US Benefits Open Enrollment

It's that time of the year again.... ANNUAL BENEFITS OPEN ENROLLMENT. It's time to learn about, review and update your benefit elections during the Oracle US Benefits Open Enrollment Period -- October 26 through November 13.

So, what's new this year?

Given the current state of things, we want to make this enrollment as easy as possible, so there are minimal changes for 2021.



Contributions: good news here -- there are no increases for medical, dental and vision benefits. You can review the prices by reviewing the 2021 Price Sheet.

Let's get started reviewing the few changes:

UnitedHealthCare – California Employees Only

UnitedHealthCare members in California will receive new ID Cards for 2021 that reflect the updated name of the Select Plus provider network. For the most part, this change will have no impact to employees except when you access healthcare in 2021, you will want to make sure your provider has your new card.

Other Changes Effective January 1, 2021

2021 Health Savings Account (HSA) Annual Contribution Limits

HSA Annual Contribution Limit	2020	2021
Employee Only	\$3,550	\$3,600
Family	\$7,100	\$7,200

2021 Flexible Spending Account Annual Contribution Limits *

FSA Annual Contribution Limits	2020	2021
General Purpose Health Care FSA*	\$2,700	\$2,750
Limited Purpose Health Care FSA*	\$2,700	\$2,750
(for members of HSA plan)		

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Now it's time to enroll or update your elections!

To make your Oracle US Benefits elections, visit the <u>Oracle US Benefits Enrollment System</u>. You may access the enrollment system in or outside of the Oracle firewall using your Oracle Single-Sign-On (SSO) Username and Password.

Enrollment tool - Don't Forget to Checkout

When making your elections you will need to use the **Checkout** button to finalize your elections. **If you don't click Checkout at the end of the election process, your 2021 elections will not be saved** and your 2020 elections will carry over into 2021 (other than FSA and HSA) and will be binding. Similar to retail shopping – you must click a final checkout or the items in your cart are not purchased. **So, don't forget to Checkout!**

Learn About Open Enrollment 2021

A series of learning sessions are available throughout the Open Enrollment period. Click <u>here</u> to review the complete schedule, including the session topics, dates, times, and the access/dial-in information.

Don't forget: We're here to help – send your Open Enrollment questions to <u>benefits us@oracle.com</u>. And be sure to join our Slack channel at <u>#us_benefits</u> to keep up with benefit announcement and reminders.

*GLOSSARY

General Purpose Healthcare FSA

An account you can establish through your employer that allows you to set aside pre-tax dollars to pay for certain eligible expenses. By setting aside money from each paycheck, you pay less in taxes and have money available as needed to pay for covered services.

Limited Purpose Healthcare FSA

A flexible spending account which corresponds specifically to the HSA Medical Plan that lets you set aside money, pre-tax, to help pay for eligible dental and vision expenses.



