



# Qualified family status changes / life events

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# Qualified family status changes / life events

**You are allowed to make changes to your benefit elections each year, during our annual open enrollment period. Outside of open enrollment, if you experience a life event or change in family status, you may be permitted to make changes to your US benefit elections in association with your event.**

## Governance

Internal Revenue Service (the “IRS”) regulations set forth the permissible benefit elections that you can make as a result of a qualified family status change.

## Contents of this document

This document contains a list of common IRS qualified family status changes and important information, including:

- A brief description of each change
- The benefit elections you can / cannot make as a result of a qualified family status change
- The effective date of your new benefit changes made as a result of the qualified family status change

## Reporting your qualified family status change

Unless otherwise specified in this document, access the [Oracle US Benefits enrollment system](#) to process your qualified family status change.

## Deadlines

- You have 62 days from your qualified family status change to successfully submit your IRS allowable benefit change(s)
- Revisions to your initial benefit change(s) are accepted provided they are made on the same day, and made prior to 11 PM Central
- If you fail to submit your changes within the allowable 62-day period – you forfeit your ability to make changes until the next Oracle US Benefits open enrollment period – or until you experience another qualified family status change

## Important election reminders

You are encouraged to review and become familiar with the following information:

- The benefit change(s) you make must be on account of, and consistent with, your qualified family status change
- The [Oracle US Benefits enrollment system](#) can be used to model hypothetical scenarios to create “what if” scenarios until you officially submit your enrollment
- To submit your enrollment – click the “**submit enrollment**” button located on the “**confirmation**” page. **Your elections will NOT be processed unless you complete this step**
- Certain events must be processed by [Oracle US Benefits](#). Changes requiring you to contact Oracle US Benefits are identified in the “event information” section for each event
- Future-dated events **CANNOT** be processed using the enrollment system
- You may use the system to report your change on, or within 62 days of the change event

## Multiple events

There may be cases where you experience more than one qualified family status change. In most scenarios, you will be able to make all required changes using the predominant qualified family status change. For example, if you get married and your Dependent Care FSA expenses decrease – you are able to modify your Dependent Care FSA using the “**marriage**” event. You would not need to submit the additional qualified family status change “**dependent care: cost has changed**”. If you need to report more than one event – please contact [Oracle US Benefits](#).

**Contact us:** If you have questions or need assistance, please contact [Oracle US Benefits](#).



Spouse: Marriage	
Event information	<ul style="list-style-type: none"> <li>– This event applies when you enter into a relationship of marriage (or begin a relationship with a federal tax dependent domestic partner<sup>9</sup>) recognized under federal law</li> <li>– <b>If your domestic partner (either Federal tax or non-Federal tax) is currently enrolled in one or more of the Oracle US Benefits Plans and you enter into a relationship of marriage, refer to and use alternate event “Domestic Partner: Marriage”</b></li> <li>– <b>Election Instructions:</b></li> <li>– “Marriage” benefit elections (spouse): access the <a href="#">Oracle US Benefits enrollment system</a> and apply this event</li> <li>– “Begin Relationship” with Federal tax dependent domestic partner<sup>9</sup> elections: Contact <a href="#">Oracle US Benefits</a></li> </ul>
Effective date	– Benefit elections are effective on the date you submit your change <sup>8</sup>
Benefit Plans	Allowable changes
Medical, Dental, and Vision	<ul style="list-style-type: none"> <li>– Elect coverage for yourself, spouse/tax dependent domestic partner<sup>9</sup>, and child(ren)</li> <li>– Waive coverage for yourself and child(ren)<sup>1</sup></li> <li>– Change medical, dental, and vision plan</li> </ul>
Employee Pre-Tax Life Insurance	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
Employee After-Tax Life Insurance	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
Accidental Death & Dismemberment	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> </ul>
Spouse / Domestic Partner Life Insurance	– Elect <sup>3</sup>
Child Life Insurance	<ul style="list-style-type: none"> <li>– Elect<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> <li>– Decrease<sup>4</sup></li> <li>– Waive<sup>4</sup></li> </ul>
Long Term Disability	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>5</sup></li> </ul>
Health Care FSA (General and Limited Purpose)	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
Dependent Care FSA	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
Legal Insurance	– Elect
Personal Financial Planning	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

Event #501 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.



8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits enrollment system](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.

9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

## Spouse: Gain of Coverage (Employment Related)

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies when you, your spouse (or Federal tax dependent domestic partner<sup>9</sup>) and/or child(ren) become eligible for benefits as a result of a change in your spouse's (or Federal tax dependent domestic partner's<sup>9</sup>) employment status (e.g., commencement of employment, return from an unpaid leave of absence)</li> <li>– For example – following a three month personal leave of absence your spouse (or Federal tax dependent domestic partner<sup>9</sup>) begins employment at ABC Company and is eligible to enroll self and eligible dependents in benefits</li> <li>– This event also applies in the event your spouse's (or Federal tax dependent domestic partner's<sup>9</sup>) employer's open enrollment is at a different time of year because the plan year is not the calendar year</li> <li>– <b>If you have a non-Federal tax dependent domestic partner – refer to and use alternate event <a href="#">“Domestic Partner: Gain of Coverage (Employment Related)”</a></b></li> </ul> <b>Election Instructions</b> <ul style="list-style-type: none"> <li>– Benefit elections (spouse): Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> <li>– Benefit elections (Federal tax dependent domestic partner<sup>9</sup>): Contact <a href="#">Oracle US Benefits</a></li> </ul>
<b>Effective Date</b>	<ul style="list-style-type: none"> <li>– Benefit elections are effective on the date you submit your change<sup>9</sup></li> </ul>
Benefit Plans	Allowable Changes
<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– Waive coverage for yourself, spouse/Federal tax dependent domestic partner<sup>9</sup>, and child(ren)<sup>1</sup></li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– Decrease to minimum requirement<sup>2</sup></li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>– Decrease</li> <li>– Waive</li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– Decrease<sup>4</sup></li> <li>– Waive<sup>4</sup></li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>– Decrease to minimum requirement<sup>5</sup></li> </ul>
<b>Health Care FSA (General and Limited Purpose)</b>	<ul style="list-style-type: none"> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
<b>Legal Insurance</b>	<ul style="list-style-type: none"> <li>– Elect</li> </ul>
<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

### Event #510 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.

2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.

3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.

4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.

5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.

6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.



