

Oracle US Benefits Open Enrollment 2026

FREQUENTLY ASKED QUESTIONS



Introduction

Welcome to the 2026 Oracle US Benefits Open Enrollment FAQ. This resource is designed to answer your questions and help you navigate the open enrollment process. Your Oracle benefits are a significant part of your total compensation, so it's essential to review and update your elections during this annual period.

OPEN ENROLLMENT: WHAT IS IT, WHEN IS IT, AND HOW DO I ENROLL?

What is open enrollment, and why is it important?

Open enrollment is your annual opportunity to review and update your benefit elections for the upcoming year. During this time, you can make changes to various programs, including medical, dental, vision, life insurance, and more. You can also add or remove eligible dependents and verify personal information like your address and beneficiaries.



Key Point: If you don't have a qualifying life event (e.g., marriage, birth of a child) that allows you to make changes outside of open enrollment, this is your only chance to adjust your benefits until the next open enrollment period.

When is Oracle's US Benefits open enrollment, and when do my elections take effect?

Oracle's US Benefits open enrollment for 2026 starts on October 27, 2025, and ends at 11:59 PM CST on November 14, 2025. Any changes you make to your benefits, including adding or removing dependents, will take effect on January 1, 2026. Your 2026 costs will be reflected on your first paycheck in January. If you're enrolled in the HSA Medical Plan, Oracle's contribution will also be processed with that paycheck.

What changes can I expect in 2026?

For the 2026 open enrollment, you'll see some exciting enhancements and required regulatory changes. Be sure to review the "[What's New](#)" document for all the details.

FLEXIBLE SPENDING ACCOUNTS

Do I need to enroll in Flexible Spending Accounts during open enrollment?

Yes, if you want to participate in the Health Care and/or Dependent Care Flexible Spending Accounts (FSAs) or the Limited Purpose Health Care FSA (if you're enrolled in the HSA Medical Plan), you must elect to do so during open enrollment. These accounts allow you to set aside pre-tax dollars for eligible expenses, but you need to enroll each year.



You can find all the plan details and pricing information in the "[What's New](#)" document and the medical, dental, and vision plan comparison charts on the [Oracle US Benefits website](#). Don't forget to check out our informative [open enrollment videos](#) as well!

HEALTHCARE PREMIUMS

Are healthcare premiums increasing in 2026?

Yes, there will be an increase in premiums for the UnitedHealthcare and Kaiser plans in 2026. Dental Plan 1 and Vision Plan I premiums will remain the same, while Dental Plan 2 and Vision Plan II will have minimal increases.

Refer to the [2026 price sheet for contribution details](#).

ENROLLMENT PROCESS

How do I make my open enrollment elections?

You can make your open enrollment elections using the online [Oracle US Benefits enrollment system](#). Access the system inside or outside the Oracle network using your Oracle single-sign-on (SSO) credentials. During enrollment, verify your dependent's eligibility and designate your life insurance beneficiaries.



Note: Beneficiary designations for your 401(k) and Health Savings Account (HSA) are not made through the Oracle US Benefits site. Please set up or update these beneficiaries directly with [Fidelity \(401\(k\)\)](#) and [Optum Bank \(HSA\)](#).

- The [Oracle US Benefits enrollment system](#) allows you to model different scenarios and elections until you're ready to submit.
- To finalize your elections, click the "Complete Final Steps" button on the "Benefits Summary" page.
Your enrollment won't be processed if you miss this step.
- After completing your elections, review your confirmation statement for accuracy. Keep a printed copy or screenshot for your records.
- You can enter and exit the enrollment system as often as needed until the deadline. Your last submitted elections are binding and cannot be changed after the enrollment period ends.



Remember: Unless you have a qualified family status change, this might be your only chance to elect coverage until the next open enrollment.

MISSED DEADLINE

What happens if I don't make any changes during open enrollment?

If you don't update your benefit elections during the open enrollment period (October 27 - November 14, 2025), your current 2025 elections will roll over into 2026, except for FSAs and HSAs. If you're enrolled in the HSA Medical Plan and contributing to your HSA, you must reaffirm your contribution election each year during open enrollment.

What if I can't submit my elections during the designated period?

