

# Benefits Decision Guide

2017



You & your benefits

A partnership for good health

**NUTANIX**<sup>™</sup>

# welcome

**Welcome to your 2017 Nutanix benefits.** Providing great benefits to you and your family is just one of the ways Nutanix supports the health and financial well-being of the people who make our company successful.

## Your benefits

We're committed to supporting your overall wellness with a comprehensive benefits program designed to meet your and your family's needs. Key features of your Nutanix benefits include:

- Comprehensive healthcare coverage with Nutanix paying 100% of plan premiums and 100% of *in-plan/in-network* benefits and services.
- Financial security through life and AD&D insurance options plus disability programs.
- An Employee Stock Purchase Plan (ESPP) with a discounted purchasing price.
- Retirement savings through pre-tax and Roth 401(k) plan contributions.

In this guide, you'll learn about your health plans and other important benefits. Use this information, along with the more detailed benefits information available at **<http://nutanixbenefits.com>**, to decide on the coverage that's right for you and your family.

Then be sure to enroll online, via Workday at **<https://nutanix.okta.com>**, to make the most of your benefits in 2017.

## Who's eligible?

All regular full-time employees working at least 30 hours per week are eligible for benefits on their date of hire.

Also, interns and part-time employees are eligible for the UnitedHealthcare POS plan on the first of the month following 60 days of employment.

Eligible dependents of employees include:

- Your legal spouse or domestic partner.
- Your children under age 26 and/or those of a domestic partner.
- Your disabled children who meet certain criteria.

### Imputed income for domestic partner coverage

Eligible domestic partners and their eligible children may be enrolled for medical, dental, vision and voluntary life and AD&D insurance coverage. Due to IRS regulations, if you elect domestic partner coverage, the value of these benefits is generally added to your taxable income and subject to federal and state income and payroll taxes. This practice is known as "imputed income."

Imputed income is shown on your W-2, and you pay taxes from your paycheck on that amount. In addition, if you are required to pay a premium for coverage, you will pay the premium for your domestic partner's coverage on an after-tax basis.



## Inside this guide

### Health

Medical and Prescription Drugs .....	2
Dental .....	5
Vision .....	5
Flexible Spending Accounts (FSAs).....	6
Health Reimbursement Account (HRA).....	7
Time Away from Work and the EAP .....	8

### Financial security

Life and AD&D insurance .....	9
Disability insurance .....	9

### Choose and enroll

How to enroll.....	10
401(k) Plan .....	10
ESPP .....	10

### Contacts

Provider phone numbers and websites.....	11
------------------------------------------	----

## Important notices

**All newly hired employees must enroll within 30 days of their hire date to receive benefits coverage.** After 30 days, you will not be able to enroll or make changes to your benefits until next year's Open Enrollment period (unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects your benefits eligibility). You will have 30 days from the qualifying life event to make changes to your benefits.

**If you don't enroll in Nutanix benefits when you're first eligible,** full-time employees automatically receive the following benefits through 2017:

- **Medical Coverage** at the employee only tier. (You will not be automatically enrolled in the dental or vision plans.)
- **Basic Life insurance** (three times your annual base earnings - up to \$1,000,000).
- **Basic Accidental Death and Dismemberment (AD&D) insurance** (three times your annual base earnings - up to \$1,000,000).
- **Short-Term Disability (STD) insurance** (up to 60% of your base weekly salary up to \$2,310 per week, for up to 26 weeks).
- **Long-Term Disability (LTD) insurance** (up to 60% of your base monthly salary up to \$10,000 per month; until you're no longer considered disabled or you reach normal retirement age, whichever comes first).

## Learn more about your medical plan options

The Health section of this guide provides an overview of your medical plan options. You can find detailed information about each plan in its Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available on the web at <http://nutanixbenefits.com> in the "Wise" section. A paper copy is also available, free of charge, by emailing [hr@nutanix.com](mailto:hr@nutanix.com).



# health

Nothing is more important than your overall health and well-being. That's why our benefits program offers plans to help keep you and your family healthy and also provides important protection in the event of illness or injury.

