

HSA Medical Plan

EMPLOYER CONTRIBUTION

All Oracle employees who enroll in the HSA Medical Plan receive a Health Savings Account (HSA) employer contribution. The amount of your contribution is based upon your annual benefits compensation and your HSA Medical Plan coverage level (e.g., EE Only, Family). Employer contributions are paid annually and are front-loaded. This means the entire amount is deposited into your personal HSA each January. For employees who are hired mid-year and/or experience an IRS qualified life event change are eligible to receive a prorated employer contribution amount. Once Optum Bank confirms that your bank account is opened and active, the prorated HSA employer contribution amount will post in your account. Contributions are always 100% vested and are tax-free.

ANNUAL EMPLOYER CONTRIBUTION

Medical Plan Coverage Level	Benefits Salary	Benefits Salary*	Benefits Salary*
	< \$75K	\$75K - \$150K	> \$150K
Employee (EE)	\$950	\$650	\$350
EE + SP / DP	\$1,450	\$1,000	\$550
EE + Child(ren)	\$1,450	\$1,000	\$550
Family	\$1,900	\$1,300	\$700

* The middle tier applies to salaries \$75K to \$150K (inclusive). The third tier applies to salaries of \$150,000.01 and above.

MID-YEAR NEW HIRE

Pro-Rated Employer Contribution

Employees who enroll in the HSA Medical Plan mid-year are eligible to receive a prorated contribution amount. If you are a mid-year new hire, your contribution is calculated based on the first of the month following your effective date (new hire date). For example, if your hire date is May 23, your contribution effective date is June 1. You are eligible to receive 7 months of the contribution (Jun – Dec). As an example, based on the family medical plan coverage level and an annual benefits compensation of \$75K or less, your full year employer contribution is \$1,900. The prorated employer contribution amount you are eligible to receive would be:

- \$1,900 divided by 12 months = \$158.33 per month
- 7 x \$158.33 = \$1,108.31 (Jun – Dec)
- Total Employer Contribution: \$1,108.31

QUALIFIED STATUS CHANGE

Pro-Rated Employer Contribution

If you experience a qualified live event change which results in an increase or change to your HSA Medical Plan coverage level (e.g., change from “Employee Only” to “Family”), you are eligible for a prorated increase to your employer contribution amount. The additional amount is calculated based on the first of the month following your qualified life event change as explained in the Mid-Year New Hire example above.

- **Employer Contribution Amount**
The contribution structure is set up to provide benefits that align with your Annual Benefits Compensation and the dependents covered on your medical plan.
- **Full Year Employer Contribution**
Employees enrolled in the plan on January 1 are eligible to receive 100% of the annual employer contribution amount. Contributions are processed with the first payroll in January and posted to individual accounts approximately 3-5 business days following pay day.
- **Partial Year Contribution**
Employees who are eligible to receive employer contributions for part of the year are eligible to receive a prorated employer contribution amount based on the first of the month following your enrolment date. Partial year contributions are front-loaded and are sent to payroll for processing **after the new hire enrolment period ends, which is at the end of 31 days (provided that your Optum Bank account is open/active) or after the life event change has been submitted. Money is then posted to individual accounts approximately 3-5 business days following pay day.**
- **Your 2025 Annual Benefits Compensation**
Your annual benefits compensation for 2025 includes your base salary as of October 1, 2024, plus any eligible Oracle performance pay including bonus, overtime, commissions, and other eligible Oracle performance based variable pay, paid between October 1, 2023 and September 30, 2024. Compensation paid outside of the specified period due to payment timing, errors, and/or omissions will not be counted in your current annual benefits compensation – it will be included in your following year’s annual benefits compensation.

