



# Oracle **US** Benefits 2017 Overview



# Contents

Eligibility   Effective Date .....	3
Medical Plans .....	3
Oracle's Medical Plans Availability By Geographic Region.....	3
United Healthcare (UHC) Medical Plans.....	4
United Healthcare Physician and Facility Networks.....	5
Locate Network United Healthcare Providers .....	5
United Healthcare Pharmacy Benefits .....	6
Kaiser Permanente HMO Plans.....	6
Employee Assistance Program (EAP) .....	6
Mental Health and Substance Use Disorders .....	6
Dental Plans .....	7
Vision Plans.....	7
Life Insurance   Accidental Death and Dismemberment (AD&D).....	8
Long Term Disability (LTD).....	8
Health and Dependent Care Flexible Spending Account (FSA).....	8
401(K) Savings & Investment Plan .....	9
Employee Stock Purchase Plan (ESPP).....	9
Vacation.....	10
Holidays.....	10
Company Designated Winter Break.....	10
Legal Insurance .....	11
Personal Financial Planning .....	11
Education/Tuition Reimbursement Program .....	11
Adoption Assistance Program.....	11
Pre-Tax Commuter Program.....	11
Information and Resources.....	12
Notice of Privacy Practices .....	12
Disclosure Notice.....	12

## Introduction

The key purpose of this “Benefits Overview” document is to offer employees and prospective employees a high level summary of the core benefits available to U.S. Oracle employees and eligible family members. When reviewing this Benefits Overview, you will find a wide range of benefit programs that are competitive and highly ranked when compared to other high technology companies. But more importantly – our benefits are designed to support you and your family members achieve and sustain wellness in all areas of your life. Should you have any questions you are encouraged to visit the [Oracle US Benefits Website](https://www.oraclebenefits.com) located at [www.oraclebenefits.com](https://www.oraclebenefits.com). There are sections of the website that are behind Oracle’s firewall – however there are many resources that you can review without Oracle’s network access. You may also refer to the [contact information](#) located at the end of this document.



## Eligibility | Effective Date



All full-time employees scheduled to work a minimum of 30 hours per week, and part-time employees scheduled to work 20-29 hours per week are eligible to participate in the Oracle US Benefits programs. Additionally, your eligible family members including your spouse or qualified domestic partner, and children under the age of 26 may be covered by Oracle's medical, dental, and vision plans<sup>1</sup>. Children are eligible for life insurance to age 21 or age 23 if a full-time student (to age 25 in Texas). There is no waiting period and your coverage begins on day one.

## Medical Plans

Oracle offers United Healthcare (UHC) self-insured medical plans and several regional Kaiser Permanente (Kaiser) HMOs. Essential health services are covered by all of Oracle's medical plans – and services include but are not limited to physician office visits, in-patient hospital, preventive care, immunizations, maternity, emergency services, lab and x-ray, outpatient surgeries, physical therapy, mental health counseling, prescription drugs, and more. To compare each of the medical plans, visit the Oracle US Benefits website at [www.oraclebenefits.com](http://www.oraclebenefits.com) and select the "[Medical Plan Comparison Chart](#)."

The medical plan choices available are based on your primary place of residence. The table below contains a list of Oracle's medical plans and associated service area. In the event you live in a rural area of the country that does not fall within a medical plan service area - Oracle offers two United Healthcare medical plans that cover services outside of the network.

## Oracle's Medical Plans Availability By Geographic Region

 UNITED HEALTHCARE (UHC)		 KAISER PERMANENTE HMO	
HSA Medical Plan	Nationwide	Kaiser Atlanta	Georgia
Medium Choice Plus PPO	Nationwide	Kaiser California	California
Premium Choice Plus PPO	Nationwide	Kaiser Colorado	Colorado
EPO Choice	Nationwide	Kaiser Mid-Atlantic	Washington DC Area
EPO Choice (Hawaii)	Hawaii <sup>1</sup>	Kaiser Northwest	Oregon & Washington
Harvard Pilgrim Health Care	Massachusetts Area <sup>2</sup>	Kaiser Group Health	Washington

**NOTE:** To review the medical plan(s) you are eligible for - access "Medical Plan Options Tool." To access the tool – go to the Oracle US Benefits Website at [www.oraclebenefits.com](http://www.oraclebenefits.com) then select "Medical Plan Options Tool." You may also access the tool directly at <https://www.oraclebenefits.com/ESS/Health/OracleCobraInfo/>.

