

# Cloud Adventure Benefit Highlights

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

## Health and well-being

**Highly subsidized:** The cost of your overall benefits is a shared responsibility between you and Cloud Adventure. On average, Cloud Adventure pays 80% of your health benefit costs.

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

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

**Medical choices:** Cloud Adventure offers several medical plan options that vary in how you access care, cost, and service area. Most of our medical plans are available nationwide and administered by UnitedHealthcare (UHC). Our Kaiser Permanente HMO options are available in certain geographic regions, including CA, GA, CO, OR, and WA.

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

**Cloud Adventure contributes to your HSA:** Cloud Adventure helps build your HSA balance by contributing to your personal account at the beginning of every year. You are eligible to receive the contribution even if you do not make a personal contribution.

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

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

**Included Health personal healthcare assistant:** Included Health will guide you to trusted doctors and services, help you get answers about medical conditions, and so much more—at no cost to you or your dependents.

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

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

**Dental plans:** Cloud Adventure offers two dental plans that cover preventive, basic, and major services. Dental Plan 1 is also fully subsidized for employees and eligible dependents which means the amount deducted from each paycheck is zero. Our Dental Plan 2 reimburses major services at a higher level and includes orthodontia for adults and children. Dental Plan 2 requires employees to share in the cost via payroll deductions.

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

**Employee Assistance Program (EAP):** Through the EAP, you receive ten (10) counseling sessions per person, per concern, per year with a mental health specialist. This benefit is available to you, your family members, and even non-dependents who share your primary residence. Additional sessions are available and covered by Cloud Adventure's medical plans.

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

## Financial

**401(k) Plan:** You may contribute a percentage of your eligible income to the plan on a pre-tax, after-tax, or after-tax Roth 401(k) basis—up to the annual IRS contribution maximum. Employees age 50 or older may contribute an additional amount and further increase retirement savings. Cloud Adventure matches employee contributions at a rate of 50% of the first 6% in contributions, subject to a calendar year maximum. Matching contributions are fully vested after four years.

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

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

**Employee Stock Purchase Plan (ESPP):** The ESPP provides you an opportunity to purchase Cloud Adventure common stock at a discounted market price. You may contribute up to 10% of your eligible cash compensation through convenient payroll deductions.

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

**Life/accidental death & dismemberment insurance:** Cloud Adventure subsidizes 100% of coverage equivalent to 2 times your annual benefits compensation and you can choose to "buy up" for greater coverage if needed. New



hires qualify for the highest level of coverage—guaranteed and without medical review. You may also purchase life insurance for your spouse/domestic partner, and/or child(ren).

**Long term care insurance:** This insurance benefit helps you manage the costs of long term care and covers skilled, intermediate, and custodial care in your home, adult day care center, assisted living facility, or nursing home.

**Personal financial planning:** Cloud Adventure offers employees an extensive financial planning benefit through The Ayco Company, L.P., a Goldman Sachs Company. Ayco focuses on financial wellness by guiding you through the complexities of personal financial planning via a digital platform and/or a financial coach. Cloud Adventure fully pays for this service.

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

**Legal insurance:** Employee paid legal insurance is available with many legal matters covered at 100% when you work with a network attorney. Legal insurance includes identity theft protection and restoration services.

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

## Family Support

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

**Surrogacy assistance:** Cloud Adventure will help you navigate the surrogate journey by providing financial assistance for eligible expenses related to a surrogacy arrangement. Cloud Adventure provides up to a lifetime maximum of US \$15,000 for the reimbursement of expenses associated with a Surrogacy Contract.

**Inflection (formerly FertilityIQ):** Cloud Adventure provides employees with this platform to educate users about up-to-date family building-related topics. Inflection provides educational courses and guides on reproductive health, including fertility, family planning, and menopause.

**Milk Stork:** Cloud Adventure provides support from Milk Stork to breastfeeding mothers while on Cloud Adventure business travel. Milk Stork provides supplies needed to ship or tote breast milk home while traveling.

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

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



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

## Lifestyle and extras

**Commuter benefits:** Through the convenience of pre-tax payroll deductions—commuter benefits offer tax savings by reducing your Federal taxable income and allow you to pay for eligible transit and parking expenses on a pre-tax basis—up to certain IRS limits.

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

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

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

**Pet Insurance:** Pet health insurance for cats and dog is available at a discounted rate through ASPCA Pet Health Insurance. Customize your coverage amounts based on the needs of your pet.



## Time away

**Paid Sick Leave:** Paid Sick Leave is available when you or qualified family member are unable to work due to illness, injury, need to obtain medical care, or other personal health issue or medical emergency. It is also available for all other reasons as required by local or state law.

**Family Medical Leave Act (FMLA):** FMLA is a Federal leave law. The duration of this unpaid leave is for up to 12 weeks in any 12-month period.

The following provides additional details on FMLA features and eligibility rules:

- **Income:** Company sponsored FMLA provides 50% of regular pay
- **Income supplement:** Cloud Adventure provides an extra benefit to allow you to supplement your income. In addition to the income mentioned about, You may also use your accrued vacation balance to supplement your FMLA leave
- **Eligibility:** You must have been employed with Oracle for at least 12 months prior to the date upon which the leave is to commence; and You must have completed at least 1,250 hours of service in the 12 months preceding the leave.

**Paid holidays:** Cloud Adventure offers eleven designated paid holidays: New Year's Day, Martin Luther King, Jr. Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving (two days), and Christmas.

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

**Winter break:** Cloud Adventure closes U.S. operations between Christmas and New Year's Day.

**Vacation:** Cloud Adventure offers two forms of vacation benefits.

- **Flexible vacation** is offered to salaried (non-overtime eligible) employees.
- **Accrued vacation** is offered to employees eligible for vacation benefits who are not eligible for the



Flexible Vacation policy. Employees accrue 13 days of vacation per year for the first three years of employment—and 18 days thereafter.

