Bragworthy Benefits. From the Heart.

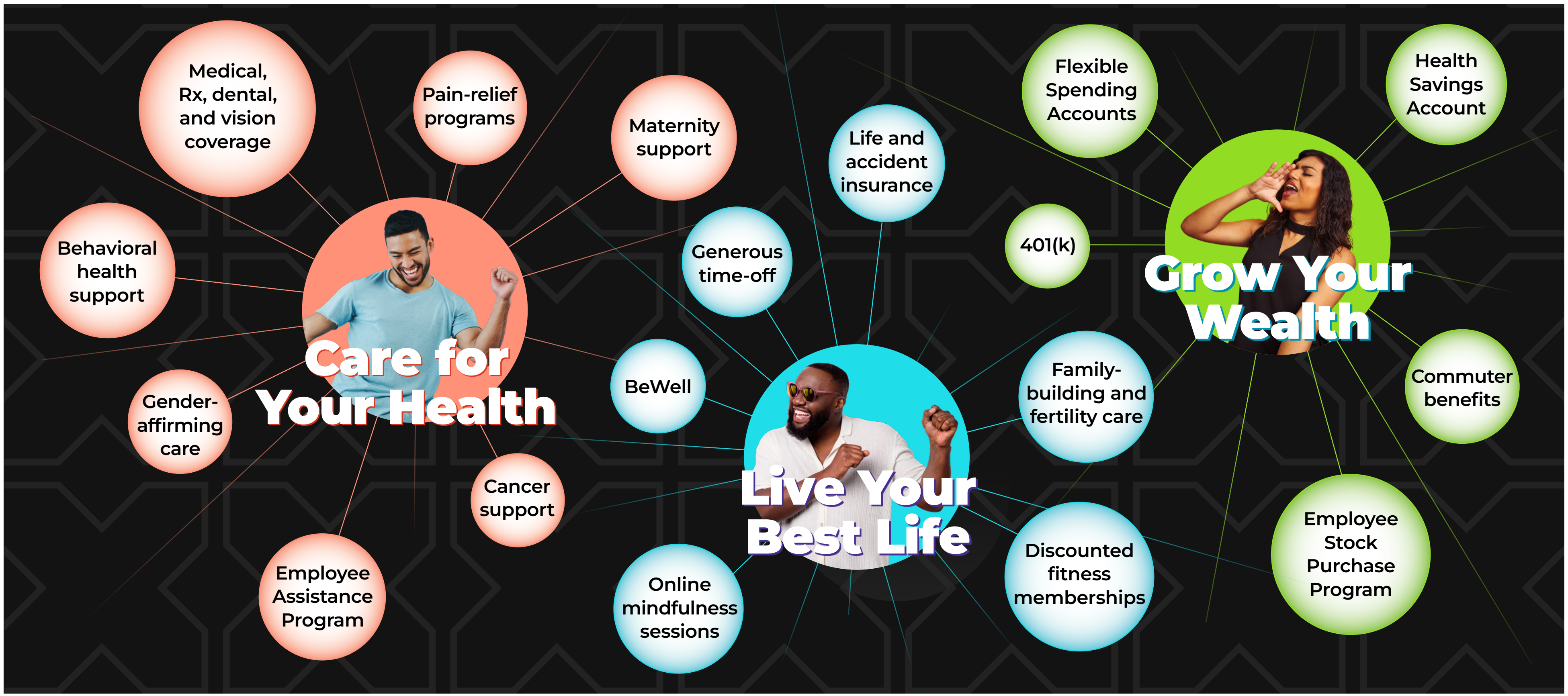
Benefits Open Enrollment
October 27 – November 7, 2025

NUTANIX

What Sets Us Apart

Whole-self wellbeing. Healthy finances. Quality time with family. Nutanix is proud to offer a rich, ever-evolving, and industry-leading total benefits package.

We review our benefit plans every year to ensure they remain **competitive, caring, sustainable, and empowering programs**. It's our investment in you. Nutanix covers **the majority of healthcare costs for you and your family**, providing richer benefits and stronger financial protection than benchmarks in the tech industry. Now is the time to invest in yourself and thrive. Inside, you'll find the information you need to choose and use your benefits for 2026. See for yourself.



