

Oracle US Benefits Open Enrollment 2027

FREQUENTLY ASKED QUESTIONS



Introduction

Welcome to the 2027 Oracle US Benefits Open Enrollment FAQ. This resource is designed to answer your questions and help you navigate the open enrollment process. Your Oracle benefits are a significant part of your total compensation, so it's essential to review and update your elections during this annual period.

OPEN ENROLLMENT: WHAT IS IT, WHEN IS IT, AND HOW DO I ENROLL?

What is open enrollment, and why is it important?

Open enrollment is your annual opportunity to review and update your benefit elections for the upcoming year. During this time, you can make changes to various programs, including medical, dental, vision, life insurance, and more. You can also add or remove eligible dependents and verify personal information like your address and beneficiaries.



Key Point: If you don't have a qualifying life event (e.g., marriage, birth of a child) that allows you to make changes outside of open enrollment, this is your only chance to adjust your benefits until the next open enrollment period.

When is Oracle's US Benefits open enrollment, and when do my elections take effect?

Oracle's US Benefits open enrollment for 2027 starts on November 2, 2026, and ends at 11:59 PM CST on November 20, 2026. Any changes you make to your benefits, including adding or removing dependents, will take effect on January 1, 2027. Your 2027 costs will be reflected on your first paycheck in January.

What changes can I expect in 2027?

For the 2027 open enrollment, it brings several updates to Oracle's health plans that require your attention. Be sure to review the "[What's New](#)" document for all the details.

FLEXIBLE SPENDING ACCOUNTS

Do I need to enroll in Flexible Spending Accounts during open enrollment?

Yes, if you want to participate in the Health Care and/or Dependent Care Flexible Spending Accounts (FSAs) or the Limited Purpose Health Care FSA (if you're enrolled in the HSA Medical Plan), you must elect to do so during open enrollment. These accounts allow you to set aside pre-tax dollars for eligible expenses, but you need to enroll each year.



You can find all the plan details and pricing information in the "[What's New](#)" document and the medical, dental, and vision plan comparison charts on the [Oracle US Benefits website](#). Don't forget to check out our informative [open enrollment videos](#) as well!

HEALTHCARE PREMIUMS

Are healthcare premiums increasing in 2027?

- **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](#) for your biweekly contribution rates.

UNITEDHEALTHCARE PLAN UPDATES

What is the new Essential EPO Plan?

Beginning January 1, 2027, the Essential EPO offers lower payroll contributions and predictable copays for many routine services. It provides in-network only coverage through the UHC Choice network (UHC Select network in California), except for emergency services as required by law. The plan is not HSA-eligible and does not include an employer HSA contribution.

What should I consider before choosing the Essential EPO?

Consider whether your providers are in the UHC Choice network and whether you are comfortable with in-network only coverage. Many routine services have set copays, including \$25 for primary care, \$75 for specialists and urgent care, \$5 for virtual care, and \$150 for emergency room care. The plan has a \$2,500 individual/\$5,000 family deductible and 25% coinsurance.

What is happening to the current UHC EPO and HPHC plans?

The current UHC EPO and HPHC plans will end December 31, 2026. If you are enrolled in either plan, you must elect a new medical plan during Open Enrollment. If you do not, you will automatically be enrolled in the UHC Medium PPO Plan for 2027. If you are currently enrolled in HPHC and your provider is not in the UHC Choice or Choice Plus network, you will have 90 days to [transition your ongoing care](#) to an in-network provider.

What other UHC plan changes should I know about for 2027?

The UHC Premium PPO and Premium Out of Area Plans are closed to new enrollment for 2027; current enrollees may remain in their plans. The Premium PPO and Medium PPO emergency room copay will increase to \$300 and will be waived if you are admitted to the hospital. Find more information in the "[What's New for 2027](#)" document.

ENROLLMENT PROCESS

How do I make my open enrollment elections?

You can make your open enrollment elections using the online [Oracle US Benefits enrollment system](#). Access the system inside or outside the Oracle network using your Oracle single-sign-on (SSO) credentials. During enrollment, verify your dependent's eligibility and designate your life insurance beneficiaries.



Note: Beneficiary designations for your 401(k) and Health Savings Account (HSA) are not made through the Oracle US Benefits site. Please set up or update these beneficiaries directly with [Fidelity \(401\(k\)\)](#) and [Optum Bank \(HSA\)](#).

- The [Oracle US Benefits enrollment system](#) allows you to model different scenarios and elections until you're ready to submit.



