Benefits FAQs

Making decisions about your benefits can feel overwhelming, but you have plenty of support. Check out the FAQs, and read more on our website about what's offered to you.

NVIDIA

General Questions

When can I enroll in benefits?

- **There are three times you can enroll or make changes to your benefits:**
  1. When you're new to NVIDIA, within your first 31 days of hire
  2. During Open Enrollment. Open Enrollment for 2026 is November 5-19, 2025.
  3. If you experience a qualified life event or qualified status change.

New to NVIDIA

How do I enroll in my benefits?

- Inside NVIDIA Network: **Log in** with single sign-on, using your NVIDIA credentials.
- Outside NVIDIA Network: **Log in** using your bswift user ID and password.
- Through the **bswift app**: Log in using company code **nvidiabenefits**.

When can I make changes to my benefits?

- The only time you can make changes to your benefits is during Open Enrollment. The exception is if you have a qualifying status change (marriage, birth, divorce, etc.). You have 31 days from the date of your status change to make changes to your benefits. You can make changes to some benefits, such as your Health Savings Account (HSA), 401(k), and Commuter Spending Account, throughout the year.

Where Can I Go for Help?

- For questions about our benefits, contact the NVIDIA Benefits Help Line at 1-844-807-7600 or by email. NVIDIANs can also submit a help ticket through HR Help.
- You can visit the bswift enrollment site at nvidiabenefits.bswift.com.
- If you have a Cigna-related question, call 1-855-5-NVIDIA (1-855-568-4342) to speak with a Cigna One Guide representative.

Medical and Pharmacy

What resources are available to help me choose the right medical plan?

- There's a lot to think about when selecting a medical plan. To see the range of possible annual costs by plan, access our medical cost comparison tool to help with your decision. Visit the benefits site for more details on benefits. You can also view the dedicated NVIDIA sites created by Cigna and Kaiser.

I'm enrolled in the Cigna PPO. Will I be able to see the same doctor if I switch to one of the Cigna HSA plans?

- Yes. All of our Cigna plans have the same Open Access Plan (OAP) Network of hospitals and physicians. Want more peace of mind? You can always check the in-network status of a provider at mycigna.com.

Do the Cigna plans have the same or different providers?

- All Cigna plans use the same Open Access Plan (OAP) Network of hospitals and physicians. To check the status of a provider, visit mycigna.com.

Should I enroll in coverage through NVIDIA and through my spouse's plan offered through their employer?

- At NVIDIA, we provide plenty of options and flexibility, along with a rich network of covered services and providers designed to take care of you. And we believe your benefits decisions are a personal choice. Enrolling in multiple health plans is not recommended. The plans will need to coordinate to process each claim, which can take time and often leads to manual reprocessing. Keep in mind that you may need to pay contributions for both plans, as well as meet deductibles and out-of-pocket maximums under both plans.
- Additionally, the IRS does not allow you or your dependents to enroll in our HSA medical plan if you're also enrolled in a non-high-deductible health (HMO or PPO) plan. For example, if your partner already covers you and your family in their employer's PPO plan, you would not be eligible to contribute to NVIDIA's HSA plan.

Where can I locate information regarding Cigna Pharmacy?

- Visit mycigna.com or the Cigna microsite for more information.

Why do my pharmacy prescription costs increase in January?

- At the beginning of the calendar year, your deductible is reset, and if you're enrolled in a qualified high-deductible health plan, the deductible must be satisfied first before your plan will pay toward your prescription costs.

How do I find a provider and schedule an appointment?

- If you're already a Cigna member, log into mycigna.com or the myCigna® app. If not, please visit Cigna.com, and click on "Find a Doctor" at the top of the screen. Then, under "How are you Covered?" select "Employer or School." There are many search options to personalize your selection. To make an appointment, please call the phone number provided on the site.

Should I enroll in Medicare if I am eligible?

- In general, yes. Enrolling in Medicare as soon as you are eligible is a good way to save money, because late enrollment can come with penalties. Your benefits eligibility will remain unchanged, and your NVIDIA medical plan remains the primary plan that processes and pays your health care claims. However, if you cover a domestic partner and your domestic partner continues medical coverage under NVIDIA, Medicare pays primary benefits. The NVIDIA plan pays secondary benefits, regardless of whether your domestic partner enrolls in Medicare. Visit the NVIDIA Benefits site for more information.

I am enrolled in an HSA-eligible medical plan—can I continue to contribute to my HSA after age 65?

- To be able to contribute to an HSA after age 65, you must not enroll in Medicare. If you're not enrolled in Medicare and are otherwise HSA eligible, you can continue to contribute to an HSA after age 65. You're also allowed to contribute the $1,000 catch-up.

What is the difference between how the deductibles and out-of-pocket maximums work?

- Your deductible is the amount of money you must pay before your plan starts contributing to costs. Once you've met your deductible, you will share the cost of covered health services with the plan until the out-of-pocket maximum is met. The out-of-pocket maximum is just what it sounds like—it's the most you will pay for covered health services in a plan year. Your expenses will accumulate throughout the year to meet the deductible and out-of-pocket maximum, then will start again each January.

What coverage is available if I need to travel for a medical procedure?

- The Cigna plans will continue to cover costs for travel for care and reimbursement of related costs when medical services aren't available locally. Contact the Cigna team by calling 1-855-568-4342 to learn more.

Where can I go for mental health support?

If you're experiencing a mental health emergency, please call 911.

