

# Oracle US Benefits What's New in 2020



## Oracle **US** Benefits

### 2020 Open Enrollment FAQs

This FAQ has been compiled to help you find answers to common Open Enrollment questions. Your Oracle Benefits are a significant and important part of your compensation – in fact, your benefits equal approximately 20% of your overall compensation – and as such should be reviewed and updated during Oracle’s US Benefits Open Enrollment Period. This is your annual opportunity to confirm your current benefit elections, learn about Oracle Benefit changes for 2020 and update your elections for the upcoming year. The enrollment period begins on October 21, 2019 and continues through November 8, 2019.

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## OPEN ENROLLMENT: What Is It? When Is It? How Do I Enroll?

### What is Open Enrollment and why is it important?

Open Enrollment is an annual opportunity for all US benefits eligible employees to update their benefit elections for the next calendar year. You can make changes to programs such as, Medical, Dental, Vision, Life/AD&D, Long Term Disability and more.

Additionally, you may add or remove eligible dependents from coverage as appropriate and verify your personal information to ensure everything is up to date (e.g. your SSN, address, and beneficiaries).



**Unless you have a Qualified Family Status Change (FSC) that allows you to make benefit changes – this may be your only opportunity to make changes until next year’s Open Enrollment.**

### When is Oracle’s US Benefits Open Enrollment and when do my new elections take effect?

Oracle’s US Benefits Open Enrollment period begins October 21, 2019 and ends at 11:59 PST on November 8, 2019. All changes to benefits, including adding/removing dependents become effective January 1, 2020. Additionally, your 2020 costs will be reflected on your first paycheck in January (January 15, 2020). If you are enrolled in the HSA Medical Plan – the amount Oracle contributes to your

HSA will be processed with your first paycheck in January and deposited into your [OptumBank](#) account approximately 3-5 business days following the first payday. If you are newly enrolled in an HSA in 2020 you must complete the HSA user agreement in order to receive the Oracle contributions also known as the HSA seed.

## What will change in 2020?

### UnitedHealthCare – Health Savings Account Plan Deductible

The HSA Plan deductible for employees covering a spouse or children will increase to meet the IRS definition of a high deductible plan. Currently, in 2019 the deductible is \$2,700, however, the IRS has increased the deductible for 2020 to \$2,800. If you only cover yourself or you cover a family, your deductible will remain the same for 2020.

### Kaiser Permanente – Infertility Coverage

To align with our announcement in October that Oracle is enhancing the family support benefits, we are adding infertility coverage to the Kaiser Permanente plans. The coverage options and limitations vary by region.

### VSP

Progressive lenses will be covered under the VSP plan. Progressive lenses provide a smooth transition for bifocal or multifocal lenses, which allows people to see up close and at a distance with one lens.



## Ayco Financial Planning

Good news! As of January 1, 2020 Oracle will provide the Ayco financial planning program at no cost to you. The program, provided by Ayco, a Goldman Sachs Company, has been offered to Oracle employees for several years and was an electable benefit with a required contribution. The program will now be free of charge for all employees – no election required.

To view complete information on 2020 benefits pricing including Kaiser, MetLife Dental and VSP please see the [Oracle Benefits 2020 Price Sheet](#).

## FLEXIBLE SPENDING ACCOUNTS REQUIRE 2020 ENROLLMENT

You must elect to participate in the spending accounts as part of Open Enrollment or you will not be able to participate in them in 2020. This includes both the Healthcare and Dependent Care FSA, and the Limited Purpose Healthcare FSA (if you are enrolled in the HSA Medical Plan).

You may access all plan and price changes by reviewing the “What’s New” document and / or the Medical Plan, Dental Plan and Vision Plan Comparison Charts, posted on the [Oracle US Benefits Website](#). You may also view a short [Open Enrollment video](#). Refer to the Information Sessions and Video Library at [Information Resources for Employees](#).

## Are healthcare premiums going to increase in 2020?

There are no increases for dental and vision benefits, however, there are increases for medical. You can review the prices by reviewing the [2020 Price Sheet](#).

One other pricing note for 2020, the Ayco financial planning program is free for all employees effective January 1, 2020. No action is required on your part unless you wish to opt out of the program.

Click [here](#) to view medical, dental, and vision prices. You can also login to the [Oracle US Benefits Enrollment System](#) to view the 2020 per pay period prices.