## Medical and Prescription Drugs

Benefit eligible employees in the US may elect to enroll in the UnitedHealthcare POS plan. The Kaiser Permanente HMO plan is also available to full-time employees in California.

Nutanix pays 100% of plan premiums for you and your family. No payroll deductions are required.

We also offer two additional important benefits to support your health:

- *Virtual Visits* – if you're enrolled in the UnitedHealthcare or Kaiser plan
- Health Advocate – for all benefit eligible employees and their families

### Virtual Visits

With **UnitedHealthcare's** *Virtual Visits*, the doctor will come to you — whether you are at home or in the office, as long as you have a computer, an Internet connection and a webcam. You can get treatment for a wide range of non-emergency medical conditions, with no appointment necessary. Virtual doctors can also prescribe medications. **Note:** Not all states allow telemedicine, and not all states allow for medicines to be prescribed through this service. Check the **myuhc.com** website to confirm your state's participation.

This service is covered under the UnitedHealthcare POS as a doctor's office visit — the plan pays 100%. This service may not be available at all times or in all locations as it differs by Network Providers.

To access this service, you'll log into **myuhc.com** and choose from provider sites where you can register for a virtual visit, then talk with a doctor about your health concerns.

**Kaiser HMO** members can schedule follow up visits with their doctor. This is a great way to save on travel expense and time. Visit Kaiser's website at <http://kp.org/mydoctor/videovisits> for more information.

You'll find more information about these services at <http://nutanixbenefits.com>.

### Health Advocate

Health Advocate provides personalized support and assistance for a range of healthcare issues, including hospitalization, managing a chronic illness, or addressing a prescription issue. You can also use Health Advocate to find doctors and specialists in your area, schedule appointments, and resolve claims issues. Participating in this program is optional, and if you choose to contact Health Advocate, be assured your health information and the services provided are completely confidential.

To get started, call Health Advocate at 866-695-8622 or go to **www.healthadvocate.com**.

### Opt-out Credit

The Internal Revenue Service (IRS) recently issued a notice which provided information on how opt-out credits impact the affordability of employer sponsored health coverage. In order to offer an opt-out credit of \$200 per month and keep our health plans affordable as defined under the ACA, Nutanix requires employees to provide evidence that the employee and all members of the employee's tax family are enrolled in other Minimum Essential Coverage (generally, other employer sponsored group health plan coverage) in order to receive the opt-out credit.

For further questions, please email **hr@nutanix.com**.



## Your medical plans at a glance

The charts below and on the next page provide an overview of key coverage features and costs for each medical plan.

UnitedHealthcare Select Plus POS	
In-Network Services	Employee Cost
Deductible (Single / Family)	\$0 / \$0
Out-of-Pocket Maximum (Single / Family)	\$0 / \$0
Office Visit	\$0
Specialist Visit	\$0
Preventive Services	\$0
X-ray / Lab / Imaging	\$0
Inpatient Hospital / Surgery	\$0
Chiropractic	\$0, combined in-network and out-of-network 24 service limit per year
Acupuncture	\$0, combined in-network and out-of-network 12 service limit per year
In-Network Prescription	
Tier 1 (generics and some brand name)	Retail: \$0 Mail-Order: \$0
Tier 2 (preferred brand name)	Retail: \$0 Mail-Order: \$0
Tier 3 (higher-cost brand and select generic)	Retail: \$0 Mail-Order: \$0
Out-of-Network Services	Employee Cost
Deductible (Single / Family)	\$6,000 / \$12,000
Out-of-Pocket Maximum (Single / Family)	\$10,000 / \$20,000
Office Visit	40% (after deductible)
Specialist Visit	40% (after deductible)
Preventive Services	Not Covered
X-ray / Lab / Imaging	40% (after deductible)
Inpatient Hospital / Surgery	40% (after deductible)
Chiropractic	40% (after deductible), combined in-network and out-of-network 24 service limit per year
Acupuncture	40% (after deductible), combined in-network and out-of-network 12 service limit per year
Out-of-Network Prescription	
Tier 1 (generics and some brand name)	Retail: \$10 Mail-Order: Not Covered
Tier 2 (preferred brand name)	Retail: \$30 Mail-Order: Not Covered
Tier 3 (higher-cost brand and select generic)	Retail: \$50 Mail-Order: Not Covered

**Note:** Retail: Up to a 31-day supply; Mail-Order: Up to a 90-day supply

This is only a partial list of the covered benefits. For a complete list of covered services, please refer to the Medical Plan benefit summaries listed on the Nutanix Benefits website (<http://nutanixbenefits.com>).