<sup>1</sup> Children may continue coverage through the end of the month of the child's 26<sup>th</sup> birthday. For example – if your child turns 26 on December 18 – coverage may continue through December 31.



## United Healthcare (UHC) Medical Plans

All United Healthcare (UHC) medical plans cover the same health services including zero cost preventive care services when network providers/pharmacies are used and you are not required to select a Primary Care Physician (PCP). However, physician access, plan premiums, deductibles, coinsurance, co-payments, and the cost you pay for services will vary by plan. The key highlights of each plan are summarized below.

### United Healthcare (UHC) HSA Medical Plan

The UHC HSA Medical Plan is an IRS qualified High Deductible Health Plan (HDHP) paired with an [OptumBank](#) health savings account (HSA). You must meet certain IRS eligibility requirements before you open and contribute (includes Oracle's contribution) to an HSA. You are encouraged to review the HSA eligibility requirements carefully and speak to a tax professional prior to enrolling in this plan.

Oracle helps you save by contributing to your HSA at the beginning of each calendar year. With the exception of eligible preventive care services and prescription medications - all services are subject to the plan deductible and coinsurance. There are no co-payments in this plan. Eligible preventive care and preventive prescription medications are 100% covered and free of charge when network providers and pharmacies are used. If you receive care from a network provider, the plan pays 90% of UCR charges after you meet the annual deductible. If you receive care from non-network providers, the plan pays 70% of UCR charges after you meet the annual deductible. For more information, visit [www.oraclebenefits.com](http://www.oraclebenefits.com) and select "[HSA Medical Plan Resource Center.](#)"

### Preferred Provider Option (PPO)

Oracle offers two Preferred Provider Option (PPO) plans which both offer the flexibility to obtain care from network or non-network providers and do not require you to select a primary care physician. While you can obtain care from any provider – it is more cost effective if care is obtained from within the network.

### UHC Medium PPO Plan

The UHC Medium PPO Plan provides a basic level of coverage and has the highest enrollment of all Oracle sponsored Medical plans. Its' comprehensive coverage and affordable per pay period premium meets the healthcare needs of most employees. The plan covers network physician's office visits at 100% after you pay the applicable co-payment. Most other network provider services are covered at 90% after you meet the annual deductible. If you receive care from non-network providers, the plan pays 70% of UCR charges after you meet the annual deductible. This plan maximizes its' value when network providers are used – however it does provide you moderate non-network coverage.

### UHC Premium PPO Plan

The premier coverage of the UHC Premium PPO Plan makes this plan attractive. Network physician's office visits are covered at 100% after you pay the applicable co-payment and most other network services are covered at 100% after you meet the annual deductible. If you receive care from non - network providers, the plan pays 80% of UCR charges after you meet the annual deductible. This plan has the richest non-network coverage however it also comes with the highest per pay period premium cost when compared to other Oracle Medical Plan offerings.

### UHC Exclusive Provider Option (EPO) Plan

The UHC EPO Plan is a network ONLY plan and requires you to use UHC EPO Choice physicians and facilities to receive benefits. Other than a few exceptions (including emergencies) treatment and services received by non-network providers are **not** covered. The majority of services are covered at 100% after you pay the applicable co-payment. This plan offers the stability of predictable out of pocket cost and the convenience of having your providers complete all administrative requirements such as pre-treatment authorization/notification and submitting claims.

### UHC HPHC Passport Plan

The UHC Harvard Pilgrim Passport Plan (HPHC Passport Plan) has many of the same characteristics of the UHC EPO Choice Plan described above – however eligibility is limited to most employees who live in Massachusetts, Maine, New Hampshire, and the cities in Vermont and New York that border Massachusetts or New Hampshire. The HPHC Passport Plan is a network ONLY plan and requires you to use HPHC physicians and facilities to receive benefits. When you (or eligible dependents) are outside of the designated HPHC network area you have the flexibility to access the broader UHC Choice network. Other than a few exceptions (including emergencies) treatment and services received by non-network providers are **not** covered. The majority of services are covered at 100% after you pay the applicable co-payment. This plan offers the stability of predictable out of pocket cost and the convenience of having your providers complete all administrative requirements such as pre-treatment authorization/notification and submitting claims. Additionally – you have access to the large HPHC network as well as the UHC Choice network when traveling outside of the HPHC area.