- If your mental health needs are non-emergent, there are many options available to you. Don't know where to start? That's OK. The Employee Assistance Program (EAP) or RethinkCare is a good place to start confidentially and at no cost.
  - **For EAP:** Contact ComPysch Guidance Resources EAP confidentially 24/7 at 1-844-729-5172. First time users, use web ID: NVIDIA.
  - **For RethinkCare:** Connect 1:1 with parenting or workplace experts and access digital content on parenting, personal well-being, and professional growth. Login or enroll, use code: **NVIDIA**.
- **For Cigna members**, available mental health support includes the following. Visit mycigna.com for more information.
  - **MDLIVE:** Video and phone meetings with a licensed psychiatrist who can treat nonemergency conditions such as anxiety, depression, and stress and can prescribe medications
  - **In ComPsych Guidance Resources, Employee Assistance Program:** Offers professional, private, and confidential services through a network of qualified counselors and resources; get help in the form of well-being coaching, confidential emotional support, work-life solutions, legal guidance, and financial resources
- **For Kaiser members**, visit the Kaiser microsite to learn more about Kaiser's offerings.

Are gender affirmation benefits available?

- Yes! Gender affirmation is a positive life event and something we celebrate at NVIDIA. It can also be a stressful and emotional journey. We provide a variety of mental health resources in addition to physical health benefits to help you or your family member transition. Visit the Gender Affirmation Support page for all the details.

I'm living with a chronic illness. What types of support are available to me?

Depending on your condition, there is specialized support available for Cigna members. Kaiser members should connect with their care team for support.

- **If you are diabetic,** Omada provides a personalized diabetes prevention and management program. To find out if you qualify, fill out the online application. If eligible, you'll receive an invitation to join the Omada program.
- **If you are living with cancer,** patients receive one-on-one support with the Cigna Cancer Support Program. A Cigna representative will connect with you to understand the diagnosis, discuss the treatment plan, and to celebrate survivorship. To participate in the program, you can contact NVIDIA's dedicated service team and ask to be connected, or you can call 1-800-615-2909 directly. Visit our Cancer Support Page to learn more.

  Galleri, available for eligible Cigna members, is a convenient way to test for cancer with a simple blood draw. Visit Galleri to learn more.

Are family-building benefits available?

- **If you are in need of family-building support,** WIN can help you explore NVIDIA's family-building benefit solutions. WIN can be reached through the dedicated Cigna customer service team or through the customized NVIDIA WIN microsite.
- **Cigna's Healthy Pregnancies, Healthy Babies program** provides educational materials, wellness programs, incentives, and access to a 24/7 health information line staffed with experienced registered nurses. You can enroll by contacting the Cigna dedicated customer service team at 1-855-5-NVIDIA (1-855-568-4342).

PRO TIP for Cigna members

- Get an idea of how much you might need to pay for covered health services by visiting mycigna.com and using the Cost of Care Estimator.

Dental and Vision

How do I know what's covered under my dental plan?

- Review the dental plan comparison document to best understand the difference between what's covered and what's not.

Where can I find in-network dental care?

- Visit the Delta Dental website to find in-network care.

How many cleanings are offered on the Delta PPO plan?

- The Delta PPO plan covers three cleanings annually.

How do I know what's covered under my vision plan?

- Review what the vision plan covers to best understand the difference between what's covered and what's not.

Where can I find in-network vision care?

- Visit the VSP website to find in-network care.

PRO TIP for scheduling

- Just because a provider is in-network does not mean they're available for immediate appointments or accepting new patients. Be sure to contact your preferred in-network dental or vision care provider to schedule appointments and inquire about availability.

Savings and Spending Accounts

Flexible Spending Accounts (FSAs)

How much can I contribute to my Health Care/Limited Purpose FSA in 2026?

- The 2026 limit is $3,400.

What is the Dependent Care FSA limit for 2026?

- The 2026 limit is $7,500.

Do you need to re-enroll each year?

- Flexible Spending Accounts (FSAs) require re-enrollment every year. See here for more information.

Health Savings Account (HSA)

Can I have an HSA if my spouse also has an HSA through their employer?

- Yes. Both accounts are subject to IRS limits. If you each have your own HSA, you may each contribute up to the single or individual limit per year per account.

If I am enrolled in an HSA this year, what happens to my balance if I move to the PPO next year?

- The money in your HSA is yours to keep no matter what. You can continue to draw down the balance from your HSA or save it for years to come. However, you will not be eligible to receive NVIDIA's contributions or make additional contributions to your HSA while enrolled in the PPO.

PRO TIP

- In most cases, the HSA plans are more cost effective than the PPO. Consider your choice carefully before making a switch.

401(k)

How do I make after-tax contributions to my 401(k)?

- It's easy! You can elect Roth or after-tax contributions through your account on Fidelity's website. Don't forget that you may review contribution change instructions here or that you have access to a financial consultant, where you can meet one-on-one with a certified financial planner for advice. It's a good idea to check in with an expert before you make any major financial decisions. As a reminder, after-tax contributions are not eligible for the NVIDIA match.

How does Roth work, and does NVIDIA match Roth contributions?

- Roth contributions are made after federal and state taxes are withheld and are eligible for the NVIDIA match. For more details, see How To Save.

What is the brokerage account within the 401(k), and how do I learn more?

- The experts at Fidelity can help explain your brokerage account options in detail. However, the brokerage window within the NVIDIA 401(k) plan allows employees to invest in individual securities and mutual funds that are outside NVIDIA's standard investment options. To learn whether the brokerage window may be best for your finances, meet one-on-one for free with a certified financial planner.

Commuter

Is there a Commuter Spending Account I can use for commuting to the office?

- Yes, NVIDIA partners with HealthEquity/EZ Receipts to let you pay for transit and parking passes with pre-tax dollars. Coverage is on a month-to-month basis so you can sign up, make changes, or cancel at any time.