## Medical Plans *continued*

Kaiser Permanente HMO (CA Employees Only)	
In-Network Services	Employee Cost
Deductible (Single / Family)	\$0
Out-of-Pocket Maximum (Single / Family)	\$1,500 / \$3,000
Most Primary Care Visits	\$20 copay
Most Specialist Care Visits	\$20 copay
Preventive Services	\$0
X-ray / Lab / Imaging	\$10 per encounter
Inpatient Hospital / Surgery	\$250 per admission
Outpatient Hospital / Surgery	\$100 per procedure
Ambulance	\$100 per trip
Emergency	\$50 per visit
Acupuncture and Chiropractic	\$20 copay, up to 20 visits per year combined
Prescription	
Generic	Plan pharmacy: \$10 per prescription for 1 to 30 days; Mail-Order: Usually two times the plan pharmacy cost sharing for up to a 100-day supply
Preferred brand / Non-preferred brand / Specialty	Plan pharmacy: \$30 per prescription for 1 to 30 days; Mail-Order: Usually two times the plan pharmacy cost sharing for up to a 100-day supply

**Note:** The Kaiser Permanente HMO Plan comes with a Health Reimbursement Account (HRA) funded by Nutanix. See page 7 for details.

### Mail-order prescriptions save time

There are several advantages to using the mail-order pharmacy for medications you take on an ongoing basis, including:

- **Free shipping** – There's no extra shipping charge for mail-order prescriptions.
- **Convenience** – You don't have to make as many trips to the pharmacy, stand in line, or wait for your prescriptions to be filled.

Log into the **UHC** or **Kaiser** website to learn about their mail-order services.



### Dental

When it comes to staying healthy, your teeth and gums play an important role. That's why we offer dental coverage that helps pay for the cost of routine checkups — and just about any other type of dental work you might need. Remember, Nutanix pays 100% of the plan for you and your family, requiring no payroll deductions from you. To find an in-network Delta Dental provider, go to [www.deltadentalins.com](http://www.deltadentalins.com).

Delta Dental PPO		
	In-Network	Out-of-Network
Deductible	\$0 per individual / \$0 per family	
Preventive Exams, cleanings, x-rays, sealants	100%	100%
Basic Services Fillings, simple extractions	100%	80%
Endodontics (root canals) Covered under Basic Services	100%	80%
Periodontics (gum treatment) Covered under Basic Services	100%	80%
Oral Surgery Covered under Basic Services	100%	80%
Major Services Crowns, inlays, onlays and cast restorations, bridges and dentures, implants	80%	50%
Calendar Year Maximum	\$2,000 per person each calendar year	
Orthodontia	50% of costs up to \$2,000 per member (lifetime maximum)	

### Vision

With Nutanix vision coverage, the focus is on you. Your vision plan, provided through **VSP**, covers periodic eye exams, eyeglasses, contact lenses, and more for you and your covered dependents. And, like our medical and dental benefits, there are no premiums or payroll deductions for vision coverage.

VSP Vision Plan		
	In-Network	Out-of-Network
Eye Exam	100% (every calendar year)	100% (every calendar year)
Corrective Lenses • Single • Lined Bifocal • Lined Trifocal • Progressive	100% 100% 100% 100%	Up to \$30 Up to \$50 Up to \$65 Up to \$50
Frames	Plan pays up to \$300, then 20% discount on balance (every calendar year)	Plan pays up to \$70 every calendar year
Contact Lenses (in lieu of glasses)	• Up to \$300 every calendar year if elective • Covered in full if medically necessary	• Up to \$105 every calendar year if elective • Up to \$210 every calendar year if medically necessary



## Flexible Spending Accounts (FSAs)

FSAs are a great way to save money. They allow you to set aside a certain amount from your paycheck before taxes are taken out. Then, you can withdraw the money tax-free to pay for eligible out-of-pocket healthcare and dependent care expenses.