### **United Healthcare Physician and Facility Networks**

When using UHC’s online provider directory you will see multiple network names - not the Oracle’s Medical Plan name. Therefore, when searching for providers – you will need to select the official network. For example, if searching for network physicians associated with Oracle’s Medium PPO Plan – select the “UHC Choice Plus” directory.

### **Locate Network United Healthcare Providers**

- Go to [www.myuhc.com](http://www.myuhc.com) and select [“Find Physician, Laboratory, or Facility”](#)
- If you live in the Medica Network area (MN, ND, SD, WI) visit the URL below to search for network providers: <https://www.medica.com/find-a-doctor/group/medica-choice-uhg-plus>
- The table below provides a list of the Oracle United Healthcare (UHC) Plan names and the corresponding United Healthcare (UHC) and Medica Network names you will need to select from when using the online UHC directory.

Oracle’s UHC Medical Plans	UHC Directory - Physician & Facility Networks				
	UHC Choice	UHC Choice Plus	Medica Choice	Medica w/UHC Choice Plus	Harvard Pilgrim Choice
Medium PPO Plan		X		X	
Premium PPO Plan		X		X	
HSA Medical Plan		X		X	
EPO Plan	X		X		
HPHC (Harvard Pilgrim) <sup>2</sup>					X
General Service Areas By State	ALL STATES Except sections of MN, ND, SD, & Western WI		Sections of MN, ND, SD, & Western WI		Sections of MA, ME, NH

## United Healthcare Pharmacy Benefits

Each of the United Healthcare medical plans cover prescription drug coverage administered by UHC's affiliate – OptumRx. The prescription drugs are categorized into three individual tiers, each with an associated cost (co-payment or coinsurance). For convenience and cost savings, a mail order program is also available for maintenance medications.

Cost Level	Drug Tier	Tier Contains	Cost Type
LOW	1	Low Cost (Generic)	Co-Payment
MID	2	Mid-Cost (Brand Name & Generic)	Coinsurance With Min & Max Cost Threshold
HIGH	3	Highest Cost (Brand Name)	Coinsurance With Min & Max Cost Threshold

## Kaiser Permanente HMO Plans

Kaiser Permanente (Kaiser) HMO and affiliate Group Health, are available in certain geographic areas including CA, CO, OR, WA, and GA. When enrolled in Kaiser, you are required to receive all care by Kaiser Physicians and facilities. Services are covered after you pay the applicable co-payment and there are no deductibles or claim forms to file. The plan does not cover services received by non-Kaiser providers except in an emergency. When you enroll in a Kaiser plan, prescription drugs are included and filled through a Kaiser pharmacy. For cost savings and convenience, the HMOs offer a mail-order program for maintenance prescriptions.

## Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is available 24/7. The program provides confidential in-person counseling and referral services to help you and the members of your household work through life's challenges and worries. Enrollment is automatic and covers up to six (6) in-person counseling sessions per concern per year. All services are free of charge. Additionally, you have access to an online resource center.

Visit the site at [www.liveandworkwell.com](http://www.liveandworkwell.com) (use Oracle's access code 228485).

## Mental Health and Substance Use Disorders

Mental health outpatient care beyond the free EAP visits are managed through the Mental Health and Substance Use Disorder benefits offered by your medical plan (UHC or Kaiser). If enrolled in a United Healthcare Medical Plan, your mental health and substance use coverage will be provided through UHC and its subsidiary United Behavioral Health (UBH). If enrolled in a Kaiser Permanente HMO plan, your mental health and outpatient care is managed by Kaiser.



## Dental Plans

Oracle offers two dental plans administered by MetLife.

**Dental Plan I:** This plan covers eligible preventive, basic, and major care services. Preventive care services include a routine exam, x-rays, and cleanings. Other services including fillings, root canals, oral surgery, implants, dentures, orthodontia, and periodontal care are also covered. Orthodontia is **not** covered by this plan.

**Dental Plan II<sup>2</sup>:** This plan covers a slightly broader range of dental care services than Dental Plan I. In addition to preventive care services, this plan pays a portion of basic, major, and orthodontia services for adults and children - up to the plan maximums.

## Vision Plans

Oracle offers two vision plans administered by Vision Service Plan (VSP). Many of the same benefits are offered in both plans – however, the Vision Plan II includes benefits for two pairs of glasses (or an additional contact lens allowance) each calendar year. You may obtain services from a non-network VSP provider, however, services performed by VSP network providers are covered at a higher rate which will reduce your out of pocket costs.