If you can believe it, this just scratches the surface. **Explore all your Nutanix benefits.**

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Bragging Rights Start Here

Welcome to Open Enrollment!

We’re starting earlier this year:

Monday, October 27 – Friday, November 7, 2025

Open Enrollment is your once-a-year opportunity to review and manage your Nutanix benefits. Nutanix provides a rich benefits portfolio, so take the time to explore your options, make informed choices, and set yourself up for success.

Be sure to make your benefit elections by Friday, November 7, at 5:00 p.m. PT. The choices you make will be locked in for all of 2026 unless you experience a qualified life event.

Enrollment Checklist

- ☑ Review your current elections and think about what you'll need next year. Are you planning a surgery? Expecting a child? Buying a home? Getting braces for your child? Any life change, major or minor, could affect which plan makes the most sense for you.
- ☑ **Read, learn, and ask questions.** Review this guide carefully. For more details, visit our **benefits website**.
  - ☑ Attend **informational sessions or open-door sessions** with the Nutanix benefits team, UHC, HealthEquity, and Delta Dental.
  - ☑ Visit the **2026 Onsite Benefits Fair** in San Jose on Wednesday, November 5, 11:00 a.m.–2:00 p.m. PT.
  - ☑ Contact **MyAdvocate** to discuss the pros and cons of each medical plan for your situation.
  - ☑ Open a case on the **People Portal** or through **X-Bot** on Slack for additional assistance.
  - ☑ **Enroll and make your elections starting Monday, October 27, 2025.** Log in to **Workday** and click on **Open Enrollment Change: "Your Name" 1/1/2026**.
  - ☑ Review and manage your benefits. While you're at it, check that your beneficiaries for life insurance are current.
  - ☑ Review your tax-advantaged account choices. Remember, you must enroll in Flexible Spending Accounts (FSAs) each year. If you're contributing to a Health Savings Account (HSA), ensure that your contribution amount works for you in 2026.
- ☑ Click **Submit** to complete your benefit elections.
- ☑ **Visit Fidelity to update your 401(k) plan contributions** before the end of this year, and take advantage of the full (and newly increased) Nutanix match in 2026.

If You Don’t Enroll

- Your medical, dental, and vision plans will remain the same, and you’ll cover the same dependents you cover now.
- Your premiums (paycheck deductions) for your coverage will be based on your current coverage.
- You’ll have the same benefits you have now, except for the Health Care, Limited Purpose, and/or Dependent Care Flexible Spending Accounts. **You must reenroll in these plans each year to participate.**
- Your life insurance beneficiaries may not be current.

All benefits elections for 2026 are final when Open Enrollment ends at 5:00 p.m. PT on Friday, November 7, with no individual exceptions. Unless you experience a **qualified life event**, your next opportunity to change plans will be during Open Enrollment next Fall for benefits effective January 1, 2027.

What's Ahead in 2026

- All medical plans will include **copays** or **coinsurance**
- An additional enhanced **dental plan** option
- Updates to **UHC** and **Kaiser medical coverage**

- We're increasing the employer match limits on the **401(k) plan**
- We're also increasing the employer contribution to the **Health Savings Account (HSA)**
- Updated annual limits for **tax-advantaged accounts**

- The same **great programs** you know and love

Care for Your Health

Medical Plan Options

Nutanix offers two great plans to choose from (or three, if you live in California). No matter your situation, you have a high-value, affordable medical plan option available with prescription drug coverage included.

All three plans cover in-network preventive care, like annual physicals or recommended screenings, **at no cost to you**. Additionally, each plan covers chiropractic care, acupuncture, nutritionist visits, fertility treatment, and gender-affirming care.

New for 2026

Costs for Coverage

- **All medical plans will now include copays or coinsurance when you get care.** This applies to office visits, urgent care, prescription drugs, and other services.
- **No increases to premiums (paycheck deductions) for employee medical, dental, and vision coverage.**
- **If you earned BeWell wellbeing credits, you offset the cost of your medical premium.**
- **All preventive care, including preventive prescriptions, is still covered at 100%.**

Benefit Enhancements

- **Expanded access to in-network preventive cancer screenings and improved limits on UHC plans.**
- **Additional fertility benefits through Kaiser as required by the recent passage of California's SB 729.** Eligible members will have access to medically necessary infertility services in addition to the Carrot benefit.
- **New and improved resources to help you focus more on prevention, to improve your wellbeing, and to be proactive about your health.**

Crunch the numbers. To see how the medical plans stack up, side by side, check the **Medical Plan Comparison Chart**.