Nutanix offers you two types of FSAs:

### Healthcare FSA

- Pay for eligible healthcare expenses, such as plan deductibles, copays, coinsurance, vision and dental expenses (including orthodontia).
- Contribute up to \$2,600 in 2017.

### Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child, that are necessary for you and/or your spouse to work, look for work, or attend school full time.
- Contribute up to \$5,000 in 2017, or \$2,500 if married and filing separately.

### Estimate carefully

Keep in mind, FSAs are “use-it-or-lose-it” accounts. You will forfeit any money left in the account at the end of the plan year, so it’s important to carefully estimate your contribution amount.

### Benefit Resource, Inc. (BRI)

The FSAs are administered by BRI. For more information about how to submit claims for reimbursement from your FSAs, visit <https://www.benefitresource.com>.

### Hop on the Commuter Benefit Program!



Nutanix offers a Commuter Benefit Program (CBP) that helps you pay for costs associated with commuting to work. It includes costs for public transportation and parking. By contributing pre-tax dollars to a commuter account, you can lower your taxable income and save on taxes. The dollars you put in your commuter account are yours to use, tax-free, toward your eligible expenses. Benefit Resource, Inc. (BRI) administers the CBP for Nutanix.

- Monthly Transit Expenses: Up to \$255 pre-tax dollars
- Monthly Parking Expenses: Up to \$255 pre-tax dollars

To learn more and enroll, visit <https://www.benefitresource.com>.

### What’s an eligible expense?

- **Healthcare FSA** – plan deductibles, copays, coinsurance, and other medical, dental or vision expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).
- **Dependent Care FSA** – child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at [www.irs.gov](http://www.irs.gov).





## The Health Reimbursement Account (HRA)

An HRA is an account that is owned and funded by Nutanix to help you pay for covered in-plan/in-network healthcare services.

The HRA is available with only the Kaiser HMO Plan. If you select this plan, Nutanix funds an HRA account that you can use to pay the annual out-of-pocket costs. For 2017, Nutanix will contribute:

- Individual: \$1,500
- Family: \$3,000

### The Kaiser HRA

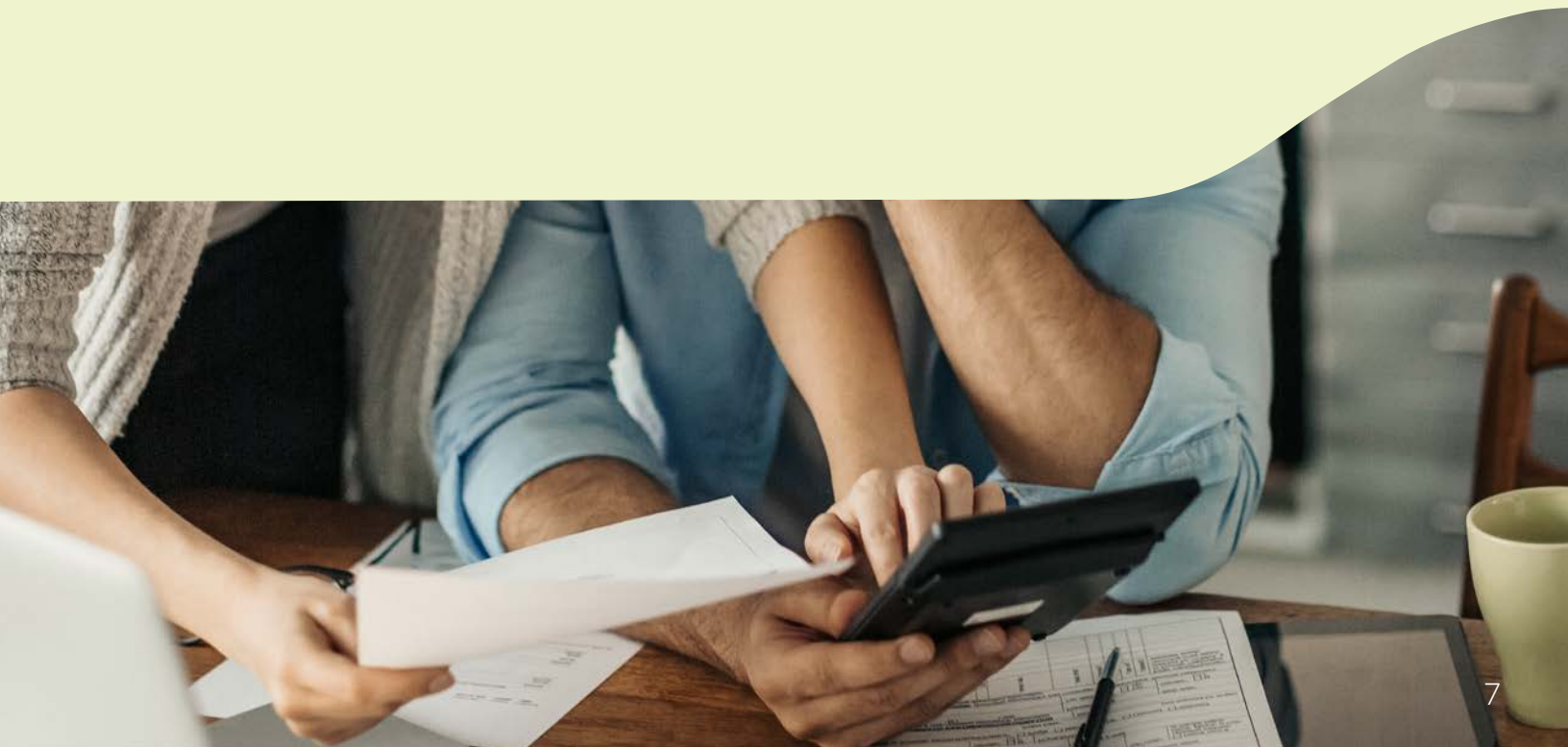
The HRA component for the Kaiser Plan is managed by Benefit Resource, Inc. (BRI).

- The HRA only applies to *in-plan/in-network* expenses.
- You can use your Beniversal Card to pay for eligible out-of-pocket expenses or you may pay for your copay out of pocket and submit the copay receipt to BRI for reimbursement.
- To learn more about the BRI Claim Reimbursement process, visit <http://nutanixbenefits.com>.

### Benefit Resource, Inc. (BRI)

Nutanix partners with Benefit Resource, Inc. (BRI) to manage our Kaiser HMO medical HRA, as well as our Flexible Spending Accounts (FSAs) and Commuter Benefit Program (CBP). Out-of-pocket expenses are minimized when you utilize BRI's quick and easy claim reimbursement process:

- Download the BRI Mobile app for your smartphone to take a picture of your receipts and upload them directly to your BRI account for fast claims processing, -OR-
- Scan your receipts and upload them for easy claims processing through the Participant Portal on BRI's website
  - For the Kaiser HMO: BRI will process your *in-plan/in-network* medical claims at 100% until you reach your out-of-pocket maximum.
- Visit BRI at <https://benefitresource.com> to find out more.





## Time Away from Work

Nutanix sponsors many additional healthy activities that support your well-being—those activities vary by location. You're also encouraged to take time away from work to recharge and connect with your family, friends and community and to take care of personal matters when they arise.

Nutanix does not have a prescribed number of vacation days or a "paid time off" practice for exempt employees. You work directly with your manager to arrange for time off and capture your time away through Workday. You continue to receive your regular pay when you take time away from work for vacation.

For illnesses, you will apply for Short Term Disability (STD) benefits through The Hartford, and state disability insurance benefits (where applicable) after five business days away from work.

Be sure to request and schedule time off as far in advance as possible, so your manager can ensure adequate coverage while you're away.