7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Spouse: Loss of Coverage (Employment Related)

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies when you, your spouse (or Federal tax dependent domestic partner<sup>9</sup>) and/or child(ren) become ineligible for benefits as a result of a change in your spouse's (or Federal tax dependent domestic partner's<sup>9</sup>) employment status (e.g., termination of employment, commencement of an unpaid leave of absence)</li> <li>– For example, your spouse (or Federal tax dependent domestic partner<sup>9</sup>) is laid off from ABC Company and is no longer eligible for benefits coverage</li> <li>– This event also applies in the event your spouse's (or Federal tax dependent domestic partner's<sup>9</sup>) employer's open enrollment is at a different time of year because the plan year is not the calendar year</li> <li>– <b>If you have a non-Federal tax dependent domestic partner – refer to and use alternate event “Domestic Partner: Loss of Coverage (Employment Related)”</b></li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Benefit elections (spouse): Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> <li>– Benefit elections (Federal tax dependent domestic partner<sup>9</sup>): Contact <a href="#">Oracle US Benefits</a></li> </ul>
<b>Effective Date</b>	– Benefit elections are effective on the date you submit your change <sup>8</sup>

Benefit Plans		Allowable Changes
<b>Medical, Dental, and Vision</b>		<ul style="list-style-type: none"> <li>– Elect coverage for yourself, spouse/Federal tax dependent domestic partner<sup>9</sup>, and child(ren)<sup>1</sup></li> <li>– Change medical, dental, and vision plan</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>		<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> </ul>
<b>Employee After-Tax Life Insurance</b>		<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>		<ul style="list-style-type: none"> <li>– Increase by one level</li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>		<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>3</sup></li> <li>– Increase by one level</li> </ul>
<b>Child Life Insurance</b>		<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> </ul>
<b>Long Term Disability</b>		<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>5</sup></li> </ul>
<b>Health Care FSA (General and Limited Purpose)</b>		<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> </ul>
<b>Dependent Care FSA</b>		<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
<b>Legal Insurance</b>		<ul style="list-style-type: none"> <li>– Elect</li> </ul>
<b>Personal Financial Planning</b>		<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

#### Event #509 Footnotes

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.





7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Spouse: Divorce or Legal Separation

Event Information	<ul style="list-style-type: none"> <li>– This event applies upon final judgment and court filing of divorce or legal separation of your spouse (<b>or ending a relationship with your Federal tax dependent domestic partner<sup>9)</sup></b>)</li> <li>– If you have a non-Federal tax dependent domestic partner – refer to and use alternate event <b>“<a href="#">Domestic Partner: End Relationship</a>”</b></li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Benefit elections (spouse): Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> <li>– If you are covering your own children and/or your step children – you must drop your step children from coverage. However, you may not drop coverage for your own children.</li> </ul>
Effective Date	<ul style="list-style-type: none"> <li>– Benefit elections are effective on the event date (e.g., final court filed divorce date)</li> </ul>
Benefit Plans	Allowable Changes
Medical, Dental, and Vision	<ul style="list-style-type: none"> <li>– Elect coverage for yourself and child(ren)</li> <li>– Waive ex-spouse/ex-Federal tax DP<sup>9)</sup> coverage<sup>7)</sup></li> <li>– Change medical, dental, and vision plan</li> </ul>
Employee Pre-Tax Life Insurance	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2)</sup></li> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2)</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2)</sup></li> </ul>
Employee After-Tax Life Insurance	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2)</sup></li> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2)</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2)</sup></li> </ul>
Accidental Death & Dismemberment	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2)</sup></li> </ul>
Spouse/Domestic Partner Life Insurance	<ul style="list-style-type: none"> <li>– Waive<sup>7)</sup></li> </ul>
Child Life Insurance	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>4)</sup></li> <li>– Increase by one level<sup>4)</sup></li> <li>– Decrease<sup>4)</sup></li> <li>– Waive<sup>4)</sup></li> </ul>
Long Term Disability	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>5)</sup></li> </ul>
Health Care FSA (General and Limited Purpose)	<ul style="list-style-type: none"> <li>– Elect<sup>6)</sup></li> <li>– Increase or decrease contribution election<sup>6)</sup></li> <li>– Waive<sup>6)</sup></li> </ul>
Dependent Care FSA	<ul style="list-style-type: none"> <li>– Elect<sup>6)</sup></li> <li>– Increase contribution election<sup>6)</sup></li> <li>– Waive<sup>6)</sup></li> </ul>
Legal Insurance	<ul style="list-style-type: none"> <li>– Elect</li> </ul>
Personal Financial Planning	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

#### Event #502 Footnotes

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage



period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.

7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.

8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.

9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

Spouse: Death	
Event Information	<ul style="list-style-type: none"> <li>– This event applies when your spouse (or <b>Federal tax dependent domestic partner<sup>9)</sup></b> passes away</li> <li>– <b>If your non-Federal tax dependent domestic partner passes away – refer to and use alternate event “Domestic Partner: “Death”</b></li> </ul> <p><b>Election Instructions – Contact US Benefits</b></p> <ul style="list-style-type: none"> <li>– Changes to your benefits must be processed by <a href="#">Oracle US Benefits</a></li> <li>– To initiate this action you must contact <a href="#">Oracle US Benefits</a></li> <li>– If you are covering your own children and your <b>Federal tax dependent domestic partner's</b> children – you must drop your <b>Federal tax dependent domestic partner's</b> children from coverage. However, you may not drop coverage for your own children.</li> <li>– <b>If you lost coverage due to this Qualified Family Status Change and now need to add coverage, please refer to “Loss of Eligibility in Other Group Health Plan”</b></li> </ul>
Effective Date	– Benefit elections are effective on the event date (e.g., date of passing)
Benefit Plans Allowable Changes	
Medical, Dental, and Vision	<ul style="list-style-type: none"> <li>– Elect coverage for yourself and child(ren)</li> <li>– Waive spouse or Federal tax dependent domestic partner<sup>7,9</sup></li> <li>– Waive child(ren) of Federal tax dependent domestic partner – you may <b>not</b> waive coverage for your own children</li> <li>– Change medical, dental, and vision plan</li> </ul>
Employee Pre-Tax Life Insurance	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
Employee After-Tax Life Insurance	<ul style="list-style-type: none"> <li>– Elect minimum coverage level<sup>2</sup></li> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
Accidental Death & Dismemberment	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> </ul>
Spouse/Domestic Partner Life Insurance	– Waive <sup>7</sup>
Child Life Insurance	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> <li>– Decrease<sup>4</sup></li> <li>– Waive<sup>4</sup></li> </ul>
Long Term Disability	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>5</sup></li> </ul>
Health Care FSA (General and Limited Purpose)	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
Dependent Care FSA	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase contribution election<sup>6</sup></li> </ul>
Legal Insurance	– Elect
Personal Financial Planning	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

#### Event #504 Footnotes

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.

2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.

3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.





4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner’s child(ren) only) event allows you to elect up to the plan’s maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP’s total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.



## Spouse: Leave of Absence

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies when your spouse (or Federal tax dependent domestic partner<sup>9</sup>) is on a paid or unpaid leave of absence</li> <li>– Under IRS rules, you are ineligible to use your Dependent Care Flexible Spending Account (FSA) to pay for eligible expenses incurred during a leave of absence (paid or unpaid)</li> <li>– This event is primarily used to “decrease” or “waive” your Dependent Care FSA contribution election (if applicable)</li> </ul> <b>Election Instructions</b> <ul style="list-style-type: none"> <li>– Benefit elections (spouse): Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> <li>– Benefit elections (Federal tax dependent domestic partner<sup>9</sup>): Contact <a href="#">Oracle US Benefits</a></li> </ul>
<b>Effective Date</b>	<ul style="list-style-type: none"> <li>– Benefit elections are effective on the date you submit your change<sup>8</sup></li> </ul>
Benefit Plans	Allowable Changes
<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Health Care FSA (General and Limited Purpose)</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>– Decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
<b>Legal Insurance</b>	<ul style="list-style-type: none"> <li>– Elect</li> </ul>
<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

### Event #542 Footnotes

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#), or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.



