

Oracle HSA Employer Contributions

BI-WEEKLY EMPLOYER CONTRIBUTION

Oracle HSA Medical Plan enrollees may be eligible to receive Health Savings Account (HSA) employer contributions, if you meet [IRS requirements](#). The amount of your contribution is based upon your annual benefits compensation and your HSA Medical Plan coverage level (e.g., EE Only, Family). Oracle HSA employer contributions are paid each biweekly pay period and the amount is deposited into your personal HSA within 3-5 business days after each pay date. Employees who are hired mid-year and/or experience an IRS qualified life event change are eligible to start receiving the employer contribution amount on a prospective basis. Once Optum Bank confirms that your bank account is opened and active, the HSA employer contribution will start posting in your account each pay period. Contributions are always 100% vested and are tax-free. The annual amount may differ slightly from the stated amount due to rounding when the annual amount is allocated across 26 pay periods.

ANNUAL EMPLOYER CONTRIBUTION

Medical Plan Coverage Level	Benefits Salary < \$75K	Benefits Salary* \$75K - \$150K	Benefits Salary* > \$150K
Employee (EE)	\$36.53 <i>(approx. \$950 annually)</i>	\$25.00 <i>(approx. \$650 annually)</i>	\$13.46 <i>(approx. \$350 annually)</i>
EE + SP / DP	\$55.76 <i>(approx. \$1,450 annually)</i>	\$38.46 <i>(approx. \$1,000 annually)</i>	\$21.15 <i>(approx. \$550 annually)</i>
EE + Child(ren)	\$55.76 <i>(approx. \$1,450 annually)</i>	\$38.46 <i>(approx. \$1,000 annually)</i>	\$21.15 <i>(approx. \$550 annually)</i>
Family	\$73.07 <i>(approx. \$1,900 annually)</i>	\$50.00 <i>(approx. \$1,300 annually)</i>	\$26.92 <i>(approx. \$700 annually)</i>

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

MID-YEAR ENROLLEE

Pro-Rated Oracle HSA Contribution

Employees who enroll in the HSA Medical Plan mid-year due to being a new hire or through an IRS qualified status change may be eligible to receive Oracle HSA employer contributions for the remainder of the year. If you are a mid-year enrollee and meet IRS requirements, your contribution is calculated based on the first of the month following your effective date. For example, if your hire date is May 23 (or you submit your change in status elections on May 23), your contribution effective date is June 1. You are eligible to receive 7 months of the contributions (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 26 pay periods = \$73.07 per pay period
- 15 pay periods x \$73.07 = \$1,096.05 (Jun – Dec)
- Total Employer Contribution: \$1,096.05

- **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 start with the first payroll in January and post 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 employer contributions based on the first of the month following your enrollment date. Partial year contributions are sent to payroll for processing **after the new hire enrollment 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 2027 Annual Benefits Compensation**
Your annual benefits compensation for 2027 includes your base salary as of October 1, 2026, plus any eligible Oracle performance pay including bonus, overtime, commissions, and other eligible Oracle performance based variable pay, paid between October 4, 2025 and October 2, 2026. 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 will be included in your following year's annual benefits compensation.