### Every Calendar Year the Vision Plans Cover

Vision Plan I	Vision Plan II
<ul style="list-style-type: none"><li>- Annual Eye Exam</li><li>- One pair of frames and lenses</li><li>- Elective contact lenses (in lieu of frames/lenses)</li></ul>	<ul style="list-style-type: none"><li>- Annual Eye Exam</li><li>- One pair of frames and lenses</li><li>- Elective contact lenses (in lieu of frames/lenses)</li><li>- Additional pair of frames and lenses (or contact lens allowance)</li></ul>



<sup>2</sup> The Dental Plan II was previously referred to as the Comprehensive Dental Plan. This is a name change only. The provisions have not been modified.





## Life Insurance | Accidental Death and Dismemberment (AD&D)

Oracle's pre-tax and supplemental after-tax Life/AD&D insurance program offers choice and flexibility to select the insurance coverage in the event of your death or an accident that causes a significant loss (loss of eyesight, hearing, ability to speak, and loss of limb). Life insurance is a required benefit at Oracle and all employees must elect a minimum of \$10,000 of coverage. Oracle offers two pre-tax life insurance options (\$10,000 and \$50,000) and six after-tax life insurance options equal to 1 x (one-times) to 6 x (six-times) your annual benefits compensation – up to the plan maximum. After-tax life insurance coverage for your spouse or qualified domestic partner, your child(ren), and your domestic partner's children is also available.

## Long Term Disability (LTD)

Oracle's Long-Term Disability (LTD) insurance provides income protection if you become disabled and cannot work. Long Term Disability is a required benefit at Oracle and all employees must elect one of the two coverage levels.

- 50% of your annual benefits compensation - up to plan maximum
- 66 2/3% of your annual benefits compensation – up to plan maximum

## Health and Dependent Care Flexible Spending Account (FSA)

Oracle offers Flexible Spending Accounts (FSA) allowing you to use pre-tax dollars to pay for qualified health or child/elder care expenses defined by the Internal Revenue Service (IRS).

- **General Purpose Health Care FSA:** You may contribute up to \$2,550<sup>3</sup> each calendar year
- **Limited Purpose Health Care FSA:** You may contribute up to \$2,550<sup>3</sup> each calendar year if you enroll in Oracle's IRS qualified High Deductible Health Plan (the "HSA Medical Plan"). The Limited Purpose Health Care FSA can be used for qualified dental and vision expenses only – which allows you to preserve your health savings account (HSA) for medical expenses. You may contribute up to \$2,550<sup>3</sup> each calendar year to a Limited Purpose Health Care FSA
- **Dependent Care FSA:** You may contribute up to \$5,000<sup>3</sup> each calendar year to a Dependent Care FSA

**Carry Over Provision:** The carry over provision enables you to "Carry Over" up to \$500 of any unused contributions each calendar year and can be used for future qualified health expenses. This means, if you are enrolled in a General or Limited Purpose Health Care FSA and do not have sufficient expenses to exhaust your contribution balance for the year, any unused contributions up to \$500 will be carried over into the next calendar year. The carry over amount does not count towards the calendar year IRS contribution maximum – which means you may contribute up to the maximum of \$2,550 and carry over up to \$500 – for a total of \$3,050<sup>4</sup>. This provision does not apply to the Dependent Care FSA. This provision does not apply to Dependent Care Reimbursement Accounts.

---

<sup>3</sup> The contribution for the General and Limited Purpose Health Care FSA has been increased from \$2,500 to \$2,550 beginning January 1, 2017. No changes have been made to the Dependent Care FSA.

<sup>4</sup> This total was calculated using the 2017 IRS contribution maximum of \$2,550.

## 401(K) Savings & Investment Plan

The Oracle 401(k) Savings and Investment Plan is administered by Fidelity and allows you to save money on a tax-deferred or after - tax basis.

**Personal Contributions:** You may contribute up to 40% of your eligible income to the plan on a pre-tax and/or after-tax Roth 401(k). You may also contribute up to 15% on an after-tax basis. All contributions are subject to the annual IRS contribution maximums. Employees age 50 or older may contribute an additional amount and further increase retirement savings.

