Oracle US Benefits
2016 Overview
Oracle benefits are competitive and highly rated when compared to other high technology companies. As an employee, you may select from a wide range of benefit programs to meet the specific needs of you and members of your family. This document provides a summary of the primary benefits available to U.S. employees. For more information, visit the Oracle US Benefits Website located at www.oraclebenefits.com.

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 unmarried children to age 26 may be covered by Oracle’s medical, dental, vision, and life insurance* programs. There is no waiting period and your coverage begins on day one.

*Children are eligible for life insurance to age 21 or age 23 if a full-time student (to age 25 in Texas).

Medical Plans
Oracle offers national self-insured medical plans administered by United Healthcare (UHC). Regional Kaiser Permanente (Kaiser) HMO plans are also available in certain parts of the country. Whether you choose a United Healthcare Medical Plan or a Kaiser HMO, you will be covered by essential health services including physician office visits, in-patient hospital, preventive care, emergency services, maternity, lab and x-ray, outpatient surgeries, mental health counseling, and prescription drugs.

Your medical plan choices are determined by whether your primary place of residence is within the plan’s service area. The table on this page contains a complete list of Oracle sponsored medical plans and an overview of the plans’ service area. To review the specific medical plan(s) you may choose from, access the Medical Plan Eligibility Tool and enter your home zip code. You may also access the tool from www.oraclebenefits.com.

United Healthcare Medical Plans
All of the United Healthcare Medical Plans cover the same essential health services; however, physician access, plan premiums, and the cost you pay for services will vary by plan. Oracle’s self-insured United Healthcare Medical Plans are listed below.

- **UHC HSA Medical Plan**: Oracle’s newest plan is an IRS qualified High Deductible Health Plan (HDHP) paired with a personal Health Savings Account (HSA). The per pay period premium is the lowest of all medical plans. You may contribute to your Health Savings Account (HSA) on a pre-tax basis. In addition, Oracle helps build your account with a company contribution (“seed”) which is paid at the beginning of each calendar year. This plan is most cost effective when network providers are used, but offers coverage for non-network providers. Unlike the other United Healthcare Medical Plans offered – all eligible preventive medications are free of charge. For more information, visit the HSA Medical Plan Resource Center. You may also access the information from www.oraclebenefits.com.

- **UHC Medium Choice Plus PPO Plan**: The Medium Choice Plus PPO Plan offers a moderate level of coverage at a reasonable premium cost. The plan is most cost effective when network providers are used however – however non-network services are partially covered after you satisfy the plan’s annual deductible.

- **UHC EPO Choice Plan**: The EPO Choice Plan provides a high level of coverage when network providers are used. Services received by non-network providers are not covered (exceptions apply - including emergency care). The premium is one of the lowest and the plan offers the simplicity and conveniences of an HMO.

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1 Residents of Hawaii are required to select this state mandated/approved plan. No other medical plan is available.

2 United Healthcare’s Harvard Pilgrim Passport Plan (HPHC) network is available to most employees who live in Massachusetts, Maine, New Hampshire and the cities in Vermont and New York that border Massachusetts or New Hampshire.
– **UHC Premium Choice Plus PPO Plan:** This plan offers a premier level of coverage and the premium cost is the highest of the UHC plans. The plan is most cost effective when network providers are used, however, when compared to the other UHC plans, this plan offers the highest non-network coverage.

– **UHC HPHC Passport Plan:** Available to employees who live within the HPHC network area (MA, ME, NH, and the cities in VT and NY that border MA or NH). The HPHC Passport Plan requires you to use HPHC providers to receive benefits. If you travel outside of the designated HPHC network area, you have the flexibility to access the broader UHC Choice network. Non-network services are not covered (exceptions apply - including emergency care). The per pay period premium is one of the least expensive of the UHC Plans and offers the simplicity and conveniences of an HMO.

### Locate Network Providers

Go to [myuhc.com](http://myuhc.com) **or [mymedica.com](http://mymedica.com)** if you live in the Medica Network area MN, ND, SD, WI) to search for network providers.

The table below provides a list of the Oracle United Healthcare Plans and the corresponding United Healthcare and Medica Network names.

<table>
<thead>
<tr>
<th>United Healthcare Medical Plans</th>
<th>United Healthcare Network Directory Equivalent</th>
<th>United Healthcare Medical Network Directory Equivalent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medium Choice Plus PPO</td>
<td>United Healthcare Choice Plus</td>
<td>Medica Choice with United Healthcare Choice Plus</td>
</tr>
<tr>
<td>Premium Choice Plus PPO</td>
<td>United Healthcare Choice Plus</td>
<td>Medica Choice with United Healthcare Choice Plus</td>
</tr>
<tr>
<td>HSA Medical Plan</td>
<td>United Healthcare Choice Plus</td>
<td>Medica Choice with United Healthcare Choice Plus</td>
</tr>
<tr>
<td>EPO Choice Plan</td>
<td>United Healthcare Choice</td>
<td>Medica Choice</td>
</tr>
<tr>
<td>HPHC (Harvard Pilgrim)</td>
<td>Harvard Pilgrim Choice</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>

### United Healthcare Pharmacy Benefits

Each of the United Healthcare Medical Plans include prescription drug coverage administered by UHC’s affiliate – OptumRx. The prescription drugs are categorized into three individual tiers, each with an associated cost (co-pay or coinsurance). A mail order program is also available for maintenance medications. The mail order program is convenient and saves you money too.

