



At Oracle, we believe supporting your health & wellness is more than offering an insurance policy.

## Your physical well-being



- **HIGHLY SUBSIDIZED:** The cost of your overall benefits is a shared responsibility between you and Oracle. On average, Oracle pays 80% of your overall benefit costs.
- **COMPETITIVE PLAN DESIGNS:** Oracle benefits are competitive and highly rated when compared to other high technology companies. We sustain competitive plan designs by staying current with industry standards and trends, and regularly benchmark with other high technology companies in the Silicon Valley.
- **HIGH DEDUCTIBLE HEALTH PLAN & HEALTH SAVINGS ACCOUNT (HSA):** Oracle offers an IRS qualified high deductible medical plan that provides employees with medical coverage and the opportunity to open and contribute to a health savings account (HSA).
- **ORACLE CONTRIBUTES TO YOUR HSA:** Although the IRS does not require companies to contribute to an employee's HSA, Oracle helps build your HSA balance by contributing to your personal account at the beginning of every year. You are eligible to receive the contribution even if you do not make a personal contribution.
- **DEDICATED WEBSITE:** Oracle's dedicated US Benefits website is your one stop for a variety of resources including the US Benefits Enrollment System, FAQs, health and 401(k) plan details, side-by-side plan comparisons, prices, time off policies, holiday schedule, and more. Many of the resources are conveniently accessible outside of the Oracle firewall. Visit the [Oracle US Benefits website](#) today.

- **SECURE ENROLLMENT SYSTEM:** The US Benefits Enrollment System meets all of Oracle’s strict security standards and is available anywhere, anytime, outside the Oracle firewall. Use the system to make your benefit elections, review your current elections, submit a family status change, and more. All you need is access to the internet and your Oracle Single Sign-On (SSO). SSO log in capabilities is secure, convenient, and best of all - you do not need to create and remember another password.
- **MEDICAL CHOICES:** Oracle offers several medical plan options that vary in how you access care, cost, and service area. Most of our medical plans are available nationwide. Our Kaiser Permanente HMO options are available in certain geographic regions, including CA, GA, CO, OR, and WA.
- **NO WAIT PERIOD:** Oracle US Benefits begin on your hire date, which means you (and your covered family members), may use Oracle Benefits on day one. If you need urgent care or need to schedule a doctor appointment – you do not need to wait.
- **PRE-EXISTING CONDITIONS DO NOT LIMIT COVERAGE:** Care is available even if you may not be in tip-top shape. Oracle’s medical plans do not exclude or deny covered services due to treatment, condition, or diagnosis you receive before joining Oracle.
- **MEDICAL COST SAFETY NET:** All medical plans limit your out-of-pocket liability through plan “Out-of-Pocket Maximums.” This plan provision protects you against high cost claims due to catastrophic or chronic injury or illness. Should you reach your annual out-of-pocket maximum; the plan will pay 100% of eligible expenses for the rest of the calendar year.
- **PRESCRIPTION MEDICATIONS:** All medical plans cover prescription medications. Costs vary by plan and most cover medications filled at a non-network pharmacy. However, in all plans it is cost effective when you fill your prescription within the network.
- **MAIL ORDER RX:** Oracle’s medical plans provide the opportunity to obtain prescriptions by mail which saves you time and money. This is ideal if you are taking medications on a regular basis – such as medicines that are required to maintain healthy cholesterol and blood pressure levels.
- **PREVENTIVE MEDICATIONS:** All employees have access to certain zero cost (\$0) preventive medications. In addition, HSA Medical Plan members enjoy an expanded list of preventive medications at no charge.
- **PREVENTIVE CARE IS FULLY COVERED:** Our medical plans cover the entire cost of eligible network preventive care<sup>1</sup>, costs, including well adult and child exams, flu shots, immunizations, mammogram, preventive lab work, etc.
- **AUTISM SPECTRUM DISORDER SERVICES:** Children with Autism Spectrum Disorder (ASD) have unique needs that are not always covered by traditional medical insurance. Oracle understands the importance of early intervention and access to services—which is why we were one of the first Silicon Valley companies to offer an autism program. Offerings include support resources, guidance for parents, and diagnosis services. In addition, covered therapies, including speech, occupational, physical, and Applied Behavioral Analysis (ABA), are not limited by a dollar or visit maximum.
- **RETHINK:** Caring for a child with a developmental disability or challenges with learning or behaviors can be stressful, and balancing a busy work schedule with finding successful treatment options can be overwhelming. Oracle partners with Rethink to help address these challenges, providing resources such as virtual coaching sessions, printable teaching materials and customized assessments and learning plans.
- **GENDER DYSPHORA BENEFITS:** Oracle provides comprehensive treatments for gender dysphoria including psychotherapy, hormone replacement, and surgery.