## Volunteer Time Off (VTO)

The Nutanix VTO program was created to support our employees' efforts to give back to their local (and global) communities by permitting employees to take time off for volunteer activities during the business day.

For more information about the program, please review the Nutanix Volunteer Time Off Program and Policy.

## Travel Assistance Plan

Worldwide travel assistance and identity theft protection is available from The Hartford, as you are covered by our group life insurance program.

You can find more information about the **Travel Assistance Plan** on the Nutanix benefits website at [www.nutanixbenefits.com](http://www.nutanixbenefits.com).

## Employee Assistance Program (EAP) — Provided through Optum

Nutanix provides a global Employee Assistance Program (EAP) through Optum. This service is *100% free and fully confidential* – no individual information is shared with Nutanix, and is available 24/7, 365 days a year, to you and your family.

The EAP is accessed by phone (1-877-510-9664) or via the web at [www.livewell.optum.com](http://www.livewell.optum.com) (access code: nutanix), which gives you confidential access to the services listed below, designed to help you manage any questions, problems or concerns that arise in your work or personal life.

- 24/7 telephone counseling
- Face-to-face counseling – you will receive up to six sessions per issue
- Independent legal and financial advice, delivered by experts
- Tobacco Cessation Plan
- Specialist advice/general information about benefits, health care, social services, child and dependent care, pre-travel advice and identity theft support
- Dedicated help line for managers
- 24/7 lifestyle advice and support

For more information on the services, please consult Optum's website, [www.livewell.optum.com](http://www.livewell.optum.com) (access code: nutanix) or call 1-877-510-9664.

### Getting in touch is easy.

On the phone, call toll-free:  
1-877-510-9664

To get started online, visit:  
[www.livewell.optum.com](http://www.livewell.optum.com)  
(access code: nutanix).



# security

Life, accidental death and dismemberment (AD&D), and disability insurance ensure important financial protection for your family. Nutanix provides basic coverage at no cost to you and also offers you the option to purchase supplemental protection. The Hartford is your life, AD&D and disability insurance provider.

## Life and AD&D insurance

Nutanix provides you with Basic Life and AD&D insurance through The Hartford so that you can protect those you love from the unexpected. For added protection for yourself and your family, you can also purchase Voluntary Life and AD&D insurance.

### Company-paid

- Employee Basic Life\* and AD&D\*\* insurance of three times your annual base earnings (up to \$1,000,000).

### Employee-paid

- Employee Voluntary Life and/or AD&D coverage in \$10,000 increments (maximum will be the lesser of six times your annual earnings or \$1,000,000). The Guaranteed Issue amount for Voluntary Life \$500,000.†
- Spouse Voluntary Life and/or AD&D coverage up to 100% of employee coverage amount in \$5,000 increments (maximum will be the lesser of employee's Basic and Voluntary Life/AD&D amount or \$500,000).† The Guaranteed Issue amount for spousal life is \$25,000.
- Child Voluntary Life and/or AD&D coverage up to 100% of employee coverage amount in \$2,000 increments (maximum will be \$10,000).

You do not need to purchase Voluntary Life or AD&D coverage for yourself in order to purchase coverage for your dependents.

\* Federal tax law requires Nutanix to report the cost of company-paid life insurance in excess of \$50,000 as imputed income.

\*\* AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.

† You may have to complete an evidence of insurability (EOI) medical questionnaire to determine whether you or your spouse is insurable for supplemental life insurance amounts. If required, one will be emailed to you by The Hartford at your work email address.

### What is AD&D insurance?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount — depending on the type of loss.



## Disability insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. Disability insurance replaces a portion of your income to help you continue to pay bills and meet your financial obligations.