- To finalize your elections, click the "Continue to Final Steps" button on the "Benefits Summary" page. **Your enrollment won't be processed if you miss this step.**
- After completing your elections, review your enrollment confirmation page for accuracy. Keep a copy for your records.
- You can enter and exit the enrollment system as often as needed until the deadline. Your last submitted elections are binding and cannot be changed after the enrollment period ends.



Remember: Unless you have a [qualified family status change](#), this might be your only chance to elect coverage until the next open enrollment.

MISSED DEADLINE

What happens if I don't make any changes during open enrollment?

If you do not update your benefit elections during Open Enrollment, most of your current elections will continue into 2027. However, if you are enrolled in the UHC EPO or HPHC Plan, you will automatically be enrolled in the UHC Medium PPO Plan. FSA and HSA contribution elections do not roll over and must be made again for 2027.

What if I can't submit my elections during the designated period?

Benefit changes can only be made during the open enrollment period. If you miss the Open Enrollment deadline, your current medical election will continue unless you are enrolled in the UHC EPO or HPHC Plan. Those plans will default to the UHC Medium PPO Plan for 2027. FSA and HSA contribution elections will not carry over.

Can I make changes after submitting my elections during open enrollment?

During the open enrollment period (November 2 - November 20), you can access the system and change your benefits as many times as needed. The system will process your last saved and submitted elections. However, changes will not be allowed after the enrollment period ends.

What is the absolute last day to submit my open enrollment elections?



The final deadline to submit your elections is 11:59 PM Central Time on Friday, November 20, 2026. Elections submitted after this time will not be accepted.

ELIGIBILITY

WHO IS ELIGIBLE FOR ORACLE US BENEFITS?

Oracle offers benefits coverage to regular full-time (30-40 hours/week), part-time (20-29 hours/week) US employees, and Temporary Employees on the Oracle U.S. payroll who Oracle classifies in its employment records as a participant of the Catalyst Program who are hired on or after August 31, 2026. You can also enroll your eligible spouse/domestic partner and children in certain plans. The "Eligibility at a Glance" chart below provides a quick overview, but for detailed eligibility rules, refer to the [Summary Plan Description \(SPD\)](#).



Eligibility at a Glance

Plan Type	Spouse / Domestic Partner	Children
Medical	Yes	Yes ¹
Dental	Yes	Yes ¹
Vision	Yes	Yes ¹
Employee Assistance Program (EAP)	Yes ²	Yes ²
Life Insurance	Yes	Yes ¹
Accidental Death & Dismemberment (AD&D)	No	No
Long Term Disability (LTD)	No	No

¹Children to age 26 (age 26+ if child meets disability requirements) are eligible for medical, dental, vision, and child life insurance coverage. Coverage is extended through the last day of the month of the child's 26th birthday.

²In addition to an eligible spouse/domestic partner and children, other residents of your household are eligible for EAP services.



Note: Children's coverage extends through the last day of the month they turn 26 (or older if disabled). For specific eligibility rules, refer to the [Oracle Summary Plan Description \(SPD\)](#).

NEW HIRES

Can new hires participate in open enrollment?

Yes, new hires can participate in open enrollment. However, you should first submit your new hire elections as soon as possible before your new hire election deadline. Once those are submitted, you can proceed with your open enrollment elections. Check out the [US Benefits and Enrollment Guide](#) for general information if you're new to Oracle US Benefits.

COBRA AND DEPENDENT REMOVAL

Will my dependent be eligible for COBRA if I remove them during open enrollment?

Open enrollment is not a qualifying event for [COBRA continuation coverage](#). If you remove a dependent during open enrollment, they will lose their COBRA rights. If you need to remove a dependent due to ineligibility, it's best to use a [Family Status Change \(FSC\)](#) instead of open enrollment. This preserves accurate coverage dates and maintains COBRA eligibility.

What is the maximum age for dependent coverage on health plans?

Children are eligible for medical, dental, vision, and life insurance coverage until the end of the month they turn 26 (or older if they meet disability requirements). For specific dependent eligibility rules, refer to the [Oracle Summary Plan Description \(SPD\)](#).

COORDINATION OF BENEFITS

Do I get more coverage if I or my dependents have multiple health plans?

If you have both Oracle coverage and an alternate plan (like your spouse's medical plan), Oracle is considered the primary coverage and will pay benefits first. You can then submit any unpaid amounts to your secondary



plan, which will determine if additional benefits are payable based on their coordination of benefits rules. For more information please review the “Coordination of Benefits” section in our [SPD](#).

ID CARDS AND DEBIT CARDS

Will I get a new medical plan ID card for the next year?

If you make changes to your medical insurance selection, you'll receive a new ID card. You'll be able to access your new card online at www.myuhc.com and through the UHC app. Also, if you have not elected to receive your ID card electronically, ID cards will be mailed.