## Spouse or Domestic Partner: Enrolled in Medicare

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies when your spouse (or Federal tax dependent domestic partner<sup>9</sup>) or non-Federal tax domestic partner become eligible for and enrolls in Medicare</li> <li>– This event is primarily used to remove your spouse (or Federal tax dependent domestic partner<sup>9</sup>) or non-Federal tax domestic partner from your medical plan</li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Benefit elections Spouse/Domestic Partner (Federal &amp; non-Federal tax dependent): Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
<b>Effective Date</b>	<ul style="list-style-type: none"> <li>– Benefit elections are effective on the date you submit your change<sup>8</sup></li> </ul>
Benefit Plans	Allowable Changes
<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– Waive spouse or domestic partner coverage - medical plan only</li> <li>– Dental and Vision: No Changes Allowed</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Health Care FSA (General and Limited Purpose)</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Legal Insurance</b>	<ul style="list-style-type: none"> <li>– Elect</li> </ul>
<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

### Event #540 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.



## Domestic Partner: Begin Relationship

Event Information	<ul style="list-style-type: none"> <li>– This event is used when your domestic partnership (non-Federal tax dependent) begins</li> <li>– Your domestic partner must meet the eligibility requirements defined in the <a href="#">Summary Plan Description</a></li> <li>– <b>If your domestic partner is your tax dependent for Federal tax purposes<sup>9</sup>, refer to and use alternate event “<a href="#">Spouse: Marriage</a>”</b></li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Benefit elections (non-Federal tax dependent): Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
Effective Date	<ul style="list-style-type: none"> <li>– Benefit elections are effective on the date you submit your change<sup>8</sup></li> </ul>
Benefit Plans	Allowable Changes
Medical, Dental, and Vision	<ul style="list-style-type: none"> <li>– Elect coverage for domestic partner (non-Federal tax dependent)</li> </ul>
Employee Pre-Tax Life Insurance	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Employee After-Tax Life Insurance	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Accidental Death & Dismemberment	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Spouse/Domestic Partner Life Insurance	<ul style="list-style-type: none"> <li>– Elect<sup>3</sup></li> </ul>
Child Life Insurance	<ul style="list-style-type: none"> <li>– Elect<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> <li>– Decrease<sup>4</sup></li> <li>– Waive<sup>4</sup></li> </ul>
Long Term Disability	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Health Care FSA (General and Limited Purpose)	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Dependent Care FSA	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Legal Insurance	<ul style="list-style-type: none"> <li>– Elect</li> </ul>
Personal Financial Planning	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

### Event #507 Footnotes

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.



## Domestic Partner: End Relationship

Event Information	<ul style="list-style-type: none"> <li>– This event is used when your domestic partnership (<b>non-Federal tax dependent</b>) ends, or you no longer meet the domestic partnership requirements defined in the <a href="#">Summary Plan Description</a></li> <li>– <b>If your domestic partner is your tax dependent for Federal tax purposes<sup>9</sup>, refer to and use alternate event “<a href="#">Spouse: Divorce/Legal Separation</a>”</b></li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Benefit elections: Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> <li>– If you are covering your own children and your domestic partner’s children – you must drop your domestic partner’s children from coverage. However, you may not drop coverage for your own children.</li> <li>– <b>If you lost coverage due to this Qualified Family Status Change and now need to add coverage, please use event “<a href="#">Loss of Eligibility in Other Group Health Plan</a>”</b></li> </ul>
Effective Date	<ul style="list-style-type: none"> <li>– Benefit elections are effective on the event date<sup>8</sup> (e.g. last date of shared residence)</li> </ul>
Benefit Plans	Allowable Changes
Medical, Dental, and Vision	<ul style="list-style-type: none"> <li>– Waive domestic partner coverage (non-Federal tax dependent)<sup>7</sup></li> <li>– Waive child(ren) of domestic partner - you may <b>not</b> waive coverage for your own children</li> <li>– To add coverage – use event (“<a href="#">Loss of Eligibility in Other Group Health Plan</a>”)</li> </ul>
Employee Pre-Tax Life Insurance	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Employee After-Tax Life Insurance	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Accidental Death & Dismemberment	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Spouse/Domestic Partner Life Insurance	<ul style="list-style-type: none"> <li>– Waive<sup>7</sup></li> </ul>
Child Life Insurance	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> <li>– Decrease<sup>4</sup></li> <li>– Waive<sup>4</sup></li> </ul>
Long Term Disability	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Health Care FSA (General and Limited Purpose)	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Dependent Care FSA	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
Legal Insurance	<ul style="list-style-type: none"> <li>– Elect</li> </ul>
Personal Financial Planning	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

### Event #508 Footnotes

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse’s (SP)/domestic partner’s (DP) employer’s medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner’s child(ren) only) event allows you to elect up to the plan’s maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP’s total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.



## Domestic Partner: Death

Event Information	<ul style="list-style-type: none"><li>– This event applies when your non-Federal tax dependent domestic partner passes away</li><li>– If your domestic partner is your tax dependent for Federal tax purposes<sup>9</sup>, refer to and use alternate event <b><u>“Spouse: Death”</u></b></li></ul> <b>Election Instructions</b> <ul style="list-style-type: none"><li>– Changes to your benefits must be processed by <a href="#">Oracle US Benefits</a></li><li>– To initiate this action you must contact <a href="#">Oracle US Benefits</a></li><li>– If you are covering your own children and your domestic partner’s children – you must drop your domestic partner’s children from coverage. However, you may not drop coverage for your own children.</li><li>– If you lost coverage due to this Qualified Family Status Change and now need to add coverage, please refer to <b><u>“Loss of Eligibility in Other Group Health Plan”</u></b></li></ul>
Effective Date	<ul style="list-style-type: none"><li>– Benefit elections are effective on the event date (e.g., date of passing)</li></ul>
Benefit Plans	
Medical, Dental, and Vision	<ul style="list-style-type: none"><li>– Waive domestic partner coverage (non-Federal tax dependent) <sup>7</sup></li><li>– Waive child(ren) of domestic partner - you may <b>not</b> waive coverage for your own children</li><li>– To add coverage – use event (<b><u>“Loss of Eligibility in Other Group Health Plan”</u></b>)</li></ul>
Employee Pre-Tax Life Insurance	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>
Employee After-Tax Life Insurance	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>
Accidental Death & Dismemberment	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>
Spouse/Domestic Partner Life Insurance	<ul style="list-style-type: none"><li>– Waive<sup>7</sup></li></ul>
Child Life Insurance	<ul style="list-style-type: none"><li>– Elect first coverage level<sup>4</sup></li><li>– Increase by one level<sup>4</sup></li><li>– Decrease<sup>4</sup></li><li>– Waive<sup>4</sup></li></ul>
Long Term Disability	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>
Health Care FSA (General and Limited Purpose)	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>
Dependent Care FSA	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>
Legal Insurance	<ul style="list-style-type: none"><li>– Elect</li></ul>
Personal Financial Planning	<ul style="list-style-type: none"><li>– Elect</li><li>– Waive</li></ul>

### Event #506 Footnotes

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse’s (SP)/domestic partner’s (DP) employer’s medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner’s child(ren) only) event allows you to elect up to the plan’s maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP’s total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.