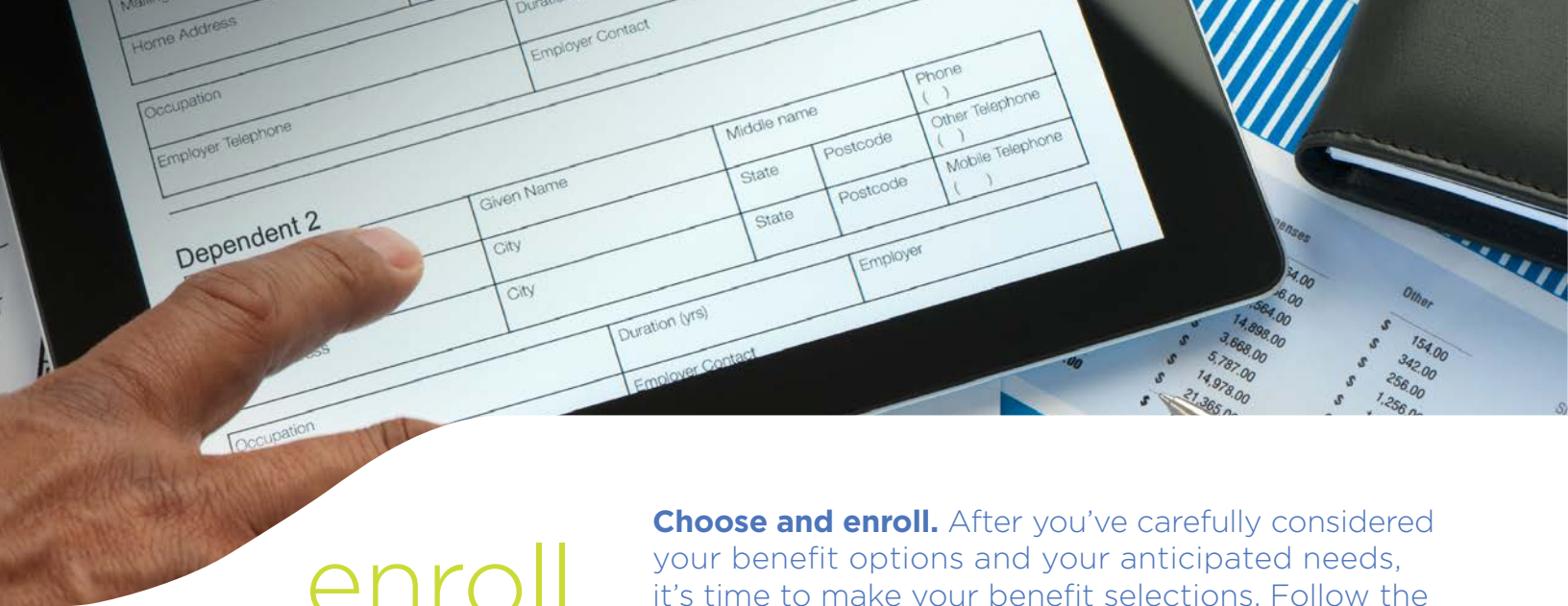
### Summary of disability benefits

	STD	LTD
Who pays?	Employer-paid	Employer-paid
Benefit provided	Up to 60% of your weekly base salary	Up to 60% of base monthly salary
Maximum benefit payable	Up to \$2,310 per week	Up to \$10,000 per month
Maximum benefit duration	Up to 26 weeks while on an approved leave	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first
Waiting period	7 days	180 days

### Remember to name a beneficiary...

Your beneficiary will receive the benefit paid by your life insurance policy in the event of your death. To add or change a beneficiary, visit **Workday**.





# enroll

**Choose and enroll.** After you've carefully considered your benefit options and your anticipated needs, it's time to make your benefit selections. Follow the instructions below to enroll yourself and any eligible dependents you want to cover.

## How to enroll online

You must enroll within 30 days of your hire date to receive benefits coverage. After 30 days, you will not be able to enroll or make changes to your benefits until next year's Open Enrollment period (unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects your benefits eligibility). You will have 30 days from the qualifying life event to make changes to your benefits.

**Your Nutanix benefit elections will be completed online. Simply log into Workday at <https://nutanix.okta.com>.**

### Follow the enrollment instructions:

- Select your desired plans and coverage levels for 2017.
- Complete the enrollment process within 30 days of your hire date.