**Company Match:** Oracle matches employee contributions at a rate of 50% of the first 6% in contributions, subject to a calendar year maximum. Matching contributions vest over a four-year period as follows:

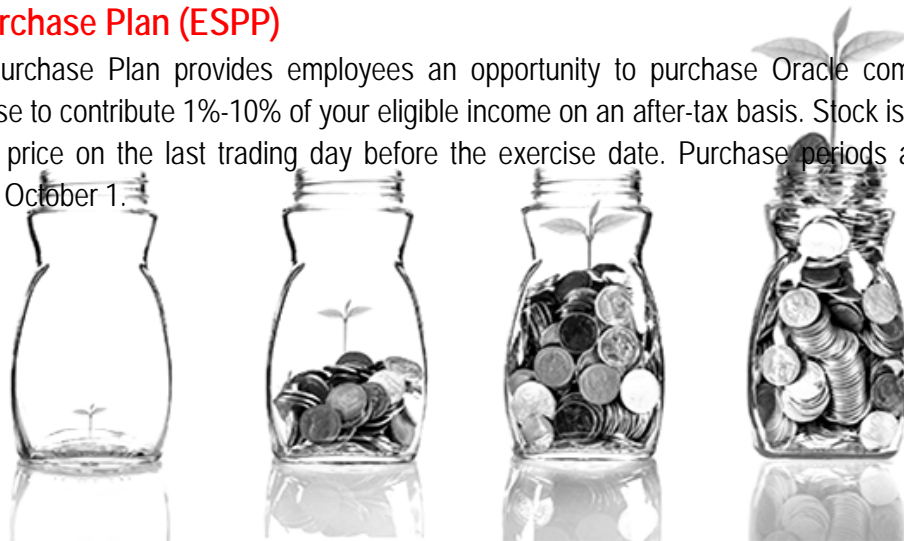
Years of Service Completed	Amount Vested After Completion
One Year	25%
Two Years	50%
Three Years	75%
Four Years	100%

**Loans:** The Plan also allows you to borrow from your account. You may borrow up to 50% of your account balance and vested company contributions. The minimum loan is \$1,000 and the maximum is \$50,000. Repayment options are 1 – 5 years (ten years if for purchase of a primary residence).

**Investments:** You may invest in one or more of the mutual fund options available to plan participants. If you are interested in a much broader range of investment options, you can also open a BrokerageLink self-directed brokerage account. Through BrokerageLink, you have access to an expanded universe of mutual funds, stocks and fixed income investments.

## Employee Stock Purchase Plan (ESPP)

The Employee Stock Purchase Plan provides employees an opportunity to purchase Oracle common stock at a 5% discount. You may choose to contribute 1%-10% of your eligible income on an after-tax basis. Stock is purchased at 95% of the stock's closing sale price on the last trading day before the exercise date. Purchase periods are every six months beginning on April 1 and October 1.



## Vacation

Oracle offers two forms of vacation benefits.

**Flexible Vacation** is offered to eligible employees with a career level of M4 (Director) and above (“Flex Eligible”). Flexible Vacation gives employees in Flex Eligible positions the opportunity to take as much time off from work as they wish, as long as they get pre-approval from their manager and continue to meet the requirements of their job and business needs.

Note: The Flexible Vacation Policy is effective December 1, 2016. Until that date – all eligible employees participate in the Accrued Vacation Policy

**Accrued Vacation** is offered to all other employees eligible for vacation benefits who are not eligible for the Flexible Vacation policy described above. Accrued Vacation provides the following:

Years of Service	Vacation	Maximum Accrual
1 – 3 Years of Service	13 Days (8.67 Hours/Month)	120 Hours
4+ Years of Service	18 Days (12 Hours/Month)	184 Hours

## Holidays

Oracle observes the following holidays each calendar year.

- New Year's
- Labor Day
- Presidents Day
- Veterans Day
- Martin Luther King, Jr.
- Thanksgiving
- Memorial Day
- Day after Thanksgiving
- Independence Day
- Christmas

## Company Designated Winter Break

Oracle may schedule an operations closure (Winter Break) for US employees between the Christmas and New Year’s Day holiday. Employees are required to use vacation if a closure occurs. Information regarding 2017 has not been determined.



## Legal Insurance

Legal insurance is an optional benefit and is available to help protect you and your family from everyday legal issues. Similar to having medical insurance, legal insurance helps you pay for eligible services including attorney fees, document reviews, face-to-face consultations, online resources, in-court representation, estate planning, property transfers, and ID theft protection (including restoration). When you work with a Network Attorney, most covered legal matters –are covered at 100%.