## Domestic Partner: Marriage

Event Information	<ul style="list-style-type: none"><li>– This event applies when you enter a relationship of marriage recognized under federal law</li><li>– Use this event “Domestic Partner: Marriage” when you marry your domestic partner who is enrolled in at least one of the Oracle US Benefit Plans</li><li>– If your domestic partner is enrolled in at least one of the Oracle US Benefit Plans, the enrollment system relationship code “domestic partner” will automatically update to “spouse” when this event is processed</li><li>– If your domestic partner is currently NOT enrolled in at least one of the Oracle US Benefit Plans, and you enter a relationship of marriage recognized under federal law, refer to and use alternate event <a href="#">“Spouse: Marriage”</a></li></ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"><li>– Benefit elections (Federal/non-Federal tax dependent DP): Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li></ul>
Effective Date	<ul style="list-style-type: none"><li>– Benefit elections are effective on the date you submit your change<sup>8</sup></li></ul>
Benefit Plans	
Allowable Changes	
Medical, Dental, and Vision	<ul style="list-style-type: none"><li>– Elect coverage for yourself, spouse (former DP), and child(ren)</li><li>– Waive coverage for yourself, spouse (former DP), and child(ren)<sup>1</sup></li><li>– Change medical, dental, and vision plan</li></ul>
Employee Pre-Tax Life Insurance	<ul style="list-style-type: none"><li>– Elect first coverage level<sup>2</sup></li><li>– Increase by one level</li><li>– Decrease to minimum requirement<sup>2</sup></li><li>– Waive if you meet minimum coverage requirement<sup>2</sup></li></ul>
Employee After-Tax Life Insurance	<ul style="list-style-type: none"><li>– Elect first coverage level<sup>2</sup></li><li>– Increase by one level</li><li>– Decrease to minimum requirement<sup>2</sup></li><li>– Waive if you meet minimum coverage requirement<sup>2</sup></li></ul>
Accidental Death & Dismemberment	<ul style="list-style-type: none"><li>– Increase by one level</li><li>– Decrease to minimum requirement<sup>2</sup></li></ul>
Spouse/Domestic Partner Life Insurance	<ul style="list-style-type: none"><li>– Elect<sup>3</sup></li></ul>
Child Life Insurance	<ul style="list-style-type: none"><li>– Elect<sup>4</sup></li><li>– Increase by one level<sup>4</sup></li><li>– Decrease<sup>4</sup></li><li>– Waive<sup>4</sup></li></ul>
Long Term Disability	<ul style="list-style-type: none"><li>– Increase by one level</li><li>– Decrease to minimum requirement<sup>5</sup></li></ul>
Health Care FSA (General and Limited Purpose)	<ul style="list-style-type: none"><li>– Elect<sup>6</sup></li><li>– Increase or decrease contribution election<sup>6</sup></li><li>– Waive<sup>6</sup></li></ul>
Dependent Care FSA	<ul style="list-style-type: none"><li>– Elect<sup>6</sup></li><li>– Increase or decrease contribution election<sup>6</sup></li><li>– Waive<sup>6</sup></li></ul>
Legal Insurance	<ul style="list-style-type: none"><li>– Elect</li></ul>
Personal Financial Planning	<ul style="list-style-type: none"><li>– Elect</li><li>– Waive</li></ul>

### Event #531 Footnotes

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis – any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the



second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.

7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.

8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.

9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

Domestic Partner: Gain of Coverage (Employment Related)	
Event Information	<ul style="list-style-type: none"> <li>– This event applies when you, your domestic partner (non-Federal tax dependent) and/or child(ren) become eligible for benefits as a result of a change in your domestic partner's (non-Federal tax dependent) employment status (e.g., commencement of employment, return from an unpaid leave of absence)</li> <li>– For example – following a three month personal leave of absence your domestic partner (non-Federal tax dependent) begins employment at ABC Company and is eligible to enroll self and eligible dependents in benefits</li> <li>– This event also applies in the event your domestic partner's (non-Federal tax dependent) employer's open enrollment is at a different time of year because the plan year is not the calendar year</li> <li>– <b>If your domestic partner is your tax dependent for Federal tax purposes<sup>9</sup>, refer to and use alternate event “<a href="#">Spouse: Gain of Coverage (Employment Related)</a>”</b></li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Benefit elections (non-Federal tax dependent DP): Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
Effective Date	– Benefit elections are effective on the date you submit your change <sup>8</sup>
Benefit Plans	Allowable Changes
Medical, Dental, and Vision	– Waive coverage for yourself, domestic partner (non-Federal tax dependent ), and child(ren) <sup>1,7</sup>
Employee Pre-Tax Life Insurance	– No Changes Allowed
Employee After-Tax Life Insurance	– No Changes Allowed
Accidental Death & Dismemberment	– No Changes Allowed
Spouse/Domestic Partner Life Insurance	<ul style="list-style-type: none"> <li>– Decrease</li> <li>– Waive</li> </ul>
Child Life Insurance	<ul style="list-style-type: none"> <li>– Decrease<sup>4</sup></li> <li>– Waive<sup>4</sup></li> </ul>
Long Term Disability	– No Changes Allowed
Health Care FSA (General and Limited Purpose)	– No Changes Allowed
Dependent Care FSA	– No Changes Allowed
Legal Insurance	– Elect
Personal Financial Planning	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

Event #546 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.

2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.

3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.

4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.

5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.



6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.

7. Where applicable - the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.

8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date - contact [Oracle US Benefits](#) prior to your event date.

9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Domestic Partner: Loss of Coverage (Employment Related)

<b>Event Information</b>	<ul style="list-style-type: none"> <li>- This event applies when you, your domestic partner (non-Federal tax dependent) and/or child(ren) become ineligible for benefits as a result of a change in your domestic partner's (non-Federal tax dependent) employment status (e.g., termination of employment, commencement of an unpaid leave of absence)</li> <li>- For example, your domestic partner (non-Federal tax dependent) is laid off from ABC Company and is no longer eligible for benefits coverage</li> <li>- This event also applies in the event your domestic partner's (non-Federal tax dependent) employer's open enrollment is at a different time of the year because the plan year is not the calendar year</li> <li>- <b>If your domestic partner is your tax dependent for Federal tax purposes<sup>9</sup>, refer to and use alternate event "<a href="#">Spouse: Loss of Coverage (Employment Related)</a>"</b></li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>- Benefit elections (non-Federal tax dependent DP): Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
<b>Effective Date</b>	<ul style="list-style-type: none"> <li>- Benefit elections are effective on the date you submit your change<sup>8</sup></li> </ul>
Benefit Plans	Allowable Changes
<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>- Elect coverage for yourself, domestic partner (non-Federal tax dependent), and child(ren)</li> <li>- Change medical, dental, and vision plan</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>- No Changes Allowed</li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>- No Changes Allowed</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>- No Changes Allowed</li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>- Elect first coverage level<sup>3</sup></li> <li>- Increase by one level<sup>3</sup></li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>- Elect first coverage level<sup>4</sup></li> <li>- Increase by one level<sup>4</sup></li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>- No Changes Allowed</li> </ul>
<b>Health Care FSA (General and Limited Purpose)</b>	<ul style="list-style-type: none"> <li>- No Changes Allowed</li> </ul>
<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>- No Changes Allowed</li> </ul>
<b>Legal Insurance</b>	<ul style="list-style-type: none"> <li>- Elect</li> </ul>
<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>- Elect</li> <li>- Waive</li> </ul>

#### Event #547 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.

2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.

