract of employment or guarantee of employment. All employment assignments are at-will. Except as specifically provided otherwise in the official plan documents, if there is any conflict between the official plan documents and this handbook, the official plan documents control.

## **Your Health Plans and Benefit Programs**

**Contact Information**

**Premiums**

**About Your Rights**

**Enrollment and Eligibility Medical and Dental Plan**

**Cigna PPO Plan**

**Blue Cross PPO Plan**

**Cigna Idaho PPO Plan**

**Blue Cross Idaho PPO Plan**

**Cigna High Deductible Health Plan**

**Blue Cross High Deductible Health Plan**

**Additional Medical and Dental Plans**

**DeltaCare USA (Dental HMO) Dental Plan**

**Standard Dental Plan**

**Dental Plus Plan**

**Delta Dental Plan**

**Standard Vision Plan**

**Vision Choice Plan**

**Day Care Flexible Spending Account Plan**

**Limited Purpose Flexible Spending Account Plan**

**Health Care Flexible Spending Account Plan**

**Retirement at Micron (RAM) 401(k) Plan**

**Retirement at Micron (RAM) 401(k) Plan Loan Policy**

**COBRA**

**HIPAA Privacy Notice**

**Medicaid CHIP Notice**

**Administrative Facts**

**ERISA**

**Life and AD&D Insurance – The Hartford**

**Voluntary Whole Life Insurance – MetLife**

**Short-Term Disability**

**Long Term Disability Certification**

**Voluntary Accident Injury Plan Certification**

**Voluntary Critical Illness Plan Certification**

**Voluntary Hospital Indemnity Plan**

**Voluntary Pet Insurance**

**Voluntary Legal Plan**

**Business Travel Accident Insurance Policies**

**Employee Assistance Program (EAP)**

**Clinic Plan**

**Early Cancer Detection Plan**