## How do I make my Open Enrollment elections?

Open Enrollment elections are made using the online [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. During the enrollment process, make sure to verify the eligibility of your dependents, as well as designate your Life/AD&D beneficiaries and beneficiary allocations.



**Please note: Your beneficiary designation for other programs such as 401(k), and Health Savings Account (HSA) are not collected in the Oracle US Benefits enrollment site. Please designate beneficiaries through Fidelity [401(k)] and OptumBank (HSA).**

- The [Oracle US Benefits Enrollment System](#) can be used to model hypothetical scenarios and elections until you officially submit your enrollment.
- To submit your enrollment – you must click the “Checkout” button located on the “Confirmation” page. **Your enrollment will NOT be processed unless you complete this step.**
- When you have completed your elections, please review your summary of elections for accuracy and keep print a copy for your records.
- You can enter and exit the enrollment system as many times as needed up until your election deadline. At that point, the last elections you submitted are binding. Changes are NOT allowed once the enrollment period ends.



**Unless you have a Qualified Family Status Change – this may be your ONLY chance to elect coverage until the next Open Enrollment Period.**

### What will happen to my benefits if I do not take action during the designated Open Enrollment period?

If you do not make any changes to your other coverages during the designated enrollment period (October 21 – November 8, 2019), your 2019 elections will automatically continue into 2020 except for elections to the HSAs or FSAs.



**If you are enrolled in the HSA Medical Plan and contributing to your HSA – your contribution election must be reaffirmed each year during Open Enrollment. As noted above, you must elect to participate in the spending accounts as part of Open Enrollment or you will not be able to participate in 2020.**

Additionally, the 2020 maximum contribution to a health care FSA will increase to \$2700.

### I am a new hire and my start date falls during the Open Enrollment period. Can I participate in Open Enrollment?

Yes, new hires may participate in Open Enrollment. However, it is important that you first, submit your new hire elections as soon as possible before your new hire election deadline. Once your new hire elections are submitted you can proceed and make your Open Enrollment elections. Click [here](#) to view the Enrollment Guide, which provides general information for eligible employees enrolling in Oracle US Benefits for the first time.

### What if I am unable to submit my elections during the designated Open Enrollment period?

Changes to benefits can only be made during the designated Open Enrollment period. Changes will not be allowed after Open Enrollment and your current benefits will carry over into next year (2020) with the exception of FSA elections, as noted above.

## I submitted my elections during the designated Open Enrollment period – am I able to make additional changes after Open Enrollment ends?

During the enrollment period (October 21 – November 8), you can access the system and make changes to your benefits as many times as you wish. The system will process the last saved election you make. **Changes will not be allowed after the designated enrollment period.**

## What is the last day that I can submit my Open Enrollment Elections?



The final date/time to submit your elections is 11:59 PM Pacific on Tuesday, November 8, 2019. **No elections will be accepted after this deadline.**

## ELIGIBILITY RULES: Who Is Eligible? May I Add or Remove Dependents? When Should I Use A Family Status Change Event?

### Who is eligible for Oracle US Benefits?

Oracle offers coverage for regular full-time (scheduled 30-40 hours per week) and part-time (scheduled 20-29 hours/week) US employees. You may also enroll your eligible same or opposite sex spouse/domestic partner and children in certain plans. The chart below “Eligibility at a Glance” provides a general overview of who is/is not able to enroll in Oracle US Benefits. For complete eligibility details, please be sure to review the [Summary Plan Description \(SPD\)](#).

**Eligibility at a Glance:** The following table provides a summary of the benefit plan(s) your dependents are eligible for:

Plan Type	Spouse / Domestic Partner	Children
Medical	Yes	Yes <sup>1</sup>
Dental	Yes	Yes
Vision	Yes	Yes
Employee Assistance Program (EAP)	Yes <sup>2</sup>	Yes
Life Insurance	Yes	Yes <sup>3</sup>
Accidental Death & Dismemberment (AD&D)	No	No
Long Term Disability (LTD)	No	No

<sup>1</sup> Children to age 26 (age 26+ if child meets disability requirements) are eligible for medical coverage. Coverage is extended through the last day of the month of the child’s 26th birthday. See “Adult” Children

<sup>2</sup> In addition to an eligible spouse/domestic partner and children, other residents of your household are eligible for EAP services

<sup>3</sup> Student status is required upon submission of a benefit claim only. Unlike medical, dental, and vision coverage – your child(ren) are eligible for life insurance to age 21, to age 23 if a full-time student, or to age 25 if you are a resident of Texas.