3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election - not to exceed \$500K. Additionally, electing coverage as a result of a "Marriage" or "DP: Begin Relationship" event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this "initial eligibility" enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.

4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a "Birth" (with respect to the birth of your first child), "Adoption, Foster, Legal Guardianship" (with respect to your first child), "Marriage" (with respect to your stepchild(ren) only) or "Domestic Partner: Begin Relationship" (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election - not to exceed \$250K). If you bypass the opportunity to elect



coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.

5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.

6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.

7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.

8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.

9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

Child(ren): Birth	
Event Information	<ul style="list-style-type: none"> <li>– This event is used when you or your spouse/domestic partner have a baby</li> <li>– <b>If you and/or your spouse/domestic partner have adopted a child(ren), a foster child(ren) has been placed under your care by an authorized placement agency, or you have become a court-appointed legal guardian, refer to and use alternate event <a href="#">“Child(ren): Adoption, Foster, Legal Guardianship”</a></b></li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
Effective Date	– Benefit elections are effective on the event date (e.g., birth date)
Benefit Plans	Allowable Changes
Medical, Dental, and Vision	<ul style="list-style-type: none"> <li>– Elect coverage for yourself, spouse/domestic partner, and child(ren)</li> <li>– Waive coverage for yourself, spouse/domestic partner, and child(ren)<sup>1</sup></li> <li>– Change medical, dental, and vision plan</li> </ul>
Employee Pre-Tax Life Insurance	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level<sup>2</sup></li> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
Employee After-Tax Life Insurance	<ul style="list-style-type: none"> <li>– Elect minimum coverage level<sup>2</sup></li> <li>– Increase by one level<sup>2</sup></li> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
Accidental Death & Dismemberment	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> </ul>
Spouse/Domestic Partner Life Insurance	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>3</sup></li> <li>– Increase by one level<sup>3</sup></li> <li>– Decrease</li> <li>– Waive</li> </ul>
Child Life Insurance	<ul style="list-style-type: none"> <li>– Elect<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> <li>– Decrease<sup>4</sup></li> <li>– Waive<sup>4</sup></li> </ul>
Long Term Disability	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>5</sup></li> </ul>
Health Care FSA (General and Limited Purpose)	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
Dependent Care FSA	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
Legal Insurance	– Elect
Personal Financial Planning	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

Event #503 **Footnotes**

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1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Child(ren): Adoption, Foster, Legal Guardianship

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event is used when you and/or your spouse/domestic partner have adopted a child(ren), a foster child(ren) has been placed under your care by an authorized placement agency, or you have become a court appointed legal guardian</li> <li>– Note: Oracle offers an <b>Adoption Assistance Benefit</b> – click <a href="#">here</a> to learn more.</li> <li>– <b>If you and/or your spouse/domestic partner had a baby, refer to and use alternative event “Child(ren): Birth”</b></li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
<b>Effective Date</b>	– Benefit elections are effective on the event date (e.g., child(ren) placement date)
Benefit Plans Allowable Changes	
<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– Elect coverage for yourself, spouse/domestic partner, and child(ren)</li> <li>– Waive coverage for yourself, spouse/domestic partner, and child(ren)<sup>1</sup></li> <li>– Change medical, dental, and vision plan</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>3</sup></li> <li>– Increase by one level<sup>3</sup></li> <li>– Decrease</li> <li>– Waive</li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> <li>– Decrease<sup>4</sup></li> <li>– Waive<sup>4</sup></li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>5</sup></li> </ul>
<b>Health Care FSA (General and Limited Purpose)</b>	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>



<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
<b>Legal Insurance</b>	<ul style="list-style-type: none"> <li>– Elect</li> </ul>
<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

#### Event #526 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Child(ren): Gain of Coverage

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event is used when eligible child becomes eligible for benefits</li> <li>– For example – your child accepts a summer job at ABC Company and is eligible for benefits, your spouse or former spouse covers your child, or your child becomes eligible for Medicaid or CHIP</li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
<b>Effective Date</b>	<ul style="list-style-type: none"> <li>– Benefit elections are effective on the date you submit your change<sup>8</sup></li> </ul>

### Benefit Plans

### Allowable Changes

<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– Waive child(ren) coverage</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– Decrease</li> <li>– Waive<sup>4</sup></li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Health Care FSA (General and Limited Purpose)</b>	<ul style="list-style-type: none"> <li>– Decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>





<b>Dependent Care FSA</b>	– No Changes Allowed
<b>Legal Insurance</b>	– Elect
<b>Personal Financial Planning</b>	– Elect – Waive

#### Event #541 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Child(ren): Loss of Coverage

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event is used when a child becomes ineligible for benefits</li> <li>– For example – your child resigns from summer job at ABC Company and loses benefits, your child loses eligibility under his/her spouse's plan due to divorce or death of spouse, your spouse or former spouse no longer provides coverage for the child, or your child loses eligibility for Medicaid or CHIP</li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
<b>Effective Date</b>	– Benefit elections are effective on the date you submit your change <sup>8</sup>

### Benefit Plans

### Allowable Changes

<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– Elect coverage for yourself and child(ren)</li> <li>– Change medical, dental, and vision plan</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	– No Changes Allowed
<b>Employee After-Tax Life Insurance</b>	– No Changes Allowed
<b>Accidental Death &amp; Dismemberment</b>	– No Changes Allowed
<b>Spouse/Domestic Partner Life Insurance</b>	– No Changes Allowed
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> </ul>
<b>Long Term Disability</b>	– No Changes Allowed
<b>Health Care FSA (General and Limited Purpose)</b>	– No Changes Allowed



<b>Dependent Care FSA</b>	– No Changes Allowed
<b>Legal Insurance</b>	– Elect
<b>Personal Financial Planning</b>	– Elect – Waive

#### Event #549 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a "Marriage" or "DP: Begin Relationship" event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this "initial eligibility" enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a "Birth" (with respect to the birth of your first child), "Adoption, Foster, Legal Guardianship" (with respect to your first child), "Marriage" (with respect to your stepchild(ren) only) or "Domestic Partner: Begin Relationship" (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this "initial eligibility" enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Child(ren): Loss of Custody

<b>Event Information</b>	– This event is used if you lose legal custody of your child(ren) <b>Election Instructions</b> – Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event
<b>Effective Date</b>	– Benefit elections are effective on the event date (e.g., date of lost custody)

