



US Benefits Open Enrollment: November 2–20, 2026

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: **November 2–20, 2026**.



What's new for 2027?

This year brings several updates to Oracle's health plans that require your attention. Please review the information below so you can make informed decisions during open enrollment.

Note: This document provides an overview of the changes to Oracle's benefits and policies for 2027. Complete plan and policy details, including eligibility information, can be found on the [Oracle US Benefits website](#).

What do I need to do?



Everyone: Review your 2027 medical plan options, along with your other benefits and the updated contribution rates. Be sure to also review your dependent and beneficiary information and modify if needed.



Currently enrolled in the UnitedHealthcare (UHC) Exclusive Provider Organization (EPO) Plan or Harvard Pilgrim Passport Plan (HPHC) Plan? You must choose a new medical plan during Open Enrollment. If you don't make an election, you'll automatically be enrolled in the UHC Medium PPO Plan for 2027.



Looking for a lower-contribution plan? Review the new UnitedHealthcare Essential EPO Plan.



Make Flexible Spending Account and Health Savings Account elections if you want to contribute in 2027.

What happens if I do nothing?

- If you're currently enrolled in the UHC EPO Plan or the HPHC Plan: You'll automatically be enrolled in the UHC Medium PPO Plan for 2027.
- If you're enrolled in any other medical plan: Your current medical election will continue unless you make a change.
- Other 2026 enrollment elections will roll over automatically **except** Flexible Spending Account (FSA) and Health Savings Account (HSA) contribution elections which will not roll over to 2027.

Your 2027 Contributions

- **Medical:** Employee payroll contributions for UnitedHealthcare and Kaiser plans will increase in 2027.
- **Dental and Vision:** Employee payroll contributions will not change.
- **Review the 2027 price sheet** [to see your biweekly contribution rates](#).

UnitedHealthcare Plan updates

Essential EPO Plan—New for 2027

Beginning January 1, 2027, Oracle is introducing the **Essential EPO Plan**, a new medical plan designed for employees who want lower contributions, in-network-only coverage with predictable copays for routine care.

What to consider about the Essential EPO

The Essential EPO may be worth considering if you:

- ✓ Receive most of your care from providers in the UnitedHealthcare Choice network.
- ✓ Want lower payroll contributions but could potentially pay more when you need care.
- ✓ Are willing to pay copays for doctor visits and prescriptions.
- ✓ Don't need out-of-network coverage.

Plan Highlights

- **In-network coverage only**—there is no coverage for out-of-network care (except for emergency services, as required by law)
- **Preventive care and preventive medications are covered at 100%**
- **Primary care visit:** \$25 copay
- **Specialist visit:** \$75 copay
- **Virtual care:** \$5 copay through the UHC Preferred Virtual Care Network
- **Urgent care:** \$75 copay
- **Emergency room:** \$150 copay
- Most office visits, preventive care, virtual care, and pharmacy benefits are **not subject to the deductible**

Annual cost share	Individual	Family
Deductible	\$2,500	\$5,000
Out-of-Pocket Maximum	\$5,000	\$10,000
Coinsurance	25%	25%

The Essential EPO offers lower payroll contributions in exchange for higher deductibles, out-of-pocket maximums, and coinsurance. When comparing your options, consider the plan's costs, provider network, coverage and how you expect to use your benefits.

Note: The Essential EPO is **not HSA-eligible** and does not include an employer Health Savings Account (HSA) contribution.

UnitedHealthcare EPO Plan and HPHC Plan—Ending December 31, 2026

Beginning January 1, 2027, the current UHC EPO Plan and HPHC Plan will no longer be available.

- If you are currently enrolled in the EPO Plan or the HPHC Plan, you must select a new plan.
- If you don't elect a new plan, you'll automatically be enrolled in the UHC Medium PPO Plan. Under the Medium PPO Plan, your payroll contributions will be less, but you may pay more at the time of accessing medical and pharmacy services.
- [Check that your providers are in the UHC network](#)
 - The UHC PPO Plans and HSA Plan use the UHC Choice Plus network (UHC Select Plus network in California). Most providers who participate in the current EPO Choice network (Select network in California) also participate in the Choice Plus network, but we suggest you verify this on the [UHC website](#) before making your election.
 - The UHC Essential EPO Plan will use UHC Choice network (UHC Select network in California) which is the same network the current UHC EPO uses.
 - If you're currently enrolled in the HPHC Plan: If your provider does not participate in the UHC Choice (Essential EPO) or Choice Plus network, you'll have 90 days to [transition your ongoing care](#) to an in-network provider.
- Be sure to review the [plan options](#).

UnitedHealthcare Premium PPO and the Premium Out of Area (OOA) Plans—Closed to New Enrollment for 2027

- If you're currently enrolled, you may remain in the plan.
- New enrollments will not be available for 2027.
- For the Premium PPO Plan, the emergency room copay will increase to \$300 but will be waived if you're admitted to the hospital.

UnitedHealthcare Medium PPO Plan

- The emergency room copay will increase to \$300 but will be waived if you're admitted to the hospital.

UnitedHealthcare HSA Plan

Beginning in 2027, Oracle's HSA contribution will be deposited each pay period instead of as one annual contribution. Generally, the annual Oracle contribution amount is not changing (except for rounding); only the timing of the deposits is changing. This means you'll receive [Oracle's contribution](#) throughout the year.

HSA Plan Updates—Deductible Information

Deductible	2026	2027
Employee Only	\$1,700	\$1,750
Employee & SP/DP	\$3,400	\$3,500
Employee & Children	\$3,400	\$3,500
Family	\$3,400	\$3,500

HSA Plan Updates—Out-of-Pocket Maximum Information

Out-of-pocket maximum-in-network	2026	2027
Employee Only	\$3,000	\$3,500
Employee & SP/DP	\$5,000	\$6,000
Employee & Children	\$5,000	\$6,000
Family	\$6,000	\$7,000
Out-of-pocket maximum-out-of-network	2026	2027
Employee Only	\$6,000	\$7,000
Employee & SP/DP	\$10,000	\$12,000
Employee & Children	\$10,000	\$12,000
Family	\$12,000	\$14,000

HSA Annual Contribution Limits

Coverage	2026	2027
Employee Only	\$4,400	\$4,500
Family	\$8,750	\$9,000

Flexible Spending Account (FSA) updates

- **Health Care FSA and Limited Purpose FSA:** \$3,400 annual contribution limit for 2027.
- **Dependent Care FSA:** Remains \$7,500 in 2027.
- **Carryover:** You may carry over up to \$680 of unused 2026 Health Care FSA funds into 2027. There is no carryover for Dependent Care FSA.

How to Enroll

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

Important: Be sure to click the **Continue to Final Steps** button to finalize your enrollment, confirm your choices, and reach the **Enrollment Confirmation** page. Elections not finalized will **not** be recorded. This means:

- If you're currently enrolled in the UHC EPO or the HPHC Plans: You'll automatically be enrolled in the UHC Medium PPO Plan for 2027.
- If you're enrolled in any other medical plan: Your current medical election will continue unless you make a change.
- Other 2026 enrollment elections will roll over automatically except Flexible Spending Account and Health Savings Account elections will not roll over to 2027.

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 informed benefits choices for you and your family.