## Personal Financial Planning

Oracle offers optional financial planning services to help you with the complexities of personal financial planning. The Money in Motion® Personal Finance Program, provided by The Ayco Company, L.P., a Goldman Sachs Company, is designed to provide both personalized telephonic and online resources for a variety of financial issues.

## Education/Tuition Reimbursement Program

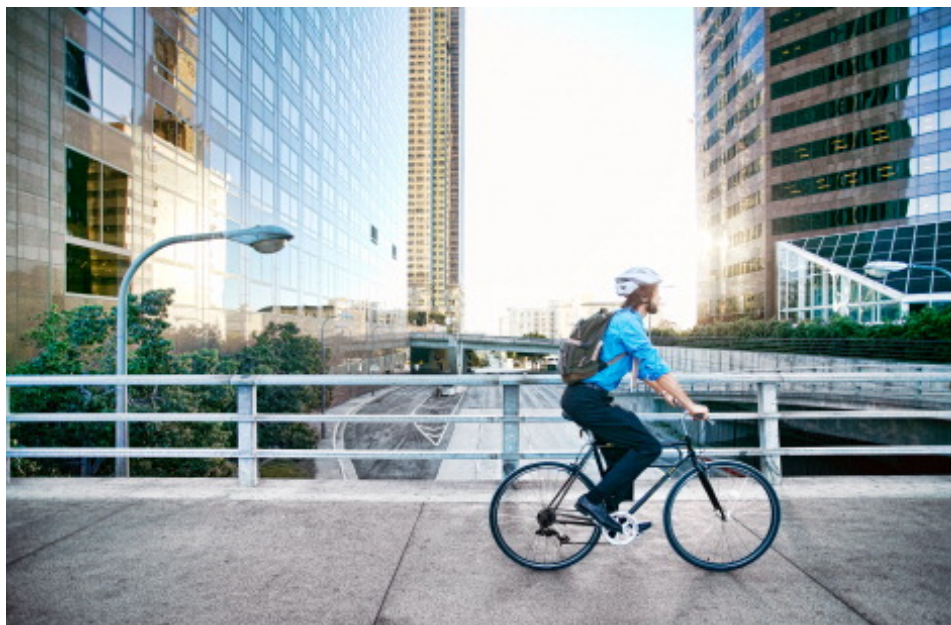
Oracle encourages employees to continue education in subjects related to work and also broaden current knowledge and skills in preparation of new responsibilities. The program is available to all regular, full-time employees. Your course of study must be related to present or anticipated responsibilities in the company. You must complete the course with a grade of "B-" or better. Eligible expenses may be reimbursed up to \$5,250 per calendar year. Management approval for educational reimbursements is discretionary and always required.

## Adoption Assistance Program

Oracle will provide a \$3,000 adoption assistance benefit upon completion of any legally recognized adoption.

## Pre-Tax Commuter Program

When you participate in the Pre-Tax Commuter Program, you are able to use pre-tax dollars to cover eligible expenses for public transportation and/or parking expenses – up to the monthly pre-tax maximum through convenient payroll deductions.



## Information and Resources



visit

[www.oraclebenefits.com](http://www.oraclebenefits.com)



email

[benefits\\_us@oracle.com](mailto:benefits_us@oracle.com)

## Notice of Privacy Practices

Oracle is committed to protecting the privacy and security of your personal information. The Notice of Privacy Practices (“HIPAA Notice”) satisfies HIPAA’s requirement that a group health plan, such as the Oracle Corporation Flexible Benefit Plan (the “Plan”), provide notice to individuals whose protected health information (“PHI”) will be used or maintained by the group health plan. The HIPAA Notice has been updated to include the items listed below.

- The Plan never sells your personal health information (PHI)
- An individual has a right to be notified when a breach of his or her unsecured PHI has occurred

## Disclosure Notice

The Benefits described in this overview are not complete descriptions of the benefits. Oracle may terminate, withdraw, or modify any benefits described in this overview, completely or in part, at any time. The descriptions of the benefits are not guarantees of current or future employment or benefits. Oracle makes every effort to ensure the accuracy of the information in this overview. If there is a conflict between this overview and official Plan Documents, the official documents will govern. For full provisions of the benefit plans described in this overview, consult the applicable [Summary Plan Description and Plan Document\(s\)](#). You may find Plan Documents on the [Oracle US Benefits Website](#) at [www.oraclebenefits.com](http://www.oraclebenefits.com).

