



Oracle Benefit Highlights

At Oracle, we believe supporting your health & wellness is more than offering an insurance policy.

Your physical well-being

Highly subsidized: The cost of your overall benefits is a shared responsibility between you and Oracle. On average, Oracle pays 80% of your health benefit costs.

No waiting period: Oracle US benefits begin on your hire date, which means you and your covered family members may use your benefits on day one.

Competitive plan designs: Oracle benefits are competitive when compared to other high-tech companies. We sustain competitive plan designs by staying current with industry standards and trends, and regularly benchmark with other high-tech companies.

Medical choices: Oracle offers several medical plan options that vary in how you access care, cost, and service area. Most of our medical plans are available nationwide and administered by UnitedHealthcare (UHC). Our Kaiser Permanente HMO options are available in certain geographic regions, including CA, GA, CO, OR, and WA.

High deductible health plan & health savings account (HSA): Oracle offers an IRS-qualified high deductible medical plan that provides employees with medical coverage through UHC and the opportunity to open and contribute to a health savings account (HSA).

Oracle contributes to your HSA: Oracle helps build your HSA balance by contributing to your personal account at the beginning of every year. You are eligible to receive the contribution even if you do not make a personal contribution.

Included Health (formerly known as Grand Rounds): Included Health is your personal healthcare assistant. Included Health will guide you to trusted doctors and services, help you get answers about medical conditions, and so much more – at no cost to you.

Rethink: Rethink is a benefit for Oracle employees that gives your family 24/7 access to tools and resources to help you and your care team in understanding, teaching, and better communicating with your child. Rethink specializes in helping care for children with learning, social or behavioral challenges, and developmental disabilities.

Gender-affirming benefits: Oracle medical plans provide coverage for comprehensive gender-affirming services, including hormone therapy, surgery, and behavioral therapy.

Dental plans: Oracle offers two dental plans that cover preventive, basic, and major services. Dental Plan 1 is



also fully subsidized for employees and eligible dependents which means the amount deducted from each paycheck is zero. Our Dental Plan 2 reimburses major services at a higher level and includes orthodontia for adults and children. Dental Plan 2 requires employees to share in the cost via payroll deductions.

Vision plans: Oracle offers two vision plans that cover comprehensive eye care, annual exams and frames or contact lenses. Vision Plan 1 is no cost for employees and low cost for dependents. Vision Plan 2 provides a higher reimbursement for frames and lenses and allows for two pairs a year. Vision Plan 2 requires employees to share in the cost via payroll deductions.

Your financial well-being

Flexible spending accounts (FSA): Oracle offers Health Care and Dependent Care flexible spending accounts (FSA) which allow you to use pre-tax dollars to pay for certain eligible health and dependent care expenses as defined by the IRS.

Pre-tax commuter benefits: Through the convenience of pre-tax payroll deductions—commuter benefits offer tax savings by reducing your Federal taxable income and allow you to pay for eligible transit and parking expenses on a pre-tax basis—up to certain IRS limits.

401(k) Plan: You may contribute a percentage of your eligible income to the plan on a pre-tax, after-tax, or after-tax Roth 401(k) basis—up to the annual IRS contribution maximum. Employees age 50 or older may contribute an additional amount and further increase retirement savings. Oracle matches employee contributions at a rate of 50% of the first 6% in contributions, subject to a calendar year maximum. Matching contributions are fully vested after four years.

Employee Stock Purchase Plan (ESPP): The ESPP provides you an opportunity to purchase Oracle common stock at a discounted market price. You may contribute up to 10% of your eligible cash compensation through convenient payroll deductions.

Disability benefits: Oracle offers you disability income protection for approved short and long term disabilities.

Life/accidental death & dismemberment insurance: Oracle subsidizes 100% of coverage equivalent to 2 times your annual benefits compensation and you can choose to “buy up” for greater coverage if needed. New hires qualify for the highest level of coverage—guaranteed and without medical review. You may also purchase life insurance for your spouse/domestic partner, and/or child(ren).

Personal financial planning: Oracle offers employees an extensive financial planning benefit through The Ayco Company, L.P., a Goldman Sachs Company. Ayco focuses on financial wellness by guiding you through the complexities of personal financial planning via a digital platform and/or a financial coach. Oracle fully pays for this service.

Business travel coverage: Oracle provides Business Travel Accident (BTA) coverage when you are traveling on company business.

Legal insurance: Employee paid legal insurance is available with many legal matters covered at 100% when you work with a network attorney. Legal insurance includes identity theft protection and restoration services.

Student loans & refinancing: Oracle has partnered with SoFi, an online personal finance company, to help provide employees with student loan solutions, including student loan refinancing and private student loans.



Your personal & family well-being

Employee Assistance Program (EAP): Through the EAP, you receive ten (10) counseling sessions per person, per issue, per year with a mental health specialist. This benefit is available to you, your family members, and even non-dependents who share your primary residence. Additional sessions are available and covered by Oracle's medical plans.

Adoption assistance: Oracle reimburses you up to \$14,400 for eligible expenses incurred with each qualified and legally recognized adoption.

Surrogacy assistance: Oracle reimburses you up to a lifetime maximum of US \$15,000 for eligible expenses associated with a Surrogacy Contract.

Education reimbursement: Oracle supports continuing education as part of employee training and development. With management approval, Oracle will reimburse you for job-related coursework up to \$5,250 per calendar year.

Wellthy: Wellthy provides personalized support to help employees tackle the logistical and administrative tasks of caring for the ones you love, including yourself. Wellthy's care framework ensures that you and your family are considering and addressing all variables of care, beyond basic medical needs, including, but not limited to, medical, financial, in-home, housing, legal, or social/emotional support. This service is fully subsidized by Oracle.

Fertility IQ: Oracle provides employees with this platform to educate users about up-to-date family building-related topics. Fertility IQ provides educational courses and guides on fertility.

Milk Stork: Oracle provides support from Milk Stork to breastfeeding mothers while on Oracle business travel. Milk Stork provides supplies needed to ship or tote breast milk home while traveling.

Child care discounts and affiliations: KinderCare is a nationwide childcare discount program that offers Oracle employees a 10% childcare tuition discount at all community-based KinderCare Learning Centers. The discount program does not include KLC Champions programs, CCLC, or Knowledge Beginnings Centers. This program is not available in all states and is subject to classroom availability.

Time away from work

Paid Sick Leave: Paid Sick Leave is available when you or qualified family member are unable to work due to illness, injury, need to obtain medical care, or other personal health issue or medical emergency. It is also available for all other reasons as required by local or state law.

Paid holidays: Oracle offers eleven designated paid holidays: New Year's Day, Martin Luther King, Jr. Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving (two days), and Christmas.

Leaves of absence: Oracle offers maternity, paid parental, personal, bereavement, military, and jury duty leaves among its multiple leave policies.

Winter break: Oracle closes U.S. operations between Christmas and New Year's Day.



Vacation: Oracle offers two forms of vacation benefits.

- **Flexible vacation** is offered to salaried (non-overtime eligible) employees.
- **Accrued vacation** is offered to employees eligible for vacation benefits who are not eligible for the Flexible Vacation policy. Employees accrue 13 days of vacation per year for the first three years of employment – and 18 days thereafter.