- **ADVOCACY & CENTERS OF EXCELLENCE:** Oracle’s medical plans include programs that offer personal health advocacy services and access to nationally recognized “Centers of Excellence” for certain chronic and complex conditions – such as asthma, bariatric surgery, cancer, infertility, organ transplants, and heart disease.
- **24/7 NURSELINE:** Dedicated registered nurse services are available 24/7 to help you find the most appropriate care for your situation, self-care tips, and referrals to support programs.
- **STANFORD HEALTH NAVIGATORS:** All Oracle employees and families (including your parents and siblings) have free access to a variety of specialists and secondary health resources, services, and amenities – where you live, or at Stanford. In addition, you have access to a team of Stanford Healthcare “Navigators.” These Navigators are real people with the expertise to help you answer questions, provide additional resources, connect with the right specialist in their network of providers around the globe, help you research and pull together articles about certain conditions and/or treatments, and more.
- **PERSONAL HEALTH ADVOCATE:** Care Counsel’s health advocacy program supports you and your family through a toll-free number staffed by expert health advocates. With Care Counsel, you have your very own personal health advocate to assist with claims, questions, Medicare, appointments, claim appeals, and more.
- **EXPERT SECOND OPINION SERVICE:** Grand Rounds is an easy way to get answers and advice from top doctors to support proper diagnosis and treatment of health issues. This free benefit is offered to you and your dependents eligible for coverage under Oracle’s health plans. Use Grand Rounds when you need an expert, support or answers. Grand Rounds will get you a second opinion or personalized care from a world-leading expert, help you make tough decisions and/or will tell you everything you need to know about a new diagnosis or existing condition.
- **TELEHEALTH:** Use the innovation of technology to seek general medical care 24/7—including holidays. Telehealth services provided by American Well (AmWell) allow you to see a general physician, nutritionist, or mental health counselor using your phone, tablet, or computer.
- **DENTAL PLANS:** Oracle has two dental plan offerings. Oracle’s Dental Plan 1 covers preventive, basic, and major services. Dental Plan 1 is also fully subsidized for employees and eligible dependents which means the amount deducted from each paycheck is zero cost (\$0). Our Dental Plan 2 covers the dental services offered in Dental Plan 1 and also includes orthodontia for adults and children. Dental Plan 2 is partially subsidized by Oracle and requires employees to share in the cost.
- **VISION PLANS:** Our two vision plans cover comprehensive eye care and an annual exam. Our plans vary in the level of eye care benefits for lenses, frames, and both medically necessary and elective contact lenses giving you flexibility to select a vision plan that meets your current eye care needs.



## Your Financial Well-Being



- **FLEXIBLE SPENDING ACCOUNTS (FSA):** Oracle offers a Health Care and Dependent Care Flexible Spending Account (FSA) which allow you to use pre-tax dollars to pay for certain eligible health and dependent care expenses as defined by the IRS. The annual contribution maximum for the Health Care FSA is \$2,600 and \$5,000 for the Dependent Care FSA.
- **HEALTH CARE FSA CARRY OVER PROVISION:** Our Health Care Flexible Spending Account (FSA) “carry over” feature allows you to roll over any unused money up to \$500 to the following calendar year, which can be used for future eligible expenses. Additionally, the carry over does not count towards your annual contribution maximum of \$2,600. As such – you may carry over up to \$500 from the current year and elect up to \$2,600 for the following year (for a total of \$3,100). The carry over provision does NOT apply to Dependent Care Flexible Spending Accounts.
- **PRE-TAX COMMUTER BENEFITS:** Through the convenience of pre-tax payroll deductions—commuter benefits offer tax savings by reducing your Federal taxable income and allow you to pay for eligible commuter expenses (e.g., transit and parking) on a pre-tax basis—up to certain IRS limits. The plan is professionally administered and offers convenient online transaction capabilities and information resources that make participation easy and convenient.
- **SERVICE TIME COUNTS:** At Oracle, service dates are used to calculate service-related benefits, such as vacation, 401(k) match, service awards, and certain leave types. If you join Oracle through an acquisition or if you are rehired, service time is bridged so you do not lose the time completed at the acquire company and your time continues with Oracle.
- **401(K) PLAN CONTRIBUTIONS:** You may contribute a percentage of your eligible income to the plan on a pre-tax, after-tax, or after-tax Roth 401(k) basis – up to the annual IRS contribution maximum. Employees age 50 or older may contribute an additional amount and further increase retirement savings.
- **401(K) PLAN MATCH:** Oracle matches employee contributions at a rate of 50% of the first 6% in contributions, subject to a calendar year maximum. Matching contributions are fully vested after four years.
- **401(K) PLAN INVESTMENT OPTIONS:** You may invest in one or more of the designated investment options. If you are interested in a much broader range of investment options, you can also open a self-directed brokerage account which gives you access to an expanded universe of mutual funds, stocks, and fixed income investments.
- **401(K) LOANS:** The 401(k) Plan allows you to borrow from your account. You may borrow up to 50% of your account balance and vested company match contributions. The minimum loan is \$1,000 and the maximum is \$50,000. Repayment terms are up to five years; ten years if for the purchase of a primary residence.
- **EMPLOYEE STOCK PURCHASE PLAN (ESPP):** The ESPP provides you an opportunity to purchase Oracle common stock at a discounted market price. You may contribute up to 10% of your eligible cash compensation through convenient payroll deductions.



