



US Benefits Open Enrollment

It's that time of 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 25 through November 12.

So, what's new this year?

It's been another year with many changes in the world, so for 2022 Open Enrollment you'll see a few enhancements, as well as required regulatory changes.



Contributions

In 2022, there will be a slight increase for the UnitedHealthcare plans and some of the dental options but no increases for Kaiser plans and VSP vision. See the [2022 price sheet for all the information on contributions](#).

Dental—calendar year maximum

The calendar year maximum for the Metlife dental plans is increasing from \$1,500 to \$2,000 per year. Note that any eligible preventive and orthodontia services are not included in the \$2,000 maximum. That means your annual maximum dollars will go further towards other treatments.

Additionally, the preexisting condition exclusion for missing teeth has been removed. The dental plan will now cover treatment for teeth that were missing prior to joining the plan. More information will be available January 1, 2022 in the Oracle America, Inc. Flexible Benefit Plan Document and Summary Plan Description.

Kaiser—hearing aids

All Kaiser plans will cover hearing aids. The coverage will provide \$2,000 per device, one device per ear. Devices can be replaced every 36 months.

Child life insurance to age 26

To align with our medical, dental and vision plans, Oracle is amending Child life insurance to cover children to the end of the month they turn age 26. If you previously dropped your child's life insurance coverage because your child was no longer eligible, you may reenroll your child during open enrollment.

Family support benefits

We are pleased to announce further expansion of Oracle's comprehensive family support benefits. Please review this information carefully as it may influence the medical plan you choose to elect. The following enhancements are effective January 1, 2022 under the UnitedHealthcare plans

- Removal of the diagnosis of infertility as a criteria that must be met in order to access treatment
- Coverage for egg retrieval, preservation and storage for up to one year

Additionally, as part of the expansion to family support benefits, we're excited to share that adoption assistance will increase from \$10,000 to \$14,400 effective January 1, 2022.

Finally, a new, free education support program, Fertility IQ is available now for all US employees. Fertility IQ offers digital education for all types of people to learn about planning or building a family. The Oracle benefit includes two additional free memberships for a family member or friend (simply invite them upon creating or logging in to your account). To access the membership, go to <https://oracle.fertilityiq.com>, enter oracle as the confirmation code and set up your account using a preferred email address.

Other changes effective January 1, 2022

2022 Health Savings Account (HSA) annual contribution limits

HSA annual contribution limit	2021	2022
Employee Only	\$3,600	\$3,650
Family	\$7,200	\$7,300

2022 Flexible Spending Account (FSA) annual contribution limits *

FSA annual contribution limits	2021	2022
<u>General Purpose Health Care FSA*</u>	\$2,750	\$2,750
<u>Limited Purpose Health Care FSA*</u> (for members of HSA plan)	\$2,750	\$2,750
<u>Dependent Care FSA</u>	\$5,000	\$5,000

Flexible Spending Account—carryover provisions—reminder

The Consolidated Appropriations Act of 2021 (CAA) allows employers to modify some of the provisions of FSAs due to the impact of COVID-19. As a result, Oracle Benefits revised the FSA carryover provisions accordingly. Please review the information below before you make your 2022 elections:



Health Care FSAs

Oracle adopted the additional carryover provision in 2021, which allows you to carry over more than the previous limit of \$550. This means if you were enrolled in a Health Care Flexible Spending Account and did not have sufficient expenses in 2021 to exhaust your account balance, any unused contributions will automatically be carried over to 2022. This carryover amount can be used for your 2022 eligible health care expenses. The rule does NOT affect the contribution election limit of \$2,750. You may contribute up to the maximum of \$2,750 in 2022 in addition to the carryover from 2021. Note, the allowable carryover amount at the end of 2022 will revert back to \$550.

Dependent Care FSA

In 2021 Oracle adopted the carryover provision. This means, if you were enrolled in a Dependent Care Flexible Spending Account and did not have sufficient expenses in 2021 to exhaust your account balance, any unused contributions will automatically be carried over to 2022. This carryover amount can be used for your 2022 eligible dependent care expenses. The rule does NOT affect the contribution election limit of \$5,000. You may contribute up to the maximum of \$5,000 in 2022 in addition to the carryover from 2021. Note, there will be no carryover at the end of 2022.

UnitedHealthcare–new ID cards

New UnitedHealthcare ID cards will be available on myuhc.com. The new cards will have additional information required by the CAA. New cards will not automatically be mailed to you. You can print the new cards or request to have a card mailed to you from your myuhc.com account. Note, if you don't change plans, your current UnitedHealthcare ID card will still work in 2022.

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

To make your Oracle US Benefits elections, visit the [Oracle US Benefits enrollment system](#). 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 2022 elections will not be saved** and your 2021 elections will carry over into 2022 (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 2022

A series of learning sessions are available throughout the open enrollment period. Click [here](#) 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 benefits_us@oracle.com. And be sure to join our Slack channel at [#us_benefits](#) to keep up with benefit announcements 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.