UnitedHealthcare (UHC)

We're continuing to offer **two medical plans** through UnitedHealthcare (UHC):

- UHC CDHP (Consumer-Driven Health Plan) with HSA.
- UHC POS (Point of Service) Plan.

New for 2026

- **UHC POS plan:** Modest copays will now apply when you seek care for in-network services. The plan still has no deductible, and all preventive care and preventive prescriptions remain 100% covered. Review these costs in the **Medical Plan Comparison Chart**.
- **UHC CDHP with HSA plan:** Deductibles and out-of-pocket maximums will increase slightly to meet IRS requirements. In turn, HSA annual contribution limits and Nutanix's contribution to your HSA are also increasing. See the **Medical Plan Comparison Chart** for details.
- **For both plans:**
  - **Age limits will be waived for all preventive cancer screenings,** ensuring broader access to early detection and proactive care.
  - **The benefit limits will be removed for rehabilitation services,** skilled nursing care, and wigs when associated with a mental health diagnosis.
  - **Benefit limits will be removed for home healthcare services,** regardless of diagnoses, including mental health.
  - **Corrective jaw surgery and orthopic (vision) therapy are now fully covered when medically necessary.**
  - **The 1:1 Care Advisor program now offers even more support** for participants who are managing complex conditions and special needs.
  - **Hearing device benefits are improving,** with new devices covered every two years and increased benefit limits.

Nothing Else is Changing

The only changes to your UHC medical plans that apply in 2026 are listed above. Your premiums (paycheck deductions) and 100% coverage for preventive care remain the same, as does your cost-share when you visit out-of-network doctors or use virtual care.

Copays vs. Coinsurance

- **A copay** is a flat dollar amount you pay at the time of service. For example, you go to your doctor with a sore throat and pay $15. That's your copay. It doesn't matter what the total bill is; your part is fixed. Copays will apply to the UHC POS plan starting January 1, 2026.
- **Coinsurance** is a percentage of the total cost you pay, after you meet your deductible. For example, you get an MRI that costs $1,000. If your coinsurance is 10%, you'll pay $100, and the plan pays the rest. This applies to the UHC CDHP plan with HSA. Coinsurance amounts aren't changing for 2026.

UHC CDHP with HSA

New for 2026

Deductibles and out-of-pocket maximums increase slightly per IRS rules. Nutanix is also increasing the company contribution to your HSA.

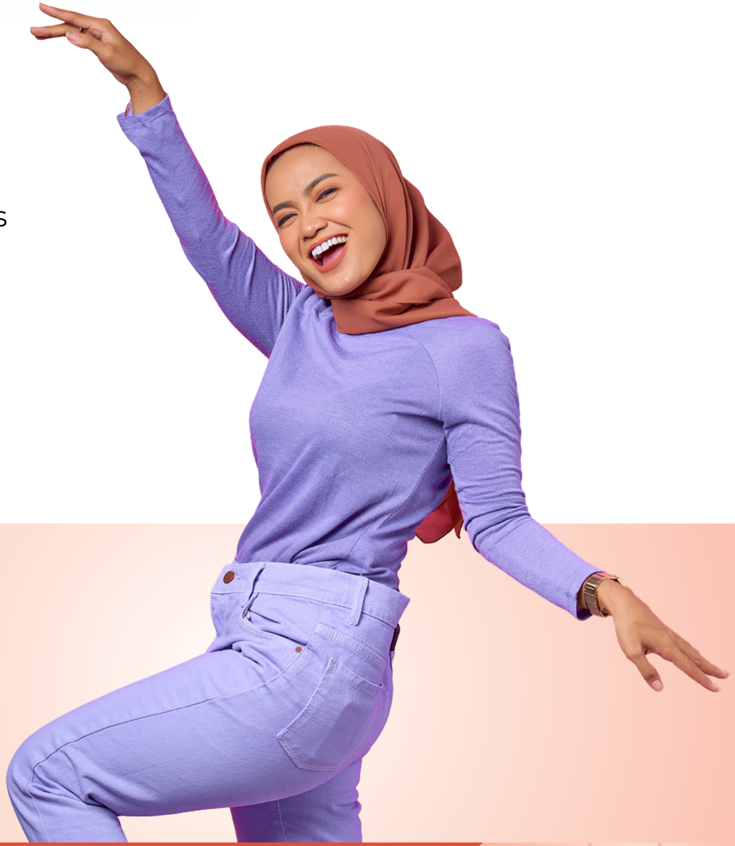
- **In-network deductible:** $1,700 employee-only / $3,400 family.
- **In-network out-of-pocket maximum:** $3,400 employee-only / $6,800 family.
- **Nutanix HSA contribution:** $850 employee-only / $1,700 family.
- **Maximum annual HSA contribution (applies to contributions from you and Nutanix):** $4,400 employee-only / $8,750 family.