### Benefit Plans

### Allowable Changes

<b>Medical, Dental, and Vision</b>	– Waive child(ren) coverage
<b>Employee Pre-Tax Life Insurance</b>	– Elect first coverage level <sup>2</sup> – Increase by one level – Decrease to minimum requirement <sup>2</sup> – Waive if you meet minimum coverage requirement <sup>2</sup>
<b>Employee After-Tax Life Insurance</b>	– Elect first coverage level <sup>2</sup> – Increase by one level – Decrease to minimum requirement <sup>2</sup> – Waive if you meet minimum coverage requirement <sup>2</sup>
<b>Accidental Death &amp; Dismemberment</b>	– Increase by one level – Decrease to minimum requirement <sup>2</sup>
<b>Spouse/Domestic Partner Life Insurance</b>	– Elect first coverage level <sup>3</sup> – Increase by one level – Decrease – Waive
<b>Child Life Insurance</b>	– Decrease – Waive <sup>4</sup>
<b>Long Term Disability</b>	– Increase by one level – Decrease to minimum requirement <sup>5</sup>
<b>Health Care FSA (General and Limited Purpose)</b>	– Decrease contribution election <sup>6</sup> – Waive <sup>6</sup>



<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>– Decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
<b>Legal Insurance</b>	<ul style="list-style-type: none"> <li>– Elect</li> </ul>
<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

#### Event #511 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis – any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Child(ren): Qualified Medical Child Support Order (QMCSO)

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event is used when your child(ren) are “alternate recipients” under a qualified medical child support order (QMCSO) – and have rights to coverage on Oracle's Group Health Plan or your former spouse is required to provide coverage for your child(ren)</li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Upon receipt of a qualified court order, changes to your benefits must be processed by <a href="#">Oracle US Benefits</a></li> <li>– To initiate this action you must contact <a href="#">Oracle US Benefits</a></li> </ul>
<b>Effective Date</b>	<ul style="list-style-type: none"> <li>– Benefit elections are effective on the event date (e.g., support order date)</li> </ul>
<div>Benefit Plans</div> <div>Allowable Changes</div>	
<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– Elect coverage for yourself and child(ren) - as required by the order</li> <li>– Waive child(ren) coverage</li> <li>– Change medical, dental, and vision plan – as required by the order</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> <li>– Decrease<sup>4</sup></li> <li>– Waive<sup>4</sup></li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Health Care FSA (General and Limited Purpose)</b>	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>



<b>Dependent Care FSA</b>	– No Changes Allowed
<b>Legal Insurance</b>	– Elect
<b>Personal Financial Planning</b>	– Elect – Waive

#### Event #538 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

<b>Child(ren): Death</b>	
<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies when your child(ren) passes away</li> </ul> <b>Election Instructions</b> <ul style="list-style-type: none"> <li>– Changes to your benefits must be processed by <a href="#">Oracle US Benefits</a></li> <li>– To initiate this action you must contact <a href="#">Oracle US Benefits</a></li> </ul>
<b>Effective Date</b>	– Benefit elections are effective on the event date (e.g., date of passing)
<b>Benefit Plans Allowable Changes</b>	
<b>Medical, Dental, and Vision</b>	– Waive child(ren) coverage
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> <li>– Waive if you meet minimum coverage requirement<sup>2</sup></li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>2</sup></li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>3</sup></li> <li>– Increase by one level</li> <li>– Decrease</li> <li>– Waive</li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> <li>– Decrease<sup>4</sup></li> <li>– Waive<sup>4</sup></li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>– Increase by one level</li> <li>– Decrease to minimum requirement<sup>5</sup></li> </ul>



<b>Health Care FSA (General and Limited Purpose)</b>	<ul style="list-style-type: none"> <li>– Decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>– Decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
<b>Legal Insurance</b>	<ul style="list-style-type: none"> <li>– Elect</li> </ul>
<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

#### Event #505 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

<b>Miscellaneous: Residence / Zip Code Change</b>	
<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies when you change your primary home residence <b>and</b> your new address falls <b>outside</b> of your current medical plan's service area.</li> <li>– If move applies to your child(ren) only – please reference <b>“Residence/Zip Code Change [Child Only]”</b> event described on following page</li> <li>– If your new residence address remains within your current medical plan's service area - <b>NO</b> changes are permitted</li> <li>– Click <a href="#">here</a> to view the medical plans that fall within service area of your new residence</li> </ul>
<b>Effective Date</b>	<ul style="list-style-type: none"> <li>– You are required to update your address using the <a href="#">Oracle Self-Service Application (SSA)</a></li> <li>– Information you update in SSA is automatically imported into the <a href="#">Oracle US Benefits Enrollment System</a>. <b>You will receive a system generated email alert if you are eligible to make medical plan changes</b></li> <li>– <b>If you do not make an active medical plan election – you and covered dependents will be automatically enrolled in the UHC HSA Plan</b></li> <li>– The date your address is recognized in the <a href="#">Oracle US Benefits Enrollment System</a> is the event date</li> <li>– Any benefit elections made are effective on the event date</li> <li>– You have <b>31</b> days from the event date to complete the election process</li> </ul>
<b>Benefit Plans Allowable Changes</b>	
<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– Elect coverage for yourself, spouse/domestic partner, and child(ren)</li> <li>– Waive coverage for yourself, spouse/domestic partner, and child(ren)<sup>1</sup></li> <li>– Change medical plan IF your new address falls outside of your current medical plan's service area</li> <li>– Changes to dental and vision plan - not allowed</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>



<b>Spouse/Domestic Partner Life Insurance</b>	– No Changes Allowed
<b>Child Life Insurance</b>	– No Changes Allowed
<b>Long Term Disability</b>	– No Changes Allowed
<b>Health Care FSA (General and Limited Purpose)</b>	– No Changes Allowed
<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
<b>Legal Insurance</b>	– Elect
<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

Event #305 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

## Miscellaneous: Residence / Zip Code Change [CHILD ONLY]

Event Information	<ul style="list-style-type: none"><li>– This event applies when your child changes primary residence <b>AND</b> new address falls <b>outside</b> of your current medical plan’s service area</li><li>– If your child’s new residence address remains within your current medical plan’s service area - <b>NO</b> changes are permitted</li><li>– Click <a href="#">here</a> to view the medical plans that fall within service area of your child’s new residence</li></ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"><li>– Changes to your benefits must be processed by <a href="#">Oracle US Benefits</a></li><li>– To initiate this action you must contact <a href="#">Oracle US Benefits</a></li></ul>
Effective Date	<ul style="list-style-type: none"><li>– Any benefit elections made are effective on the event date</li><li>– The date you contact <a href="#">Oracle US Benefits</a> is the event date</li></ul>
Benefit Plans	
Allowable Changes	
Medical, Dental, and Vision	<ul style="list-style-type: none"><li>– Change medical plan for yourself, spouse/domestic partner, and child(ren) IF your child’s new address falls outside of your current medical plan’s service area</li><li>– Changes to dental and vision plan - not allowed</li></ul>
Employee Pre-Tax Life Insurance	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>
Employee After-Tax Life Insurance	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>
Accidental Death & Dismemberment	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>
Spouse/Domestic Partner Life Insurance	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>
Child Life Insurance	<ul style="list-style-type: none"><li>– No Changes Allowed</li></ul>





<b>Long Term Disability</b>	– No Changes Allowed
<b>Health Care FSA (General and Limited Purpose)</b>	– No Changes Allowed
<b>Dependent Care FSA</b>	– No Changes Allowed
<b>Legal Insurance</b>	– Elect
<b>Personal Financial Planning</b>	– Elect – Waive

