

Open
Enrollment
Begins
October 27th

Open
Enrollment
Ends
November 14th

Benefits
are Effective
January 1, 2026

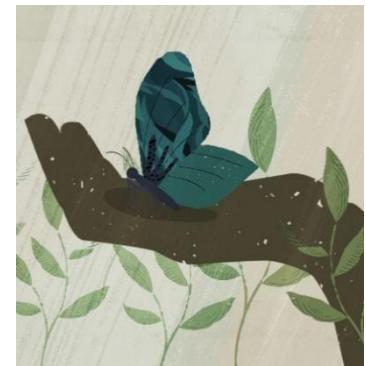
New Payroll
Deductions Begin
January 15, 2026

US Benefits Open Enrollment: October 27 – November 14

It's that time of year again—ANNUAL BENEFITS OPEN ENROLLMENT for Oracle US employees! Review, learn about and update your benefits elections during the open enrollment window: **October 27 through November 14**.

What's new for 2026?

This year brings several updates and improvements to our benefits programs. Please review the details below to stay informed and make the best choices for you and your family.



Note: This document is an overview of the changes to Oracle's benefits and policies for 2026. Complete plan and policy details, including eligibility information, can be found on the [Oracle US Benefits website](#).

Contribution changes

- **Medical Plans:** UnitedHealthcare and Kaiser plan contributions will increase in 2026.
- **Dental and Vision:** No change for Vision Plan I or II, or Dental Plan 1. Minimal increase for Dental Plan 2.
- **See the 2026 price sheet** [for updated biweekly contribution rates](#).

UnitedHealthcare Plan updates

Lantern surgery care

Beginning in 2026, UHC members can access Lantern surgery care, a new **optional** (except for bariatric) resource supporting planned surgeries with high-quality surgeons, concierge assistance, and potential cost savings.

- New UHC ID cards will feature Lantern contact information.
- Bariatric surgeries must use Lantern to qualify for coverage under UHC.
- Covered surgery categories include orthopedic, bariatric, spine, cardiac, gynecologic, ENT, general surgery, and pain injections.
- A welcome kit will be sent in January.

Joint and muscle care

[Hinge Health](#) provides virtual physical therapy for UHC members at no cost. Log into myuhc.com and look for the Hinge Health tile.

Expanded virtual care

Wider in-network telemedicine options are now available, including urgent care (AmWell, Doctors on Demand), primary care (Galileo), and several specialty care providers. **Note:** Direct AmWell access through Oracle will end in late 2025—use UHC's network instead which includes AmWell.

Enhanced breast cancer screenings

Preventive breast cancer ultrasounds and MRIs are covered at 100% in-network.

Second opinion service

Connect with expert physicians nationwide via 2nd.MD at no cost. Included Health is no longer an Oracle benefits partner effective January 1, 2026.

OptumRx pharmacy updates

Some changes to the 2026 [Preferred Drug List \(PDL\)](#) may impact certain prescriptions; affected members will be directly notified by OptumRx.

UnitedHealthcare deductibles & Plan limit updates

Medium and Premium PPO deductibles

In network	2025	2026
Employee Only	\$400	\$500
Family	\$1,200	\$1,500
Out of network	2025	2026
Employee Only	\$800	\$1,000
Family	\$2,400	\$3,000

EPO and HPHC deductibles

In network	2025	2026
Employee Only	\$200	\$300
Family	\$600	\$900

HSA Medical Plan deductibles and out-of-pocket maximums

Deductible	2025	2026
Employee Only	\$1,650	\$1,700
Employee & SP/DP	\$3,300	\$3,400
Employee & Children	\$3,300	\$3,400
Family	\$3,300	\$3,400
Out-of-pocket maximum-network	2025	2026
Employee Only	\$2,800	\$3,000
Employee & SP/DP	\$4,400	\$5,000
Employee & Children	\$4,400	\$5,000
Family	\$5,600	\$6,000
Out-of-pocket maximum-out-of-network	2025	2026
Employee Only	\$5,600	\$6,000
Employee & SP/DP	\$8,800	\$10,000
Employee & Children	\$8,800	\$10,000
Family	\$11,200	\$12,000



For diabetes management: Starting in 2026, deductibles will be waived for continuous glucose monitors and select insulin products (coinsurance applies).

HSA Contribution Limits

Coverage	2025	2026
Employee Only	\$4,300	\$4,400
Family	\$8,550	\$8,750

Note: You may now begin investing HSA contributions with a \$500 balance instead of \$2,000.

Flexible Spending Account (FSA) updates

- **Health Care FSA and Limited Purpose FSA:** \$3,300 annual contribution limit for 2026.
- **Dependent Care FSA:** Increased to \$7,500 in 2026.
- **Carryover:** General and Limited Purpose Health Care FSA allows \$660 carryover to 2026; no carryover for Dependent Care FSA.

Changes to Benefits partners

Starting in 2026, direct access to Included Health and AmWell through Oracle will end due to low usage and overlap. Use myuhc.com and 2nd.MD for

- Virtual care and second opinions
- Medical provider searches
- LGBTQ+ support and other resources through UHC advocates

How to Enroll

Log into [Oracle US Benefits enrollment system](#) (SSO required) from anywhere in or outside the Oracle network.

Important: Be sure to click “**Complete Final Steps**” to confirm your choices. Elections not finalized will **not** be recorded, and your 2025 elections will roll over automatically (except FSA and HSA).

Learning & Support

Attend a learning session during open enrollment to explore your options—[see the full schedule for dates and access information](#).

For assistance, email benefits_us@oracle.com or join our Slack channel at [#us-benefits](#) for announcements and reminders.

Don’t miss your chance to review your options and make the best benefits choices for you and your family.