Benefit changes can only be made during the open enrollment period. If you miss the deadline, your current benefits will carry over into 2026, except for FSA and HSA elections, as mentioned earlier.

Can I make changes after submitting my elections during open enrollment?



During the open enrollment period (October 27 - November 14), you can access the system and change your benefits as many times as needed. The system will process your last saved and submitted elections. However, changes will not be allowed after the enrollment period ends.

What is the absolute last day to submit my open enrollment elections?



The final deadline to submit your elections is 11:59 PM Central Time on Friday, November 14, 2025. Elections submitted after this time will not be accepted.

ELIGIBILITY

WHO IS ELIGIBLE FOR ORACLE US BENEFITS?

Oracle offers benefits coverage to regular full-time (30-40 hours/week) and part-time (20-29 hours/week) US employees. You can also enroll your eligible spouse/domestic partner and children in certain plans. The "Eligibility at a Glance" chart below provides a quick overview, but for detailed eligibility rules, refer to the [Summary Plan Description \(SPD\)](#).

Eligibility at a Glance

Plan Type	Spouse / Domestic Partner	Children
Medical	Yes	Yes ¹
Dental	Yes	Yes ¹
Vision	Yes	Yes ¹
Employee Assistance Program (EAP)	Yes ²	Yes ²
Life Insurance	Yes	Yes ¹
Accidental Death & Dismemberment (AD&D)	No	No
Long Term Disability (LTD)	No	No

¹Children to age 26 (age 26+ if child meets disability requirements) are eligible for medical, dental, vision, and child life insurance coverage. Coverage is extended through the last day of the month of the child's 26th birthday.

²In addition to an eligible spouse/domestic partner and children, other residents of your household are eligible for EAP services.



Note: Children's coverage extends through the last day of the month they turn 26 (or older if disabled). For specific eligibility rules, refer to the [Oracle Summary Plan Description \(SPD\)](#).

NEW HIRES

Can new hires participate in open enrollment?

Yes, new hires can participate in open enrollment. However, you should first submit your new hire elections as soon as possible before the new hire election deadline. Once those are submitted, you can proceed with your open enrollment elections. Check out the [US Benefits and Enrollment Guide](#) for general information if you're new to Oracle US Benefits.



COBRA AND DEPENDENT REMOVAL

Will my dependent be eligible for COBRA if I remove them during open enrollment?

Open enrollment is not a qualifying event for COBRA continuation coverage. If you remove a dependent during open enrollment, they will lose their COBRA rights. If you need to remove a dependent due to ineligibility, it's best to use a Family Status Change (FSC) instead of open enrollment. This preserves accurate coverage dates and maintains COBRA eligibility.

Example:

- **Open Enrollment Removal:** Your dependent child turns 26 on December 19, 2025. If you drop them during open enrollment, their coverage will continue through December, but they won't be eligible for COBRA.
- **Family Status Change:** To maintain COBRA eligibility, submit a Family Status Change within 62 days of their 26th birthday. This ensures their coverage continues through December 31, 2025, and they can elect COBRA for an additional 3 years.

What is the maximum age for dependent coverage on health plans?

Children are eligible for medical, dental, vision, and life insurance coverage until the end of the month they turn 26 (or older if they meet disability requirements). For specific dependent eligibility rules, refer to the [Oracle Summary Plan Description \(SPD\)](#).

COORDINATION OF BENEFITS

Do I get more coverage if I or my dependents have multiple health plans?

Generally, no. Oracle's plans don't provide additional coverage if your primary plan (e.g., your spouse's plan) pays an equal or higher amount for the same benefit. For instance, if your primary plan covers 80% of a network hospital visit, and Oracle's medical plan also covers 80%, Oracle won't cover the remaining 20%.

If you have both Oracle coverage and an alternate plan (like your spouse's medical plan), Oracle is considered the primary coverage and will pay benefits first. You can then submit any unpaid amounts to your secondary plan, which will determine if additional benefits are payable based on their coordination of benefits rules.

ID CARDS AND DEBIT CARDS

Will I get a new medical plan ID card for the next year?

If you make changes to your medical insurance selection, you'll receive a new ID card. In addition, all UHC members will get new ID cards for 2026. You'll be able to access your new card online at www.myuhc.com and through the uhc app. Also, if you have not elected to receive your ID card electronically, ID cards will be mailed.