#### Event #602 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Miscellaneous: Family Moves to the US

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies if your spouse, domestic partner, and/or child(ren) relocate from a non-US country to live indefinitely in the United States. Visiting does NOT qualify</li> </ul> <b>Election Instructions</b> <ul style="list-style-type: none"> <li>– Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
<b>Effective Date</b>	– Benefit elections are effective on the date you submit your change <sup>8</sup>
Benefit Plans	Allowable Changes
<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– Elect coverage for yourself, spouse/domestic partner, and child(ren)</li> <li>– Change medical, dental, and vision plan</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>2</sup></li> <li>– Increase by one level</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– Increase by one level</li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>3</sup></li> <li>– Increase by one level<sup>3</sup></li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– Elect first coverage level<sup>4</sup></li> <li>– Increase by one level<sup>4</sup></li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>– Increase by one level<sup>5</sup></li> </ul>



<b>Health Care FSA (General and Limited Purpose)</b>	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase contribution election<sup>6</sup></li> </ul>
<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>– Elect<sup>6</sup></li> <li>– Increase or decrease contribution election<sup>6</sup></li> <li>– Waive<sup>6</sup></li> </ul>
<b>Legal Insurance</b>	<ul style="list-style-type: none"> <li>– Elect</li> </ul>
<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

#### Event #522 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

## Miscellaneous: Family Moves Back to Home Country

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies when your spouse, domestic partner, and/or child(ren) relocate from the United States to live indefinitely in your home country</li> <li>– Visiting does NOT qualify</li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Changes to your benefits must be processed by <a href="#">Oracle US Benefits</a></li> <li>– To initiate this action you must contact <a href="#">Oracle US Benefits</a></li> </ul>
<b>Effective Date</b>	<ul style="list-style-type: none"> <li>– Any benefit elections made are effective on the date you contact <a href="#">Oracle US Benefits</a></li> </ul>

## Benefit Plans Allowable Changes

<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– Waive coverage for spouse/domestic partner and/or child(ren)</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>



<b>Long Term Disability</b>	– No Changes Allowed
<b>Health Care FSA (General and Limited Purpose)</b>	– Decrease contribution election <sup>6</sup> – Waive <sup>6</sup>
<b>Dependent Care FSA</b>	– Elect <sup>6</sup> – Increase or decrease contribution election <sup>6</sup> – Waive <sup>6</sup>
<b>Legal Insurance</b>	– No Changes Allowed
<b>Personal Financial Planning</b>	– Elect – Waive

#### Event #521 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a "Marriage" or "DP: Begin Relationship" event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this "initial eligibility" enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a "Birth" (with respect to the birth of your first child), "Adoption, Foster, Legal Guardianship" (with respect to your first child), "Marriage" (with respect to your stepchild(ren) only) or "Domestic Partner: Begin Relationship" (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this "initial eligibility" enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis – any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Miscellaneous: Dependent Care: Cost Has Changed

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies if you have experienced a change in cost resulting from events, including but not limited to, a change in your child care provider(s) or an increase/decrease to child care hours</li> <li>– This event is primarily used to prospectively modify your current Dependent Care FSA election<sup>6</sup></li> <li>– For example, your child care costs double due to your toddler transitioning from half day to full day care at local child care center. This cost change allows you to increase<sup>6</sup> your current Dependent Care FSA election</li> <li>– No change is allowed if the change in cost is applicable to a child care provider who is your relative</li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
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<b>Effective Date</b>	– Benefit elections are effective on the date you submit your change <sup>6,8</sup>
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Benefit Plans	Allowable Changes
<b>Medical, Dental, and Vision</b>	– No Changes Allowed
<b>Employee Pre-Tax Life Insurance</b>	– No Changes Allowed
<b>Employee After-Tax Life Insurance</b>	– No Changes Allowed
<b>Accidental Death &amp; Dismemberment</b>	– No Changes Allowed
<b>Spouse/Domestic Partner Life Insurance</b>	– No Changes Allowed
<b>Child Life Insurance</b>	– No Changes Allowed



<b>Long Term Disability</b>	– No Changes Allowed
<b>Health Care FSA (General and Limited Purpose)</b>	– No Changes Allowed
<b>Dependent Care FSA</b>	– Elect <sup>6</sup> – Increase or decrease contribution election <sup>6</sup> – Waive <sup>6</sup>
<b>Legal Insurance</b>	– Elect
<b>Personal Financial Planning</b>	– Elect – Waive

Event #520 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a "Marriage" or "DP: Begin Relationship" event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this "initial eligibility" enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a "Birth" (with respect to the birth of your first child), "Adoption, Foster, Legal Guardianship" (with respect to your first child), "Marriage" (with respect to your stepchild(ren) only) or "Domestic Partner: Begin Relationship" (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this "initial eligibility" enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Miscellaneous: Enrolled in Medicare (oracle employee)

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies when you become eligible for and enroll in Medicare</li> <li>– This event is used to remove you and all covered family members from your medical plan</li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
<b>Effective Date</b>	– Benefit elections are effective on the date you submit your change <sup>8</sup>

Benefit Plans	Allowable Changes
<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– Waive coverage for yourself, spouse/domestic partner and child(ren) - medical plan only</li> <li>– Dental and Vision: No Changes Allowed</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	– No Changes Allowed
<b>Employee After-Tax Life Insurance</b>	– No Changes Allowed
<b>Accidental Death &amp; Dismemberment</b>	– No Changes Allowed
<b>Spouse/Domestic Partner Life Insurance</b>	– No Changes Allowed
<b>Child Life Insurance</b>	– No Changes Allowed
<b>Long Term Disability</b>	– No Changes Allowed
<b>Health Care FSA (General and Limited Purpose)</b>	– No Changes Allowed



<b>Dependent Care FSA</b>	– No Changes Allowed
<b>Legal Insurance</b>	– Elect
<b>Personal Financial Planning</b>	– Elect – Waive

#### Event #539 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Miscellaneous: Loss of Eligibility in Other Group Health Plan (Oracle Employee)

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies if you are an Oracle employee and no longer an eligible dependent child on another group health plan or you lose coverage under a spouse's or domestic partner's employer's plan</li> <li>– For example, your parent has covered you on his/her group health plan until you reach the maximum eligible age and you are required to elect coverage for yourself</li> <li>– This event does not apply if you voluntarily terminate other group health plan coverage</li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul> <p><b>IMPORTANT NOTE:</b> Special HIPAA Enrollment Rights apply in cases including 1) You exhaust COBRA; 2) a previous employer's contribution towards your other coverage ends; or 3) you lose Medicare eligibility.</p> <p><b>If you qualify for Special HIPAA Enrollment Rights – you MUST contact <a href="#">Oracle US Benefits</a> to coordinate your changes.</b></p>
<b>Effective Date</b>	– Benefit elections are effective on the date you submit your change <sup>8</sup>
Benefit Plans	
Allowable Changes	
<b>Medical, Dental, and Vision</b>	– Elect coverage for yourself, spouse/domestic partner, and child(ren)
<b>Employee Pre-Tax Life Insurance</b>	– No Changes Allowed
<b>Employee After-Tax Life Insurance</b>	– No Changes Allowed
<b>Accidental Death &amp; Dismemberment</b>	– No Changes Allowed
<b>Spouse/Domestic Partner Life Insurance</b>	– No Changes Allowed
<b>Child Life Insurance</b>	– No Changes Allowed
<b>Long Term Disability</b>	– No Changes Allowed
<b>Health Care FSA (General and Limited Purpose)</b>	– No Changes Allowed