A **deductible** is the amount you're required to pay toward medical expenses before your insurance chips in.

Preventive services, like an annual physical or routine vaccinations, are always 100% covered, even before meeting your deductible.

How It Works

The **Consumer-Driven Health Plan (CDHP)** with a Health Savings Account (HSA) is designed to give you more control and flexibility over your healthcare spending. It combines a lower premium (paycheck deduction) with a higher deductible, and it comes with powerful savings opportunities through the HSA.



What Makes it Unique

- **Lower monthly premiums**
  If you're covering dependents or want to keep your paycheck costs down, this plan has the lowest premiums of the two options. That can make a real difference in your monthly budget.

- **A higher deductible, but cost-sharing after you meet it**
  You'll pay the full cost of most services until you reach your deductible ($1,700 for employee-only coverage or $3,400 for family coverage). After that, the plan shares the costs with you, usually through coinsurance. This structure keeps premiums low.

- **Health Savings Account (HSA) included**
  When you enroll, Nutanix helps you by contributing 50% of your deductible to your HSA:

  - $850 if you're only covering yourself.
  - $1,700 if you're covering dependents.

  That money is yours to spend on eligible medical, dental, and vision expenses, now or in the future. Even better: unused HSA funds roll over year to year and remain yours if you leave Nutanix or retire. You can also add your own pretax contributions to save even more.

- **Tax advantages**
  Every dollar you put into your HSA is pretax, grows tax-free, and comes out tax-free when used for qualified expenses. It's like a triple tax benefit, and many employees use their HSA as a long-term savings tool for qualified medical expenses and in retirement.

- **Crossover clinic access**
  You and your dependents can use Crossover, a high-quality, low-cost concierge clinic service with in-person locations across the U.S. and virtual care options. Crossover provides integrated primary care, behavioral health, physical therapy, and more, often with very low out-of-pocket costs

An HSA is a unique tool. It comes with **three tax advantages**, helps you **save big for retirement**, and includes **a chunk of change from Nutanix**. And it's only available if you enroll in the UHC CDHP with HSA plan.

Interested? **Learn more.**

Great fit if...

This plan works best for employees who want to save on premiums, build tax-advantaged savings, and generally only use healthcare for preventive care or occasional needs.

May not be right for you if...

- You expect frequent doctor visits, ongoing treatment, or high prescription costs and **prefer predictable copays** at the time of service.
- You're concerned about **paying a large expense** early in the year before your HSA balance builds.
- You're **covered by another medical plan** that isn't an HSA-qualified CDHP, or you can be claimed as a dependent on someone else's tax return.
- You're enrolled in **Medicare** (any part).
- You're enrolled in or **covered by a general-purpose Health Care FSA or HRA** (including one through a spouse/partner).
- You're currently **covered by Veterans Affairs (VA)** medical benefits (or have used them in the past three months), which can affect your ability to contribute to an HSA.

UHC POS Plan

The UHC POS plan **has no deductible**. That means your insurance kicks in immediately to pay for your medical care.

New in 2026

Modest copays added for doctor visits, urgent care, inpatient and outpatient surgery, prescription drugs, and emergency room visits.

