



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 21 through November 8

So, what's new this year?



Contributions

In 2025, there will be an increase to the UnitedHealthcare plans and the Kaiser plans. There will also be a slight increase to the MetLife Dental Plan 2 and VSP Vision Plan II options.

As a reminder, you received an email announcement from Oracle Payroll in September that outlined a change in payroll frequency from a semimonthly pay schedule to a biweekly pay schedule in 2025. Benefit deductions will align with the new pay frequency. Please refer to the announcement or [visit the Oracle US Payroll website for more information](#).

[See the 2025 price sheet with biweekly contributions](#).

UnitedHealthcare—new prescription refill option: the “Retail 90” program

Starting in 2025, the new Retail 90 program provides you flexibility when getting maintenance medication. You may fill a 90-day supply of medication that you use regularly either by home delivery via OptumRx or any retail pharmacy in the network. The Retail 90 program gives you the flexibility to choose. For additional information on how the program works including transferring prescriptions and finding participating retail pharmacies, [see these FAQs](#).

UnitedHealthcare—Health Savings Account (HSA) Medical Plan

The HSA Medical Plan deductibles and out-of-pocket maximums will increase for 2025. The following tables show the 2024 amounts and the 2025 amounts.

HSA Medical Plan deductible	2024	2025
Employee Only	\$1,600	\$1,650
Employee & SP/DP	\$3,200	\$3,300
Employee & Children	\$3,200	\$3,300
Family	\$3,200	\$3,300
HSA Medical Plan out-of-pocket maximum—network	2024	2025



Employee Only	\$2,600	\$2,800
Employee & SP/DP	\$4,000	\$4,400
Employee & Children	\$4,000	\$4,400
Family	\$5,250	\$5,600
HSA Medical Plan out-of-pocket maximum— non-network	2024	2025
Employee Only	\$5,200	\$5,600
Employee & SP/DP	\$8,000	\$8,800
Employee & Children	\$8,000	\$8,800
Family	\$10,500	\$11,200

Fertility Benefit—HSA Medical Plan only

To comply with IRS guidelines starting in 2025, specific to the HSA Medical Plan only, the annual deductible must be met before the Plan pays 70%. For the 2024 plan year, the Plan does not require members to meet the deductible before the Plan pays 70%. If you are enrolled in or plan to enroll in the HSA Medical Plan for 2025, please note this change as it will impact you and/or your covered dependents using covered fertility services.

There are no additional changes to the fertility benefits, other than this required change.

2025 Health Savings Account (HSA) annual contribution limits

HSA annual contribution limit	2024	2025
Employee Only	\$4,150	\$4,300
Family	\$8,300	\$8,550

UnitedHealthcare Flexible Spending Account (FSA) updates

2025 Flexible Spending Account (FSA) annual contribution limits

FSA annual contribution limits	2024	2025
<u>General Purpose Health Care FSA*</u>	\$3,050	\$3,200
<u>Limited Purpose Health Care FSA*</u> (for members of the HSA Medical Plan)	\$3,050	\$3,200
<u>Dependent Care FSA</u>	\$5,000	\$5,000

Flexible Spending Account—carryover provisions

Health Care FSAs—the allowable carryover amount at the end of 2024 is \$640.

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



UnitedHealthcare—important changes to coordination with Medicare for domestic partners

In July, Oracle announced important changes to health care benefit options after age 65 as a domestic partner of an Oracle employee.

If you cover a domestic partner aged 65 or older—action may be required.

If you cover a domestic partner aged 65 or older, please instruct your domestic partner to sign up and enroll for Medicare as Oracle's plan will pay secondary to Medicare effective April 1, 2025**.

For questions regarding Medicare, Oracle offers [CareCounsel](#) health advocacy—a confidential resource available to support you and your dependents at no cost. CareCounsel care specialists are available Monday – Friday, 8:30am – 7:00 p.m. CT at +1.877-519-6084 (option #2).

Important: Oracle recognizes that Medicare decisions are complex and to that end provides information and resources such as CareCounsel to assist you with your Medicare questions when signing up, enrolling and/or reviewing plan selections. The ultimate decision to sign up when first eligible or defer to a later date is your sole responsibility, and Oracle assumes no control or authority over your decisions and the impact on your Oracle benefits. Please take advantage of the resources offered to assist you in making decisions related to your and/or your spouse's/domestic partner's Medicare.

***Previously communicated as a January 1, 2025 effective date to those impacted. A correction letter will be sent in November.*

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 2025 elections will not be saved** and your 2024 elections will carry over into 2025 (other than FSA and HSA) and will be binding.

Learn about open enrollment 2025

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.

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