This is a summary only – view Oracle [Plan Documents](#) for details.

### If I remove my dependent during Open Enrollment, will he/she be eligible for continued COBRA coverage?

Open Enrollment is not a recognized COBRA Qualifying Event. Removing your dependent(s) at Open Enrollment forfeits your dependent's COBRA continuation rights. If you need to remove a dependent because he or she is losing eligibility, it is recommended that you submit your change(s) using the appropriate Family Status Change (FSC) event instead of Open Enrollment. A FSC preserves the accurate coverage effective dates and maintains your dependent's COBRA eligibility.

Following are **examples** illustrating the difference between removing a dependent during Open Enrollment and a Family Status Change:

**Your dependent child turns age 26 on December 19, 2019:** If you drop your child from coverage during Open Enrollment, your child's coverage will continue through the end of December, **however, COBRA continuation rights will be forfeited**. To keep your dependent child on your plan until he/she is ineligible while also maintaining COBRA eligibility, you should submit a [Qualified Family Status Change](#) and drop your child's coverage within 62 days of the qualifying event. By doing this, your dependent child's coverage will continue through December 31, 2019 – AND he/she can elect COBRA and continue coverage for an additional three years (36 months).

**Your spouse will lose coverage for herself and children as of January 15, 2020:** You do not need to enroll them during Open Enrollment as loss of spouse/dependent child coverage is a [Qualified Family Status Change](#). At the time coverage is lost you should submit a [Qualified Family Status Change](#) and add your dependents. This action must occur within 62 days from the event date (the date coverage is lost).

### What is the maximum age that I can cover my children as dependents on my health plans?

Children are eligible for medical, dental, and vision coverage through the end of the month of their 26th birthday. This expanded coverage for older adult aged dependents does NOT apply to life insurance – instead you may elect coverage for your children/domestic partner's children from birth to 21 years or to 23 years if they are full-time students (to age 25 in Texas). Unmarried children who meet certain disability requirements may continue coverage beyond the maximum ages stated above.



Access the Oracle [Summary Plan Description \(SPD\)](#) to view dependent eligibility rules.



### Do I receive more coverage if I (or my dependents) are covered by more than one health plan?

Generally – no. Oracle’s plans do not offer additional coverage if the benefits paid by a primary plan (such as your spouse or domestic partner’s plan) are equal to or higher than the amount the Oracle plan would have paid. For example – if a physician’s office visit on your primary plan covers 80% of a network hospital visit and Oracle’s Medical Plan also covers 80%, Oracle will not cover the remaining 20%.

If you are currently enrolled in both Oracle and an alternate or secondary plan (e.g. your spouse/domestic partner’s medical plan), the Oracle plan is considered your primary coverage and will pay benefits first. You can then submit any amounts not paid by Oracle’s plan to your secondary plan – the secondary coverage plan’s coordination of benefits rules will determine whether additional benefits will be paid.

## ID CARD and HSA/FSA DEBIT CARD QUESTIONS

### Will I receive a new medical plan ID card for next year?

Employees who change medical plans and/or add/drop eligible dependents will receive new cards. If you are not making any changes to your medical plan or to your dependents, you will not receive a new medical plan ID card.

### Will I receive an ID card for the Dental and Vision plans?

No - the Oracle Dental and Vision plans do not require or issue ID cards. Simply inform your dentist/optometrist that you have Oracle coverage and provide the following plan information.

- MetLife Dental Plan/Policy # 300569
- Vision Service Plan/Group # 12-134446

### Will I receive a new HSA or FSA bank issued debit card?

Bank issued debit cards for your health savings account and/or flexible spending account are sent only to NEW participants. If you are currently a participant and have a card – you will only receive a new card when your card expires.

## HSA MEDICAL PLAN QUESTIONS

### What is the HSA Medical Plan?

The HSA Medical Plan is an IRS qualified High Deductible Health Plan (HDHP) and a Health Savings Account (HSA), which are designed to work together to offset the expenses for qualified medical expenses that you may need now or in the future. Oracle contributes a set amount (sometimes called a Seed) each year to your HSA in addition to the contributions that you may make to your account. Employees enrolling in an HSA for the first time will receive the Oracle contribution or “seed” only after the HSA agreement has been completed on the enrollment site by the employee. A resource center has been

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developed that contains a wealth of information and tools specific to this plan. Click [here](#) to learn more.

