



Oracle Benefit Highlights

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

Key resources:

- Visit the [Oracle US Benefits website](#) today
- Email questions to benefits_us@oracle.com

Health and 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 health benefit costs.

No waiting period: Oracle US benefits begin on your hire date, which means you and your covered family members may use your benefits on day one.

Competitive plan designs: Oracle benefits are competitive when compared to other high-tech companies. We sustain competitive plan designs by staying current with industry standards and trends, and regularly benchmark with other high-tech companies.

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 and administered by UnitedHealthcare (UHC). Our Kaiser Permanente HMO options are available in certain geographic regions, including CA, GA, CO, OR, and WA.

High deductible health plan & health savings account (HSA): Oracle offers an IRS-qualified high deductible medical plan that provides employees with medical coverage through UHC and the opportunity to open and contribute to a health savings account (HSA).

Oracle contributes to your 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.

Amwell telehealth: American Well (Amwell) telehealth offers an additional way for you and your eligible dependents to see a licensed physician, therapist, nutritionist, or lactation consultant via video, phone, or chat at a time that is convenient for you.

Gender-affirming benefits: Oracle medical plans provide coverage for comprehensive gender-affirming services, including hormone therapy, surgery, and behavioral therapy.

Included Health personal healthcare assistant: Included Health will guide you to trusted doctors and services, help you get answers about medical conditions, and so much more—at no cost to you or your dependents. Their ‘Communities’ component also provides access to culturally competent, high-quality care for our Black and LGBTQ+ populations.

Stanford Health Navigators: Oracle employees worldwide have access to Stanford Health Navigation services which include a personal Stanford Health navigator and exclusive educational resources.



CareCounsel health advocacy: The CareCounsel program is a confidential resource available to support you and your family members. CareCounsel can help you with Medicare questions, insurance appeal processes, explanation of benefits statements, and more.

Dental plans: Oracle offers two dental plans that cover 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. Our Dental Plan 2 reimburses major services at a higher level and includes orthodontia for adults and children. Dental Plan 2 requires employees to share in the cost via payroll deductions.

Vision plans: Oracle offers two vision plans that cover comprehensive eye care, annual exams and frames or contact lenses. Vision Plan I is no cost for employees and dependents. Vision Plan II provides a higher reimbursement for frames and lenses and allows for two pairs a year. Vision Plan II requires employees to share in the cost via payroll deductions.

Employee Assistance Program (EAP): Through the EAP, you receive ten (10) confidential counseling sessions per concern, 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.

Wellness: Wellness encompasses not only the physical aspect of well-being, but the mental/emotional, financial, social and intellectual aspects as well. You have access to a wide variety of resources and programs designed to meet your needs, based on what wellness means to you.

Financial security

401(k) Plan: 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. 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.

Edelman Financial Engines: Edelman Financial Engines (EFE) is a federally registered investment advisor that is available to all Oracle 401(k) Plan participants to help plan and invest for retirement.

Flexible spending accounts (FSA): Oracle offers Health Care and Dependent Care flexible spending accounts (FSAs) which allow you to use pre-tax dollars to pay for certain eligible health and dependent care expenses as defined by the IRS.

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.

Disability benefits: Oracle offers you disability income protection for approved short and long term disabilities.

Life/accidental death & dismemberment insurance: 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).

Long term care insurance: This insurance benefit helps you manage the costs of long term care and covers skilled, intermediate, and custodial care in your home, adult day care center, assisted living facility, or nursing home. Enroll within 30 days of your hire date for guaranteed acceptance.

Personal financial planning: Oracle offers employees an extensive financial planning benefit through



Goldman Sachs Ayco. Ayco focuses on financial well-being by guiding you through the complexities of personal financial planning via a digital platform and/or a financial coach. Oracle fully subsidizes this service.

Business travel coverage: Oracle provides Business Travel Accident (BTA) coverage when you are traveling on company business.