<table>
<thead>
<tr>
<th>Cost Options</th>
<th>Medication Tiers</th>
<th>Medication Types</th>
<th>Cost Methods</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>1</td>
<td>Lowest and Lower Cost Drugs Primarily Generic</td>
<td>Co-Payment</td>
</tr>
<tr>
<td>Medium</td>
<td>2</td>
<td>Mid-Range Cost Drugs Mix of Brand and Generic</td>
<td>Coinsurance With Min &amp; Max Cost Threshold</td>
</tr>
<tr>
<td>High</td>
<td>3</td>
<td>Highest and Higher Cost Drugs Primarily Brand</td>
<td>Coinsurance With Min &amp; Max Cost Threshold</td>
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</table>

### 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-pay 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 your family 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 (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.
- **Preventive Plan**: This plan covers 100% of eligible preventive care services – at no cost. 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 not covered.

- **Comprehensive Plan**: This plan covers a broader range of dental care services than the Preventive Plan. In addition to free 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

<table>
<thead>
<tr>
<th>Vision Plan I</th>
<th>Vision Plan II</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Annual Eye Exam</td>
<td>- Annual Eye Exam</td>
</tr>
<tr>
<td>- One pair of frames and lenses</td>
<td>- One pair of frames and lenses</td>
</tr>
<tr>
<td>- Elective contact lenses (in lieu of frames/lenses)</td>
<td>- Elective contact lenses (in lieu of frames/lenses)</td>
</tr>
<tr>
<td></td>
<td>- 2nd Pair Benefit: An additional pair of frames and lenses or contact lens allowance</td>
</tr>
</tbody>
</table>

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 that will best meet your financial obligations 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 levels of pre-tax life insurance coverage ($10,000 and $50,000) and after-tax life insurance coverage 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 children, 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 three Flexible Spending Accounts (FSA) that allow you to use pre-tax dollars to pay for qualified expenses defined by the Internal Revenue Service.

1. **General Purpose Health Care FSA**: You may contribute up to $2,500 each calendar year to a General Purpose Health Care FSA.

2. **Limited Purpose Health Care FSA**: You are eligible to contribute to the Limited Purpose Health Care FSA if you enroll in 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 HSA account for medical expenses. You may contribute up to $2,500 each calendar year to a Limited Purpose Health Care FSA.

3. **Dependent Care FSA**: The Dependent Care FSA allows you to use pre-tax dollars to pay for qualified child or elder care. You may contribute up to $5,000 each calendar year to a Dependent Care FSA.

**Carry Over Provision**

Oracle adopted the modified “Use It or Lose It” rule, which enables you to contribute $2,500 to your General or Limited Purpose Health Care FSA each year. In addition, up to $500 of unused money will “carry over” to the next calendar year and can be used to pay for future expenses. **This provision does not apply to Dependent Care Reimbursement Accounts.**

**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.

**401(K) Savings & Investment Plan**

The 401(k) Plan allows you to save money on a tax-deferred or after tax basis and you may enroll at any time.

**Personal Contributions**

Up to 40% of your eligible income may be contributed to the plan on a pre-tax and/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.

**Company Match**

Oracle matches employee contributions at a rate of 50% of the first 6% in contributions, subject to a calendar year maximum of $5,100. Matching contributions vest over a four-year period as follows:

<table>
<thead>
<tr>
<th>Years of Service Completed</th>
<th>Amount Vested After Completion</th>
</tr>
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<tbody>
<tr>
<td>One Year</td>
<td>25%</td>
</tr>
<tr>
<td>Two Years</td>
<td>50%</td>
</tr>
<tr>
<td>Three Years</td>
<td>75%</td>
</tr>
<tr>
<td>Four Years</td>
<td>100%</td>
</tr>
</tbody>
</table>

**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 the following paid vacation each year:

- Thirteen days each year for the first three years of service (8.67 hours/month)
- Eighteen days each year after three years of service (12 hours/month)

The maximum amount of vacation you may accrue at any time during the first three years of employment is 120 hours. After completing three years of employment, your maximum vacation accrual increases to 184 hours.

Holidays
Oracle has eight holidays each calendar year.

- New Year's
- Martin Luther King, Jr.
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- 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 accrued vacation if a closure occurs.

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
EMAIL: 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

IMPORTANT NOTE: 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.