Do I need an ID card for dental and vision plans?

No, the Oracle dental and vision plans don't require ID cards. Simply inform your dentist/optometrist that you have Oracle coverage and provide the following plan details:

- **Dental:** MetLife Dental Plan / Policy # 300569
- **Vision:** Vision Service Plan (VSP) Plan / Group # 12-134446

Will I receive a new HSA or FSA debit card?



Bank-issued debit cards for Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) are only sent to new participants. If you already have a card, you'll receive a new one when your current card expires.

HSA MEDICAL PLAN

What is the HSA Medical Plan?

The HSA Medical Plan combines a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). This allows you to set aside pre-tax dollars for qualified medical expenses now and in the future. Oracle contributes a set amount ("seed") each year to your HSA, in addition to your contributions. First-time HSA enrollees will receive the Oracle contribution after completing the HSA agreement. Visit the [HSA Medical Plan Resource Center](#) and the [HSA Medical Plan FAQ document](#) for more details.

When will I receive the annual Oracle contribution to my HSA?

Oracle pays the full contribution amount ("seed") upfront, shortly after your first paycheck in January. The funds are deposited into your Optum Bank account within 3-5 business days after the payroll date. This allows you to access the funds at the beginning of the year. First-time HSA enrollees will receive the contribution after completing the HSA agreement. Check the [HSA Medical Plan Resource Center](#) for the employer contribution table.

Do I need to re-enroll in the HSA Medical Plan if I want to continue my contributions?

Yes. If you're currently contributing to your HSA and want to continue in 2026, you must re-elect your personal HSA contribution during open enrollment. This ensures your contributions continue with your first January paycheck. If you don't re-elect, your HSA contributions will stop after the December 31, 2025, paycheck. You can make a new election at any time in 2026, and your new contribution will start with the first pay period of the following month. This change doesn't affect Oracle's annual contribution to your HSA.

Are expenses for my domestic partner and adult children eligible for reimbursement from an HSA or FSA?

No. While domestic partners and adult children are eligible for Oracle medical, dental, and vision coverage, their expenses are not eligible for reimbursement from an HSA or FSA unless they are your legal dependents for tax purposes. Consult your tax advisor for guidance.

TOOLS AND RESOURCES

What resources are available to help me understand the program offerings?

Oracle provides various self-service tools and resources to assist you during open enrollment. Visit the Oracle US Benefits website to access everything you need. The Oracle US Benefits enrollment system is also available outside the Oracle firewall for your convenience.



Here are some recommended resources on [the Oracle US Benefits website](#):

- [What's New for 2026](#)
- [US Benefits AI Assistant](#)
- [FAQs](#)
- [Video library information resources for employees](#)
- [Comparison charts \(medical, dental, vision\)](#)
- [Prices](#)
- [HSA Medical Plan Resource Center](#)



- [Webinar/Q&A session schedule](#) 
- [Vendor contact phone numbers/websites](#) 
- [Summary Plan Description](#) 

 **Note:** Some materials require access to Oracle's network. You can access these through the [Oracle US Benefits Enrollment system](#) using your Oracle SSO login, except for the webinar/Q&A session schedule, which is only available by logging into the Oracle network.

STILL HAVE QUESTIONS?

- Utilize Oracle's self-service materials on <https://www.oraclebenefits.com/>
- Attend a scheduled [learning session](#) 
- If you can't attend live, watch the on-demand replay on the [Oracle US Benefits Youtube channel](#)
- Contact Oracle's vendor partners (details [here](#)) 
- Email benefits_us@oracle.com
- Join the [#us-benefits](#) Slack channel

When can I expect a response to my inquiry?

Due to increased activity during open enrollment, please allow the Oracle US Benefits team 3-4 business days to respond to your questions. To avoid delays, submit your inquiry only once. Our team is available Monday-Friday during regular business hours. Your patience is appreciated during this busy time.

Is there after-hours support on the last day of open enrollment?

The Oracle US Benefits team is available during regular business hours (Monday-Friday). After-hours support is generally not available. If you encounter issues on the last day of open enrollment, submit your inquiry/issue to benefits_us@oracle.com. You will receive a response within 3-4 business days. If you don't send an email or voicemail before the deadline, we cannot consider or accept your elections.

