

HSA Medical Plan – Oracle’s Company Contribution

HSA Medical Plan participants receive a Health Savings Account (HSA) company contribution. The contributions are paid each year, are front-loaded, tax free, and are 100% vested.

Annual Company Contribution

Medical Plan Coverage Level	Benefits Salary < \$75K	Benefits Salary* \$75K - \$150K	Benefits Salary* > \$150K
Employee (EE)	\$900	\$600	\$300
EE + Spouse/DP	\$1,350	\$900	\$450
EE + Child(ren)	\$1,350	\$900	\$450
Family	\$1,800	\$1,200	\$600

*The middle tier applies to salaries \$75K to \$150K (inclusive). The third tier applies to salaries of \$150,000.01 and above.

Your Annual Benefits Compensation

This salary determines certain benefits such as HSA company contribution, Life/AD&D and Disability. It is calculated using your base salary and performance based bonus & commission earned between Sept 1 and Aug 31 of the prior year.

Your Contribution Amount: The contribution structure is set up to provide benefits that align with your Annual Benefits Compensation and the dependents covered on your medical plan.

Full Year Contribution: Employees enrolled in the plan on January 1 are eligible to receive 100% of the annual contribution amount. Contributions are processed with the first payroll in January and posted to individual accounts approximately 3-5 business days following the payroll date.

Partial Year Contribution: Employees who are eligible to receive a company contribution for part of the year are eligible to receive a pro-rated company contribution based on the first of the month following the effective date. Partial year contributions generally apply to mid-year new hires and employees who experience a qualified status change. Contributions are front loaded and are paid within one or two payrolls after you make your election. Money is deposited to individual accounts approximately 3-5 business days following the payroll date. See below for more information.

- Mid-Year New Hire:** Employees who enroll in the HSA Medical Plan mid-year are eligible for a pro-rated contribution amount. If you are a mid-year new hire, your contribution is calculated based on the first of month following your effective date (new hire date). See example below:
 - Your hire date is May 23 – therefore June 1 is your contribution effective date
 - You are eligible to receive 7 months of the contribution (June through December)
 - Based on your medical plan coverage and salary, your full year company contribution is \$1,800
 - The prorated amount you are eligible to receive is:
 - \$1,800 divided by 12 months = \$150 per month
 - 7 x \$150 = \$1,050
 - \$1,050 (Total Amount You Will Receive)**
- Qualified Status Change:** Employees who experience a qualified status change that results in an increase to your medical plan coverage level are eligible for a pro-rated increase to your contribution amount. The additional amount is calculated based on the first of month following your qualified status change event. See example below:

Coverage Level	Dates	Annual Company Contribution	Pro-Rated Adjustment
Employee Only	Jan 1 – June 20 (6 months)	\$600	(\$600 / 12) x 6 Months = \$300
Family	Jul 1 – Dec 31 (6 months)	\$1,200	(\$1,200 / 12) x 6 Months = \$600
Adjusted Annual Contribution Incorporating Increase			\$300 + \$600 = \$900
Annual Contribution Paid in January			\$600
Total Amount You Will Receive			\$900 - \$600 = \$300