## Employee Stock Purchase Plan (ESPP)

Nutanix offers an Employee Stock Purchase Plan (ESPP). By participating in our ESPP, eligible employees can purchase shares of our Class A common stock through automatic payroll deductions.

- **Eligibility** – You generally will be eligible to participate in the ESPP if you are employed by Nutanix and are scheduled to work for us for at least 20 hours per week and more than five months in any calendar year (meaning you are not a short-term or seasonal employee).
- **Limitations**
  - Contributions – You can contribute up to 15 percent of your eligible compensation to purchase shares during each offering period (limits detailed in the Prospectus).

- Share Limit – You cannot purchase more than 1,000 shares in each approximately 6-month purchase period.
- Other Limits – Your right to buy shares under the ESPP may not accrue at a rate exceeding \$25,000 worth of shares per calendar year.
- **Purchase price** – The purchase price will be the lesser of (a) 85 percent of the fair market value of our shares on the first trading day of the offering period, or (b) 85 percent of the fair market value of our shares on the last day of the applicable purchase period.
- **Withdrawal** – You may withdraw from the ESPP at any time.

Please read the Nutanix, Inc. 2016 Employee Stock Purchase Plan and related documents, which are available on the E\*TRADE enrollment site and include complete program administration and eligibility details, plan operation Q&As, and tax and ERISA (Employee Retirement Income Security Act) information.

### Your Nutanix 401(k) Plans

You have the opportunity to save for your retirement through two 401(k) plans, managed by Fidelity:



- Roth 401(k)
- Traditional 401(k)

You may enroll in these plans at any time during the year, by registering at **[www.401k.com](http://www.401k.com)**.

For more information about the Nutanix 401(k) plans, visit the Nutanix benefits website at **<http://nutanixbenefits.com>** and click on the "Wealthy" tab. There you'll find the Nutanix 401(k) Plan Fidelity Enrollment Guide and other helpful information.



# contacts

Please contact the appropriate provider listed below to learn more about a specific benefit plan. We also invite you to contact HR if you have questions by sending an email to [hr@nutanix.com](mailto:hr@nutanix.com).

Carrier/Vendor	Group# Reference ID	Phone	Website/Email
UnitedHealthcare	905005	866-633-2446	<b>www.myuhc.com</b> (Employees can log into <b>myuhc.com</b> and choose from provider sites where they can register for a <i>Virtual Visit</i> )
Kaiser, Northern California	604564	800-464-4000	<b>www.kp.org</b>
Kaiser, Southern California	232258	800-464-4000	<b>www.kp.org</b>
Delta Dental	16325	800-765-6003	<b>www.deltadentalins.com</b>
Vision Service Plan (VSP)	30070902	800-877-7195	<b>www.vsp.com</b>
Benefit Resource, Inc. (BRI) - Kaiser HMO Medical HRA - Healthcare and Dependent Care FSAs - Commuter Benefit Program	N/A	800-473-9595	<b>www.benefitresource.com</b>
Health Advocate	N/A	866-695-8622	<b>www.healthadvocate.com</b>
Optum - EAP	Access Code: nutanix	877-510-9664 +44 1865 397074 (if abroad)	<b>www.livewell.optum.com</b>
The Hartford - Life and AD&D	877221	877-778-1383	<b>www.thehartfordatwork.com</b>
The Hartford - Voluntary Life	877221	877-778-1383	<b>www.thehartfordatwork.com</b>
The Hartford - STD	877221	800-549-6514	<b>www.thehartfordatwork.com</b>
The Hartford - LTD	877221	877-778-1383	<b>www.thehartfordatwork.com</b>
Fidelity 401(k) Plan	80258	800-835-5097	<b>www.401k.com</b>
E*Trade - ESPP	3540	800-838-0908	<b>www.etrade.com</b>





This document highlights some of the provisions of the company's benefits programs as of January 1, 2017. Complete details may be found in the official plan documents. In case of a conflict between the information contained in this guide and the plan documents, the plan documents always prevail. In addition, the company reserves the right to amend or end these plans at any time for any reason with or without notice.

All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996.