### When will I receive the annual Oracle contribution?

The full Oracle contribution amount (sometimes referred to as Oracle seed) is paid upfront shortly after your first paycheck in January. Monies are posted to your Optum Bank account as soon as administratively possible – generally 3-5 business days following the payroll date. Front-loading of the company contribution is a benefit because you can access these dollars at the beginning of the year. Employees enrolling in an HSA for the first time will receive the Oracle contribution or “seed” only after the HSA agreement has been completed by the employee. Visit the [HSA Medical Plan Resource Center](#) to view the employer contribution table.

### I want to remain in the HSA and keep my current HSA election to continue next year – do I need to submit an Open Enrollment election?

Yes - if you are currently contributing to your HSA and want to continue, you must re-elect during Open Enrollment. You must also designate your deductions to ensure they continue on your first paycheck in January 2020. You MUST re-elect and designate your personal HSA contribution during the Open Enrollment period. If you do not take action you will not be able to participate in the HSA in 2020. However, you can make a new election at any time in 2020. Your new contribution deduction will occur on the first pay period of the month following your election. This change does NOT affect the annual amount that Oracle contributes to your HSA.

### Are the expenses incurred by my domestic partner and adult child eligible for reimbursement from a Health Care FSA and/or health savings account (HSA)?

No – although a domestic partner and adult children are eligible for Oracle medical, dental, and vision coverage – the expenses incurred are NOT eligible for reimbursement UNLESS he/she is your legal dependent for income tax purposes. It is recommended that you seek guidance from your tax adviser.


## TOOLS AND RESOURCES





### What tools/resources are available to help me learn more about the program offerings?


At Oracle – we encourage employees to leverage and utilize the many self-service tools and resources available. To find everything you need for Open Enrollment – please visit the [Oracle US Benefits Website](#). There are many resources (including the [Oracle US Benefits Enrollment System](#)) conveniently available outside of the Oracle firewall.



Oracle US Benefits recommended resources are listed below and can be found on the Oracle US Benefits Website.

- [What's New](#)
- [FAQs](#) 

- [Video Library Information Resources for Employees](#)
- [Comparison Charts \(Medical, Dental, Vision\)](#)
- [Prices and Credits](#) 
- [HSA Medical Plan Resource Center](#)
- [Webcast / O&A Session Schedule](#) 
- [Vendor Contact Phone Numbers / Websites](#) 
- [Summary Plan Description \(SPD\)](#) 

 This icon denotes materials that require access to Oracle’s network. Information is found on the [Oracle US Benefits Website](#) (behind Oracle’s firewall) – but is also accessible through the [Oracle US Benefits Enrollment System](#) – which you may access from outside of the firewall using your Oracle SSO login and password. Exception: The Webcast/Q&A Session Schedule is only accessible by logging into the Oracle network.

### Still have questions?

- Utilize Oracle’s self-service materials. Everything you need for Open Enrollment is accessible on <https://www.oraclebenefits.com/>
- Participate in one (or more) of the scheduled learning sessions: Click [here](#) for details
  - If you are not able to attend a live session – on-demand replay will be available
- Contact Oracle’s vendor partners – click [here](#)
- Contact [benefits\\_us@oracle.com](mailto:benefits_us@oracle.com)
- Join the US Benefits Slack channel at [#us-benefits](#)

### I have submitted an inquiry to the Oracle US Benefits team – when should I expect a response?

Due to higher than usual activity during the Open Enrollment period – please allow the Oracle US Benefits Team 2-3 business days to respond to your question(s). Please be sure to submit your inquiry only once. Duplicate submissions causes response delays for all employees. Our team is available to assist you Monday – Friday during regular business hours. We really appreciate your courtesy and patience during this extremely busy time of year.

### Will there be employee support after hours on the last day of Open Enrollment?

The Oracle US Benefits team is available during normal business hours (Monday – Friday). Additional support is not generally available after hours. If you are attempting to make your elections on the final day of Open Enrollment and experience technical difficulties and/or have questions – please be sure to submit your inquiry/issue to [benefits\\_us@oracle.com](mailto:benefits_us@oracle.com). If you do not receive a response, you will be contacted within the next 2 – 3 business days. If you fail to send an email and/or voicemail prior to the deadline – we will not be able to consider or accept your elections.