- **LIFE INSURANCE/ACCIDENTAL DEATH & DISMEMBERMENT:** Oracle’s Life/AD&D insurance will help take care of your loved ones in the event of your death or accident. Oracle subsidizes 100% of coverage equivalent to 2 times your annual benefits compensation and you can choose to “buy up” for greater coverage if needed. New hires qualify for the highest level of coverage—guaranteed and without medical review. You may also purchase life insurance for your spouse/domestic partner, and/or child(ren).
- **BUSINESS TRAVEL COVERAGE:** Oracle provides Business Travel Accident (BTA) coverage when you are traveling on company business. If you decide to take a personal sojourn after your business trip, you will also be covered during this additional personal time—to a maximum of 14 days. You are automatically enrolled in this plan and Oracle pays 100% of the cost.
- **DISABILITY INSURANCE:** Oracle offers you disability income protection for approved short and long-term disabilities. California employees are automatically covered by Oracle’s Voluntary Disability Insurance (VDI) Plan<sup>ii</sup> that covers approved disabilities up to 52 weeks. Non-California employees are automatically covered by Short Term Disability (STD) that covers approved disabilities up to 12 weeks. All eligible employees are eligible for Long Term Disability (LTD) benefits that extend your benefits and begin on day - 91 of your approved disability period. Oracle offers two coverage levels of LTD coverage, 50 percent, and 66-2/3 percent of your annual benefits compensation.<sup>iii</sup> Oracle pays 100% of the premium for the highest level of coverage (66-2/3). Oracle’s STD and LTD benefits work together and offer you peace of mind if illness or injury prevents you from working.
- **PAID JURY DUTY:** Oracle’s generous jury duty policy allows you to fulfill your important civic duty. If you are selected to serve on a jury, you will continue receiving your regular salary for the full duration of the trial. In addition, you may keep any compensation you receive from the court.
- **LEGAL INSURANCE:** Voluntary legal insurance is available with many legal matters covered at 100% when you work with a network attorney. Legal insurance includes identity theft protection and restoration services.
- **LOANS & REFINANCING:** Oracle has partnered with Social Finance, Inc. (“SoFi”) an online personal finance company that provides student loan refinancing, mortgages and personal loans at great rates.
- **PERSONAL FINANCIAL PLANNING:** Oracle offers a personal financial planning benefit to help you with the complexities of personal financial planning. This program is voluntary and designed to provide both personalized telephonic and online resources for a variety of financial issues.