Do I need an ID card for dental and vision plans?

No, the Oracle dental and vision plans don't require ID cards. Simply inform your dentist/optometrist that you have Oracle coverage and provide the following plan details:

- **Dental:** MetLife Dental Plan / Policy # 300569
- **Vision:** Vision Service Plan (VSP) Plan / Group # 12-134446

Will I receive a new HSA or FSA debit card?

Bank-issued debit cards for Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) are only sent to new participants. If you already have a card, you'll receive a new one when your current card expires.

HSA MEDICAL PLAN

What is the HSA Medical Plan?

The HSA Medical Plan combines a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). You can use pre-tax HSA dollars for qualified medical expenses, and Oracle contributes a set amount each year. First-time HSA enrollees will start receiving the Oracle contribution after completing the HSA agreement. Visit the [HSA Medical Plan Resource Center](#) and the [HSA Medical Plan FAQ](#) document for more details.

What is changing with the HSA Medical Plan in 2027?

Beginning in 2027, Oracle's HSA contribution will be deposited each biweekly pay period instead of as one annual contribution. Generally, the annual Oracle contribution amount is not changing; only the timing is changing. The HSA Plan deductible and out-of-pocket maximums will increase in 2027. The annual HSA contribution limits are \$4,500 for employee-only coverage and \$9,000 for family coverage.

Do I need to re-enroll in the HSA Medical Plan if I want to continue my contributions?

Yes. If you're currently contributing to your HSA and want to continue in 2027, you must remain enrolled in the HSA Medical plan and re-elect your personal HSA contribution during open enrollment. This ensures your contribution continues with your first January paycheck. If you don't re-elect, your HSA contributions will stop after the December 31, 2026 paycheck. You can make a new election at any time in 2027, and your new contribution will be effective the first of the month following your election. This change doesn't affect Oracle's contribution to your HSA.

Are expenses for my domestic partner and adult children eligible for reimbursement from an HSA or FSA?

No. While domestic partners and adult children are eligible for Oracle medical, dental, and vision coverage, their expenses are not eligible for reimbursement from an HSA or FSA unless they are your legal dependents for tax purposes. Consult your tax advisor for guidance.

FLEXIBLE SPENDING ACCOUNT UPDATES



What is changing with Flexible Spending Accounts for 2027?

The Health Care FSA and Limited Purpose FSA annual contribution limit is \$3,400 for 2027. The Dependent Care FSA limit remains \$7,500. You may carry over up to \$680 of unused 2026 Health Care FSA funds into 2027; there is no carryover for the Dependent Care FSA. FSA elections must be made during Open Enrollment each year.

TOOLS AND RESOURCES

What resources are available to help me understand the program offerings?

Oracle provides various self-service tools and resources to assist you during open enrollment. Visit the Oracle US Benefits website to access everything you need. The Oracle US Benefits enrollment system is also available outside the Oracle firewall for your convenience.



Here are some recommended resources on [the Oracle US Benefits website](#):

- [What's New for 2027](#)
- [HR Help GPT in ChatGPT](#)
- [FAQs](#)
- [Comparison charts \(medical, dental, vision\)](#)
- [UnitedHealthcare plan option highlights, key features, and considerations](#)
- [Prices](#)
- [HSA Medical Plan Resource Center](#)
- [Webinar/Q&A session schedule](#)
- [Vendor contact phone numbers/websites](#)
- [Summary Plan Description](#)

Note: Some materials require access to Oracle's network. You can access these through the [Oracle US Benefits Enrollment system](#) using your Oracle SSO login, except for the webinar/Q&A session schedule, which is only available by logging into the Oracle network.

STILL HAVE QUESTIONS?

- Utilize Oracle's self-service materials on <https://www.oraclebenefits.com/>
- Attend a scheduled [learning session](#)
- If you can't attend live, watch available on-demand replays on the [Oracle US Benefits Otube channel](#)
- Contact Oracle's vendor partners (details [here](#))
- Email benefits_us@oracle.com
- Join the [#us-benefits](#) Slack channel

When can I expect a response to my inquiry?

Due to increased activity during open enrollment, please allow the Oracle US Benefits team 3-4 business days to respond to your questions. To avoid delays, submit your inquiry only once. Our team is available Monday-Friday during regular business hours. Your patience is appreciated during this busy time.

Is there after-hours support on the last day of open enrollment?

The Oracle US Benefits team is available during regular business hours (Monday-Friday). After-hours support is generally not available. If you encounter issues on the last day of open enrollment, submit your inquiry/issue to benefits_us@oracle.com. You will receive a response within 3-4 business days. If you don't send an email or voicemail before the deadline, we cannot consider or accept your elections.