How It Works

The UnitedHealthcare Point of Service (POS) plan is designed for employees who want predictable, flat costs when they use care. You'll pay higher premiums for dependent coverage, but in return, most services come with a **set copay**, so you know exactly what you'll owe at the time of service. Preventive care is 100% covered.

What Makes it Unique

- **Predictable costs through copays**
  Most services, including doctor visits, urgent care, and prescriptions, are covered by a flat copay. That means you'll pay the same amount every time, no matter what the full cost of the visit or medication might be.
- **Broad coverage with out-of-network options**
  You'll save the most by using in-network providers, but you do have the flexibility to go out-of-network if needed. Out-of-network care is covered at 40% coinsurance after deductible, which is more than the in-network costs under this plan and the out-of-network costs under the UHC CDHP plan.
- **Healthcare FSA eligible**
  If you choose the POS Plan, you can also enroll in a **Healthcare Flexible Spending Account (FSA)** to set aside pretax dollars for eligible medical, dental, and vision expenses including copays. This helps you plan ahead and save on expected out-of-pocket costs.
- **Cost at a glance (in-network)**
  - Doctor visits (primary or specialist): $15 per visit
  - Urgent care or outpatient surgery: $30 copay
  - Emergency room: $100 copay
  - Prescriptions:
    - **Generic:** $10 retail / $20 mail order
    - **Preferred brand:** $20 retail / $40 mail order
    - **Non-preferred brand:** $30 retail / $60 mail order

Great fit if...

- You visit doctors frequently.
- You don't mind paying higher premiums on dependent coverage in exchange for lower costs when you receive care.
- You typically receive care from in-network providers.

May not be right for you if...

- You mainly use healthcare for preventive visits and want to keep premiums low.
- You want to contribute to a Health Savings Account (HSA), as this plan isn't HSA-eligible.
- You're already covered by a consumer-driven health plan (CDHP) through a spouse or partner.

Snapshot of the UHC CDHP with HSA and the UHC POS

Feature	UHC CDHP with HSA	UHC POS
Premiums	Lower	Higher
Deductible	$1,700 employee-only / $3,400 family	None for in-network services
Copays	None	Yes
Coinsurance	10% after deductible in-network / 30% after deductible out-of-network	None in-network / 40% out-of-network
Out-of-Pocket Maximum	$3,400 employee-only / $6,800 family	$2,500 employee-only / $5,000 family
Health Savings Account (HSA)	Yes – Nutanix contributes $850 / $1,700	Not available
Best if...	You want lower premiums and are comfortable with a high deductible	You want predictable costs when you visit a doctor and expect frequent doctor visits or have high-cost medications.

New for 2026

Nutanix will no longer make contributions to the Health Reimbursement Account (HRA).
This means you'll be responsible for copays, without reimbursement, when you seek care.

How It Works

The Kaiser Permanente HMO is available **only to full-time, regular employees who live in California**. The plan requires you to choose a primary care physician (PCP) within Kaiser. Your PCP will coordinate your care and provide referrals if you need to see a specialist. All services are delivered through Kaiser doctors, hospitals, and facilities, ensuring that your care is well coordinated.

What Makes it Unique

- **No deductible**
  You don't have to meet a deductible before the plan starts paying. Instead, you pay a flat copay for services.
- **Predictable costs through copays**
  Most doctor visits, urgent care visits, and prescriptions come with a fixed copay, so you know what you'll pay each time.
- **In-network only**
  This plan covers care only when delivered by Kaiser facilities and providers, except during emergencies.
- **Coordinated care model**
  Your Kaiser PCP serves as the hub for your health needs, referring you to in-network specialists and ensuring all your providers share access to your medical history for more seamless care.
- **Healthcare FSA eligible**
  If you choose the Kaiser HMO plan, you can also enroll in a **Healthcare Flexible Spending Account (FSA)** to set aside pretax dollars for eligible medical, dental, and vision expenses, including copays. This helps you plan ahead and save on expected out-of-pocket costs.

Great fit if...

- You don't need the flexibility to visit out-of-network doctors.
- You visit doctors frequently or somewhat frequently.
- You want to build a long-term relationship with a primary care physician who oversees your care.

May not be right for you if...

- You need to cover a spouse, domestic partner, or dependent who lives in a state without Kaiser providers.
- You want the flexibility to see out-of-network doctors.
- You visit doctors infrequently and prefer lower premiums.
- You're already covered by a consumer-driven health plan (CDHP) through a spouse or partner.