## Your Personal & Family Well-Being



- **EMPLOYEE ASSISTANCE PROGRAM (EAP):** Through the EAP, you receive six (6) free face-to-face counseling sessions per person, per issue, per year with a mental health specialist. This benefit is available to you, your family members, and even non-dependents who share your primary residence. Additional sessions are available and covered by Oracle's medical plans.
- **ADOPTION ASSISTANCE:** Oracle reimburses you up to \$3,000 for each qualified and legally recognized adoption.
- **TUITION REIMBURSEMENT:** Oracle supports continuing education as part of employee training and development. With management approval, Oracle will reimburse you for job-related coursework up to \$5,250 per calendar year.
- **COVERAGE FOR YOUR DOMESTIC PARTNER:** You may cover your same or opposite sex domestic partner (and his or her eligible children) on your medical, dental, vision, and life insurance.
- **COVERAGE FOR YOUR ADULT CHILDREN:** Oracle extends medical, dental, and vision coverage for your children through the end of the month of your child's 26th birthday regardless of student, employment, or marital status.
- **CHILD CARE DISCOUNTS AND AFFILIATIONS:** Oracle's partnership with KinderCare Learning Centers and Children's Creative Learning Centers (CCLC) help support varying work-life balance needs.
- **SICK TIME:** Sick time is available up to five consecutive business days when you, or qualified family member<sup>iv</sup>, are unable to work due to illness, injury, need to obtain medical care, or other personal health issue or medical emergency. It is also available for all other reasons as required by local or state law.
- **PAID HOLIDAYS:** Oracle offers ten designated paid holidays: New Year's Day, Martin Luther King, Jr. Day, Presidents Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving (two days), and Christmas.
- **WINTER BREAK:** At Oracle, we believe that taking periodic time off is essential for the well-being of employees. Each year, Oracle will close U.S. operations for Winter Break. Winter Break occurs between Christmas and New Year's Day.
- **VACATION:** Oracle offers two forms of vacation benefits.
  - **Flexible Vacation** is offered to salaried (non-overtime eligible) employees. Flexible Vacation gives eligible employees 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.
  - **Accrued Vacation** is offered to all other employees eligible for vacation benefits who are not eligible for the Flexible Vacation policy described above. Employees accrue 13 days of vacation for the first three years of employment – and 18 days thereafter.
- **DISCOUNTS AND PERKS:** Oracle has established partnerships with many reputable retailers and service providers offering you access to discounts, special offers, and amenities.
- **ON-SITE AMMENITIES:** State of the art and professionally managed fitness centers, dry cleaning, car detailing, cafés, coffee bars, free water, fruit juices, and soda are just a few of the on-site convenience amenities available to you. Services and amenities vary by campus location.

## Wellness Resources



- Use [Oracle US Benefits](#) to enhance your health in all areas of your life
- Visit Oracle's comprehensive [wellness website](#)
- Pick and choose information and activities that meet your individual needs
- Subscribe to bi-monthly wellness emails
- Participate in fun wellness challenges
- Attend live webinars
- Watch on-demand wellness webinars

## Questions and Assistance



- **VISIT:** <https://www.oraclebenefits.com/>
- **EMAIL:** [benefits\\_us@oracle.com](mailto:benefits_us@oracle.com)
- **FOLLOW:** [Oracle US Benefits - Oracle's Social Network \(OSN\)](#)
- **VIEW:** [Oracle US Benefits Videos](#)

This "Oracle US Benefits Top Reasons" information document is a brief outline and does not reflect all covered benefits and plan services, exclusions, limitations, or restrictions. It is not considered a contract or guarantee of coverage and subject to change. More information is located on the [Oracle US Benefits Website](#).



## End Notes

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<sup>i</sup> Under the health reform law, members are eligible to receive certain preventive care services, based upon age, gender and other factors, without cost sharing (copayments, coinsurance, and deductibles). These preventive services must be provided by doctors and health care professionals within the plan's network. Specific preventive services that must be covered without cost-sharing include: **1)** Items or services that have an 'A' or 'B' rating in the recommendations of the U.S. Preventive Services Task Force (USPSTF) **2)** Immunizations recommended by the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), **3)** Evidence-informed preventive care and screenings for infants, children and adolescents as per Health Resources and Services Administration (HRSA) guidelines, including the Periodicity Schedule of the Bright Futures Recommendations for Pediatric Health Care, **4)** Evidence-informed preventive care and screenings for women supported by HRSA. The complete and current list of preventive services covered without cost-share under the health reform law can be found at <https://www.healthcare.gov/what-are-my-preventive-care-benefits>

<sup>ii</sup> You may opt out of VDI and select state disability insurance (SDI).

<sup>iii</sup> For calendar year 2018, your annual benefits compensation includes your base salary as of October 1, 2017 plus any eligible Oracle performance based pay including bonus, commission, and other eligible Oracle performance based variable pay, paid October 1, 2016 through September 30, 2017. Compensation paid outside of the specified time frame 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.

<sup>iv</sup> "Family Member" under this policy means a child, parent, parent-in-law, sibling, spouse, domestic partner or civil union partner (registered under any state or local law), grandparent or grandchild, whether such family member is related to you biologically or through adoption, marriage, domestic partnership or foster care. "Child" also includes a child of your spouse, domestic partner, or civil union partner, as well as a child with whom you stand in loco parentis.

