

Open Enrollment Begins: **October 30th**

Open Enrollment Ends: **November 17th**

Benefits are Effective: **January 1, 2024**

New Payroll Deductions Begin: **January 15, 2024**

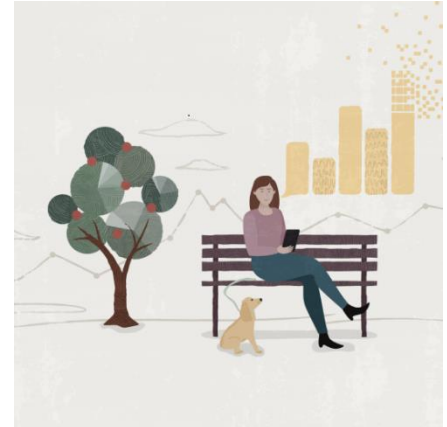
US Benefits Open Enrollment

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 30 through November 17

So, what's new this year?

Introducing Gympass—your new well-being benefit coming **January 1, 2024!**



Oracle Benefits is excited to introduce Gympass—a comprehensive well-being benefit, rolled into one app with one membership. Regardless of how you define personal well-being, there is something for you through Gympass. As an Oracle employee, you will have **free** access to the Gympass “starter plan,” as well as heavily discounted plans beyond the starter plan. Here’s a snapshot of what is available to you through Gympass **beginning on January 1, 2024**

- Visit gyms, fitness centers, and studios* near you—choose a different center every day, or stick with your favorite. Within the various plan tiers, there are gym and facility options for all preferences, ranging from casual to boutique, multi-use big-box centers to smaller, more specialized studios, and more.
 - Not a fan of commercial gyms? Check out the live-streamed class options and 1-on-1 virtual personal training sessions.
- Well-being apps—the **free Gympass starter plan includes premium access** to the following popular apps
 - **MyFitnessPal** or **Lifesum** for nutrition
 - **Calm**, **Meditopia** or **Headspace** for meditation, focus and more
 - **Calm** or **Sleep Cycle** for sleep
 - **Strava** for tracking workouts
 - **Fabulous**, **SworKit**, **Wellness Coach** and much more!

* Gyms, fitness centers, and studios included in the free starter plan will vary by location, and new options are added regularly.

While enrollment in Gympass is not tied to Oracle’s annual open enrollment (you can change your enrollment at any time), we encourage everyone to enroll during open enrollment, so you will be ready to go in **January!**

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Watch for informational webinars to be offered this winter with Gympass, and/or [find more information on Gympass here](#).

Contributions

In 2024, there will be an increase to the UnitedHealthcare plans and most of the Kaiser plans. There are changes to the vision plan tiers and contributions as outlined in the vision section below. [See the 2024 price sheet for all the information on contributions](#).

Vision coverage tiers, contributions, and enhancements

Coverage tiers

The VSP vision plan coverage tiers are changing to match the medical and dental plans. Vision will now have Employee Only, Employee & SP/DP, Employee & Children, and Family instead of only an Employee tier and Family tier.

Contributions

Vision Plan I will be free at all coverage tiers while Vision Plan II will require employee contributions for each coverage tier. Both vision plans will have the same level of Oracle contributions as they have today but no flex credits will be given, similar to the contribution structure for the medical and dental plans. [See the 2024 price sheet for vision contributions](#).

Increased frame allowances and enhancements

The frame allowances for Vision Plan I will increase from \$150 to \$200 and for Vision Plan II from \$200 to \$300. LightCare™ will be added to both Visions Plans I and II. VSP LightCare™ lets you use your frame allowance to get non-prescription eyewear such as sunglasses or blue light filtering glasses from your VSP network doctor. [Find more information on VSP vision insurance](#).

UnitedHealthcare—New ID cards for all members

All employees enrolled in a UnitedHealthcare plan will receive a new ID card for 2024. Cards will be mailed or a notification emailed (if you have elected paperless in myuhc.com) by December 31, 2023 and you can also get a copy at www.myuhc.com. Your 2023 card will still work in 2024, but the new card will have updated information on the back.

UnitedHealthcare—Health Savings Account (HSA) Medical Plan

The HSA Medical Plan deductible will increase to meet the IRS definition of a high deductible plan. The following table shows the 2023 deductibles and the new 2024 deductibles based on the IRS increases.

HSA Plan deductible	2023	2024
Employee Only	\$1,500	\$1,600
Employee & SP/DP	\$3,000	\$3,200
Employee & Children	\$3,000	\$3,200
Family	\$3,000	\$3,200



2024 Health Savings Account (HSA) annual contribution limits

HSA annual contribution limit	2023	2024
Employee Only	\$3,850	\$4,150
Family	\$7,750	\$8,300

UnitedHealthcare Flexible Spending Account (FSA) Updates

2024 Flexible Spending Account (FSA) annual contribution limits*

FSA annual contribution limits	2023	2024
General Purpose Health Care FSA*	\$2,850	\$3,050
Limited Purpose Health Care FSA* (for members of HSA Medical plan)	\$2,850	\$3,050
Dependent Care FSA	\$5,000	\$5,000

Flexible Spending Account—carryover provisions

Health Care FSAs—the allowable carryover amount at the end of 2023 is \$610.

Dependent Care FSA—there is no carryover. [Find more information on flexible spending accounts.](#)

ARAG legal insurance enhancements

ARAG is expanding legal insurance services in 2024 to provide you more support when navigating legal issues for your parents and grandparents. As your parents and grandparents age and deal with health issues, odds are good you will play a part in providing care. The new coverages will provide access to network attorneys for elder law issues such as Medicare eligibility or Social Security. Work with a network attorney to review or prepare legal documents for your parents and grandparents related to preparation of deeds, mortgages, affidavits, or even wills & power of attorney. Engage with ARAG Care Advocates for help assessing eldercare needs or developing a care plan involving assisted living facilities, nursing homes, home healthcare agencies, and adult day care providers. [Find more information on ARAG legal insurance.](#)

COMING SOON! Hinge Health and Livongo through UnitedHealthcare

UnitedHealthcare members look for access to Hinge Health, a digital clinic for joint and muscle care, in 2024. Also, for those looking for diabetes management, Livongo is available on the myuhc app starting January 1, 2024.

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

To make your Oracle US benefit 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.

Enrollment tool—don't forget to finish 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 2024 elections will not be saved** and your 2023 elections will carry over into 2024 (other than FSA and HSA) and will be binding.

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Learn about open enrollment 2024

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. 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.