How Your Medical Plans Compare

Any wellbeing credits you earned for participating in BeWell activities prior to September 30, 2025, will reduce your premium up to 100% ($38.46 / pay period).

	UHC CDHP with HSA	UHC POS	Kaiser HMO (CA only)
PAYCHECK DEDUCTIONS (PER BIWEEKLY PAY PERIOD)			
Employee	$38.46	$38.46	$38.46
Employee + Spouse	$93.46	$173.46	$133.46
Employee + Children	$68.46	$113.46	$93.46
Employee + Family	$118.46	$238.46	$178.46
PLAN FEATURES	**Employee Pays**	**Employee Pays**	**Employee Pays**
HSA contributions	**Nutanix HSA contributions for 2026** **Annual:** $850 Individual / $1,700 Family	N/A	N/A
Contribution Maximums	$4,400 Individual / $8,750 Family		
Annual Deductible	$1,700 Individual / $3,400 Family	$0 Individual / $0 Family	$0 Individual / $0 Family
Annual Out-of-Pocket (OOP) Maximum	$3,400 Individual / $6,800 Family	$2,500 Individual / $5,000 Family	$1,500 Individual / $3,000 Family
MEDICAL SERVICES	**Employee Pays**	**Employee Pays**	**Employee Pays**
Preventive Care Services (includes routine checkups, vaccines, tests, and screenings)	$0	$0	$0
Virtual Care	10%*	$15 copay per visit	$0
Doctor or Specialist Visit	10%*	$15 copay per visit	$20
X-ray/Lab/Imaging	10%*	$0	X-ray/Lab: $10 copay / Imaging: $50 copay
Inpatient Hospital/Surgery	10%*	$150 copay per admission	$250 copay per admission
Urgent Care	10%*	$30 copay per visit	$20 copay per visit
Emergency Room	10%*	$100 copay per visit	$50 copay per visit
Ambulance	10%*	$50 per trip	$100 per trip
BEHAVIORAL HEALTH & SUBSTANCE ABUSE	**Employee Pays**	**Employee Pays**	**Employee Pays**
Virtual Behavioral Health	10%*	$15 copay per visit	$20 copay for most visits
Doctor or Specialist Visit	10%*	$15 copay per visit	$20 copay for most visits
Outpatient Care	10%*	$15 copay per visit	$100 copay per visit
Inpatient Care	10%*	$150 copay per admission	$250 copay per admission
OTHER SERVICES	**Employee Pays**	**Employee Pays**	**Employee Pays**
Applied Behavioral Analysis (ABA) Therapy	10%*	$0	$0
Chiropractic and Acupuncture Care	10%*—*Limit of 24 visits per year*	$15 copay—*Limit of 24 visits per year*	$15 copay—*Limit of 20 visits per 12-month period*

* After deductible

Note: This is only a partial list of the in-network covered benefits. For an expanded list of covered services, please refer to the **medical plan benefit summaries**.

This represents a summary of the benefits available to you as an eligible employee of Nutanix. Every effort has been made to provide an accurate summary of the terms of the plans. However, if there is a conflict between this information and the official plan documents or insurance contracts, the official plan documents and insurance contracts will control. In addition, Nutanix reserves the right to change, amend, modify, or terminate the plans in whole or in part at any time.

Prescription Drugs

All Nutanix medical plans include comprehensive **prescription drug coverage**. Express Scripts is the benefit provider for both the UHC CDHP with HSA and UHC POS plans. The Kaiser HMO plan only includes Kaiser pharmacies.

New for 2026

UHC POS plan: Modest copays will now apply when you fill prescriptions.