Legal insurance: Employee paid 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.

Student loans & refinancing: Oracle has partnered with SoFi, an online personal finance company, to help provide employees with student loan solutions, including student loan refinancing and private student loans.

Family support

Adoption assistance: Oracle reimburses you up to US \$14,400 for eligible expenses incurred with each qualified and legally recognized adoption.

Surrogacy assistance program: Oracle will help you navigate the surrogate journey by providing financial assistance for eligible expenses related to a surrogacy arrangement. Oracle provides up to a lifetime maximum of US \$25,000 for the reimbursement of expenses associated with a Surrogacy Contract.

Inflection: Oracle provides employees with this free digital education service to help diverse employees along all paths to parenthood. This program provides education from industry-leading experts on reproductive health, fertility, and menopause.

Milk Stork: Oracle provides support from Milk Stork to breastfeeding mothers while on Oracle business travel. Milk Stork provides supplies needed to ship or tote breast milk home while traveling, at no cost to you.

RethinkCare: RethinkCare offers parenting success and professional resilience support resources at no cost to you. Parenting resources are designed to help you understand, teach, and better communicate with your child, including those with developmental and learning challenges. Professional resilience resources can help you learn how to improve your focus, manager career stress, build emotional intelligence, communicate more effectively, and foster an inclusive environment.

Childcare resources: KinderCare is a nationwide childcare discount program that offers Oracle employees a 10% childcare tuition discount at all community-based KinderCare Learning Centers. The discount program does not include KLC Champions programs, CCLC, or Knowledge Beginnings Centers. This program is not available in all states and is subject to classroom availability.

Wellthy: Wellthy provides personalized support to help employees tackle the logistical and administrative tasks of caring for the ones you love, including yourself. Wellthy's care framework ensures that you and your family are considering and addressing all variables of care, beyond basic medical needs, including, but not limited to, medical, financial, in-home, housing, legal, or social/emotional support. This service is fully subsidized by Oracle.

Lifestyle and extras

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 transit and parking expenses on a pre-tax basis—up to certain IRS limits.

Education reimbursement: Oracle supports continuing education as part of employee training and development. The company may reimburse for courses you take in work-related subjects that meet business needs up to \$5,250 annually.



Wellhub: Wellhub is a comprehensive well-being benefit, rolled into one app with one membership. Book a class or work out at participating gyms, fitness centers, and studios near you, wherever you are. Leverage virtual personal training sessions, and access a variety of well-being apps, all through Wellhub. Oracle sponsors the cost of the Wellhub “starter plan” for employees. All higher-level plans are partially subsidized as well, giving you the option to select a plan at a discounted rate that meets your needs.

Home and auto insurance: Oracle partners with Liberty Mutual to offer employees a program to purchase automobile, homeowners and renters insurance at a group discount and making premium payments through convenient after-tax payroll deductions.

Pet Insurance: Oracle has two pet insurance options—for cats and dogs—available for you to enroll in at any time. The discount options are available through Liberty Mutual or ASPCA.

Time away

Paid sick leave: Paid sick leave (separate from vacation time) is available when you or a qualified family member are unable to work due to illness, injury, need to obtain medical care, 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 eleven designated paid holidays: New Year’s Day, Martin Luther King, Jr. Day, Presidents’ Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veteran’s Day, Thanksgiving (two days), and Christmas.

Leaves of absence: Oracle offers maternity, parental, caregiver, personal, bereavement, military, and jury duty leaves among its multiple leave policies.

Winter break: Oracle closes U.S. operations between Christmas and New Year’s Day.

Vacation: Oracle offers two forms of vacation benefits.

- **Accrued vacation** is offered to employees eligible for vacation benefits who are not eligible for the flexible vacation policy. Employees accrue 13 days of vacation per year for the first three years of employment—and 18 days thereafter.
- **Flexible vacation** is offered to salaried (non-overtime eligible) employees.