<b>Dependent Care FSA</b>	– No Changes Allowed
<b>Legal Insurance</b>	– Elect
<b>Personal Financial Planning</b>	– Elect – Waive

#### Event #515 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Miscellaneous: loss of eligibility in other group health plan (spouse or domestic partner)

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies if your spouse/DP is no longer an eligible dependent child on another group health plan</li> <li>– For example, your spouse/DP's parent has covered him/her on the parent's employer's plan until your spouse/DP reaches the maximum eligible age</li> <li>– This event does not apply if your spouse/DP voluntarily terminates other group health plan coverage</li> </ul> <p><b>Election Instructions</b></p> <ul style="list-style-type: none"> <li>– Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul> <p><b>IMPORTANT NOTE:</b> Special HIPAA Enrollment Rights apply in cases including 1) Your spouse/DP exhausts COBRA; 2) a previous employer's contribution towards your spouse/DP's other coverage ends; or 3) your spouse/DP loses Medicare eligibility. <b>If your spouse/DP qualifies for Special HIPAA Enrollment Rights – you MUST contact <a href="#">Oracle US Benefits</a> to coordinate your changes.</b></p>
<b>Effective Date</b>	– Any benefit elections made are effective on the date you contact <a href="#">Oracle US Benefits</a>

Benefit Plans	Allowable Changes
<b>Medical, Dental, and Vision</b>	– Elect coverage for yourself, spouse/domestic partner and/or child(ren)
<b>Employee Pre-Tax Life Insurance</b>	– No Changes Allowed
<b>Employee After-Tax Life Insurance</b>	– No Changes Allowed
<b>Accidental Death &amp; Dismemberment</b>	– No Changes Allowed
<b>Spouse/Domestic Partner Life Insurance</b>	– No Changes Allowed
<b>Child Life Insurance</b>	– No Changes Allowed
<b>Long Term Disability</b>	– No Changes Allowed
<b>Health Care FSA (General and Limited Purpose)</b>	– No Changes Allowed
<b>Dependent Care FSA</b>	– No Changes Allowed
<b>Legal Insurance</b>	– No Changes Allowed





<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>
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#### Event #514 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner's child(ren) only) event allows you to elect up to the plan's maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.
6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the [Oracle US Benefits Enrollment System](#) on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the Oracle US Benefits Enrollment System and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact [Oracle US Benefits](#) prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

### Miscellaneous: Change Health Savings Account (HSA) Election

<b>Event Information</b>	<ul style="list-style-type: none"> <li>– This event applies when you are enrolled in the <a href="#">Oracle HSA Medical Plan</a> and want to modify your personal pre-tax HSA contribution election</li> </ul> <b>Election Instructions</b> <ul style="list-style-type: none"> <li>– Access the <a href="#">Oracle US Benefits Enrollment System</a> and apply this event</li> </ul>
<b>Effective Date</b>	<ul style="list-style-type: none"> <li>– You are permitted to change your personal HSA contribution election at anytime during the year</li> <li>– Access the <a href="#">HSA Medical Plan Resource Center</a> for information about Oracle's HSA Medical Plan</li> </ul>

Benefit Plans	Allowable Changes
<b>Medical, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Employee Pre-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Employee After-Tax Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Spouse/Domestic Partner Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Child Life Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Health Care FSA (General and Limited Purpose)</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Legal Insurance</b>	<ul style="list-style-type: none"> <li>– No Changes Allowed</li> </ul>
<b>Personal Financial Planning</b>	<ul style="list-style-type: none"> <li>– Elect</li> <li>– Waive</li> </ul>

#### Event #445 **Footnotes**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse's (SP)/domestic partner's (DP) employer's medical plan.



2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
4. Your child(ren) life insurance election (including waived coverage) applies to ALL of your eligible children. Do NOT waive coverage unless you want to drop coverage for ALL of your children. Additionally, electing coverage as a result of a “Birth” (with respect to the birth of your first child), “Adoption, Foster, Legal Guardianship” (with respect to your first child), “Marriage” (with respect to your stepchild(ren) only) or “Domestic Partner: Begin Relationship” (with respect to your domestic partner’s child(ren) only) event allows you to elect up to the plan’s maximum coverage level (25% of the EE Life Insurance election – not to exceed \$250K). If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial child(ren) life insurance election will be limited to the first coverage level of \$2,500. View the [Certificate of Coverage](#) for plan details.
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**Footnotes are referenced throughout the document.**

**This page provides the same footnotes in a larger font size.**

1. To waive medical coverage for yourself, you must have alternative coverage such as being covered by your spouse’s (SP)/domestic partner’s (DP) employer’s medical plan.
2. Oracle requires each employee to enroll in a minimum level of Life/AD&D Insurance. The first coverage level options (and minimum required coverage) are: 1) Life Insurance Pre-Tax \$10K OR After-Tax 1 x Annual Benefits Compensation and; 2) AD&D - \$10K. View the [Certificate of Coverage](#) for plan details.
3. The maximum SP/DP coverage is 50% of the Employee (EE) Life Insurance election – not to exceed \$500K. Additionally, electing coverage as a result of a “Marriage” or “DP: Begin Relationship” event allows you to elect up to the plan maximum. If you bypass the opportunity to elect coverage during this “initial eligibility” enrollment opportunity, during future enrollment opportunities, your initial SP/DP Life Insurance election will be limited to the first coverage level of \$5K. View the [Certificate of Coverage](#) for plan details.
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5. The mandatory minimum Long Term Disability coverage is 50% of your Annual Benefits Compensation.



6. Enrolling, increasing, decreasing, and waiving FSA contributions are made on a prospective basis - any YTD contributions will not be refunded to you. Two separate coverage periods will apply to qualified expenses: 1) The first coverage period is January 1 through the date preceding the effective date of your Qualified Family Status Change and 2) the second coverage period begins on the Qualified Family Status Change effective date through December 31. Your total contribution for the calendar year cannot exceed the annual IRS contribution maximum. Review the [Summary Plan Description \(SPD\)](#) or contact United Healthcare for more information.
7. Where applicable – the system will automatically drop ineligible dependents from medical, dental, vision, and life insurance when the dependent is no longer eligible.
8. Benefit elections are not effective on the event date unless you submit your benefit elections by accessing the Oracle US Benefits Enrollment System on the event date. Benefit changes made within 62 days after the event date will be effective on the date you access the [Oracle US Benefits Enrollment System](#) and submit your elections. If due to extenuating circumstances you are unable to make your elections on the event date – contact Oracle US Benefits prior to your event date.
9. In general, your domestic partner (DP) is your tax dependent for Federal tax purposes if: your DP lives with you all year as a member of your household, you provide over one-half of your DP's total support for the year, and your DP is a citizen or national of the U.S., Canada or Mexico.

