

# Oracle US Benefits

## 2025 prices for full-time employees

Oracle and employees share the overall cost of benefits. The cost share model assigns the majority of financial responsibility to Oracle—with a much smaller amount apportioned to employees. The table below identifies the contribution rate you will pay for the plan(s) elected.

### » Medical Plans—employee prices (per biweekly pay period)

UnitedHealthcare Medical Plans				
Plan Choices	Employee Only	Employee & SP/DP	Employee & Child(ren)	Family
Premium PPO	\$137	\$287	\$241	\$537
Medium PPO	\$42	\$135	\$104	\$221
EPO	\$75	\$213	\$166	\$379
Hawaii EPO	\$16	\$213	\$166	\$379
HSA Medical Plan	\$19	\$68	\$51	\$110
HPHC Passport	\$75	\$213	\$166	\$379
Kaiser Permanente HMO Medical Plans				
Plan Choices	Employee Only	Employee & SP/DP	Employee & Child(ren)	Family
California <sup>1</sup>	\$50	\$151	\$133	\$236
Mid-Atlantic	\$59	\$146	\$128	\$216
Atlanta	\$60	\$154	\$136	\$230
Colorado	\$55	\$168	\$153	\$211
Oregon	\$58	\$151	\$134	\$229
Washington	\$180	\$423	\$366	\$607

<sup>1</sup> Applies to Northern and Southern California Kaiser Permanente regions



### » Benefits eligibility

Regular full-time (FT) and part-time (PT) employees on the Oracle US payroll are eligible for Oracle US Benefits. FT and PT status is based on the number of hours scheduled to work per week. See below:

- **Full-Time:** 30+ hours per week
- **Part-Time:** 20-29 hours per week

Employees who are scheduled to work less than 20 hours per week are not eligible for Oracle US Benefits. If you do not meet Oracle's eligibility requirements, you should consider alternative coverage such as a spouse or domestic partner's medical plan or the [Health Care Marketplace](#).

### » Your paycheck

Employees are paid biweekly (26 times each calendar year). Oracle's designated pay dates will generally be every other Thursday.

### » Your premium costs

The amount you pay for medical, dental, and vision coverage is based on the plan(s) you select and the eligible family members you enroll.

### » Annual benefits compensation

Your annual benefits compensation includes your base salary as of October 1, 2024 plus any eligible Oracle performance based pay including bonus, commission, and



» Dental & Vision Plans prices (per biweekly pay period)

» Dental Plan prices

Plan Choices	Employee Only	Employee & SP/DP	Employee& Child(ren)	Family
Dental Plan I	\$0	\$0	\$0	\$0
Dental Plan II	\$2	\$6	\$4	\$9

» Vision Plan prices

Plan Choices	Employee Only	Employee & SP/DP	Employee& Child(ren)	Family
Vision Plan I	\$0	\$0	\$0	\$0
Vision Plan II	\$4	\$10	\$8	\$21

» Income protection benefits

**Long term disability | Life/AD&D insurance**

Oracle covers 100% of designated levels of long term disability (LTD), life insurance, and accidental death & dismemberment (AD&D) insurance. Employees may choose to maintain the coverage Oracle pays for—or may select a different coverage level if needed. The cost of coverage and subsidy credits for LTD and Life/AD&D coverage vary from person to person. The plan benefits and costs are based on several factors including the level of coverage you elect, age, and your annual benefits compensation. To view the cost and coverage applicable to you—access the [Oracle US Benefits enrollment system](#) using your Oracle single sign-on (SSO) login and password.

» Financial planning benefit

Oracle’s financial planning benefit through Ayco, is 100% paid by Oracle. Initial enrollment is automatic however you may opt out of the benefit by accessing the [Oracle US Benefits enrollment system](#) using your Oracle single sign-on (SSO) login and password.

» Well-being benefit

Oracle partners with Wellhub to bring you a comprehensive well-being benefit, rolled into one app, with the ability to have a monthly subscription you can cancel at any time. The Starter plan is 100% paid by Oracle and you have the option to purchase a higher-level plan at a discounted rate. Enroll at any time by accessing the [Oracle US Benefits enrollment system](#) using your Oracle single sign-on (SSO) login and password.

other eligible Oracle performance based variable pay, paid October 1, 2023 through September 30, 2024. Compensation paid outside of the specified period 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.




» New Oracle employees

The annual benefits compensation for a new employee is equal to the annual base salary in effect on the employee’s first day of work. In subsequent years, any Oracle performance based bonus/ commission will be included as defined above.

» Legal insurance

Oracle’s legal insurance is an additional benefit plan offering available to employees. Enrollment is optional and employees are responsible for 100% of the cost. While Oracle does not provide subsidy credits for this plan, employees benefit from discounted group rates. The cost per pay period is \$9.80.

Resources and information

 EMAIL	<a href="mailto:benefits_us@oracle.com">benefits_us@oracle.com</a>
 VISIT	<a href="http://www.oraclebenefits.com">www.oraclebenefits.com</a>
 JOIN	<a href="https://twitter.com/us-benefits">#us-benefits</a>

