

Open Enrollment Begins:  
**October 31<sup>st</sup>**

Open Enrollment Ends:  
**November 18<sup>th</sup>**

Benefits are Effective:  
**January 1, 2023**

New Payroll Deductions Begin:  
**January 13, 2023**

## US Benefits Open Enrollment

It's that time of year again....ANNUAL BENEFITS OPEN ENROLLMENT. It's time to learn about, review and update your benefit elections during the Oracle US Benefits open enrollment period:

October 31 through November 18.

So, what's new this year?

### Contributions

In 2023, there will be an increase to the UnitedHealthcare plans and some of the Kaiser plans but no increases for dental and VSP vision. See the [2023 price sheet for all the information on contributions](#).



### UnitedHealthCare—Health Savings Account (HSA) Plan

The HSA Plan deductible for employees covering a spouse or child(ren) will increase to meet the IRS definition of a high deductible plan. Currently, in 2022 the deductible is \$2,800, however, the IRS has increased the deductible for 2023 to \$3,000. The deductible for individual or family coverage will remain the same for 2023.

### Dental—increased limits and plan enhancements

The calendar year maximum for the Metlife dental plans will increase again from \$2,000 to \$2,500 per year. Note that any eligible preventive and orthodontia services are not included in the \$2,500 maximum. That means your annual maximum dollars will go further towards other treatments. In addition to the annual maximum increase, the lifetime limit for orthodontia under Metlife dental plan 2 will increase from \$2,000 to \$2,500.

The following dental plan enhancements will be effective January 1, 2023

- Composite fillings for molar teeth
- Porcelain crowns for molar teeth
- Sealants: 1 per 36 months, to age 19
- Fluoride: 2 per calendar year, to age 19



## Other changes effective January 1, 2023

### 2023 Health Savings Account (HSA) annual contribution limits

HSA annual contribution limit	2022	2023
Employee Only	\$3,650	\$3,850
Family	\$7,300	\$7,750

### 2023 Flexible Spending Account (FSA) annual contribution limits \*

FSA annual contribution limits	2022	2023
<u>General Purpose Health Care FSA*</u>	\$2,750	\$2,850
<u>Limited Purpose Health Care FSA*</u> (for members of HSA plan)	\$2,750	\$2,850
<u>Dependent Care FSA</u>	\$5,000	\$5,000

## Flexible Spending Account—carryover provisions

The Consolidated Appropriations Act of 2021 (CAA) allowed employers to modify some of the provisions of FSAs due to the impact of COVID-19. Oracle Benefits revised the FSA carryover provisions for 2021 and 2022, however, the CAA carryover provisions have expired and the provisions will revert to prior provisions:

Health Care FSAs—the allowable carryover amount at the end of 2022 will be \$570.

Dependent Care FSA—there will be no carryover at the end of 2022.

## ARAG legal insurance enhancements

ARAG group legal insurance made several enhancements in 2022 and added legal services related to drafting and modifying the following legal documents

- Domestic Partnership Agreements
- Funeral Directive
- Gender Identifier Change
- Hospital Visitation Authorization
- Pre-Birth/Post-Birth Parentage Order

For 2023, ARAG will add legal services related to drafting and modifying the following legal documents

- Egg/Sperm/Embryo Donation Agreement
- Surrogacy Agreements
- Qualified Domestic Relations Order (QDRO)

## COMING SOON! Trustmark Long Term Care insurance

Look for an announcement regarding long term care insurance through Trustmark sometime in the first calendar quarter of 2023.



## Now it's time to enroll or update your elections!

To make your Oracle US Benefits elections, visit the [Oracle US Benefits enrollment system](#). You may access the enrollment system in or outside of the Oracle firewall using your Oracle single-sign-on (SSO) username and password.

### Don't forget to finish your enrollment

When making your elections you will need to use the **Finish Enrollment** button to finalize your elections. **If you don't select finish enrollment at the end of the election process, your 2023 elections will not be saved** and your 2022 elections will carry over into 2023 (other than FSA and HSA) and will be binding.

### Learn about open enrollment 2023

A series of learning sessions are available throughout the open enrollment period. [Review the complete schedule](#), including the session topics, dates, times, and the access/dial-in information.

Don't forget: We're here to help—send your open enrollment questions to [benefits\\_us@oracle.com](mailto:benefits_us@oracle.com). And be sure to join our Slack channel at [#us\\_benefits](#) to keep up with benefit announcements and reminders.

## \*GLOSSARY

### General Purpose Healthcare FSA

An account you can establish through your employer that allows you to set aside pre-tax dollars to pay for certain eligible expenses. By setting aside money from each paycheck, you pay less in taxes and have money available as needed to pay for covered services.

### Limited Purpose Healthcare FSA

A flexible spending account which corresponds specifically to the HSA Medical Plan that lets you set aside money, pre-tax, to help pay for eligible dental and vision expenses.