	UHC CDHP with HSA	UHC POS	Kaiser HMO (CA only)
PHARMACY	**Employee Pays***	**Employee Pays**	**Employee Pays**
Provider Network	Express Scripts	Express Scripts	Kaiser Permanente
Tier 1 (generics and some brand names)	10% for retail and mail-order**	Retail: $10 copay** Mail-order: $20 copay***	Retail: $10 per 30-day fill Mail-order: $20 per 100-day supply
Tier 2 (preferred brand names)	10% for retail and mail-order**	Retail: $20 copay** Mail-order: $40 copay***	Retail: $30 per 30-day fill Mail-order: $60 per 100-day supply
Tier 3 (higher-cost non-preferred brand names and select generics)	10% for retail and mail-order**	Retail: $30 copay** Mail-order: $60 copay***	

* After deductible ** Retail: up to a 30-day supply *** Mail-order: up to a 90-day supply

Important: For all medical plans, certain preventive medications are covered at 100% as mandated by the Affordable Care Act. See the preventive medication list for **UnitedHealthcare medical plans** and the **Kaiser HMO plan**.

Dental Plan

Enroll in dental coverage through Delta Dental and keep your teeth healthy.

Starting in 2026, you'll have two plan options to choose from:

- **Delta Dental PPO Core.** A new name for the current plan, which offers comprehensive coverage at a low cost.
- NEW **Delta Dental PPO Core Plus**. A new, expanded plan that offers enhanced coverage, added flexibility, and an increased annual member maximum of up to $3,000 with lower cost-sharing and a richer benefit for orthodontia.

We Heard Your Feedback

The new **Delta Dental PPO Core Plus** is designed to meet your needs.

- You told us dentists were leaving Delta Dental. So, we researched dental plans to ensure that we're offering the best and biggest dental network.
- Our findings confirmed that the Delta Dental PPO network remains the best option available. But we realize the importance of choice and flexibility, which is why we're adding a new option, **Delta Dental PPO Core Plus**.
- **Delta Dental PPO Core Plus** offers enhanced coverage, a higher annual maximum benefit, higher benefit levels for most services, and more coverage for orthodontia.

Benefits	Delta Dental PPO Core			Delta Dental PPO Core Plus		
	Delta Dental PPO Network	Delta Dental Premier Network	Out-of-network	Delta Dental PPO Network	Delta Dental Premier Network	Out-of-network
Preventive Services	100%			100%		
Basic And Diagnostic Services	100%	80%	80%	100%	90%	90%
Major Services	80%	50%	50%	90%	60%	60%
Orthodontics - Child & Adult	50%	50%	50%	50%	50%	50%
DEDUCTIBLES						
Individual	$0			$0		
Family	$0			$0		
MAXIMUMS						
Calendar Year / Patient	$2,000			$3,000	$2,500	
Lifetime Ortho / Patient	$2,000			$3,000	$2,500	

Delta Dental PPO Network: lowest out-of-pocket costs.

Delta Dental Premier Network: more access and moderate savings.

Non-Delta Dental Dentists (out-of-network): highest cost.

Vision Plan

See clearly with the Nutanix vision plan, administered by VSP. The plan covers preventive care and common prescription lenses at no cost to you when you receive care from VSP network providers. Additionally, the plan provides you an allowance to replace your glasses or contacts each year.

Service	In-network coverage
Exams	You pay $0
Corrective lenses (includes retinal screening) (single, bifocal, trifocal, and progressive)	You pay $0
Frames	$300 allowance + 20% discount on remaining balance ($165 allowance for frames at Walmart, Sam's Club, and Costco)
Contacts	If medically necessary: You pay $0 If elective: $300 allowance
Computer vision care	Exam: $0 $100 frame allowance

What You'll Pay

Like medical premiums, your share for the cost of coverage and are deducted from your biweekly paycheck. The table below shows how much dental and vision coverage costs you per pay period based on your coverage level.

Coverage level	Dental		Vision
	Delta Dental PPO Core	Delta Dental PPO Core Plus	
Only you	$2	$10	$1
You + spouse or domestic partner	$3	$15.01	$2
You + children	$3	$15.01	$2
You + spouse/domestic partner + children	$5	$25.50	$3

Grow Your Wealth

Nutanix 401(k) Plan

Our retirement plan, administered by Fidelity, is designed to help you get ahead when you're ready to wind down your career. And Nutanix provides free money to help you prepare.

Every paycheck, you can choose to **set aside money for your retirement** on a pretax, Roth, or after-tax basis. Nutanix matches 50% of the first $8,000 you contribute in pre-tax or Roth dollars. So, to take advantage of the full (and newly increased) Nutanix match, be sure to contribute at least $8,000 to your 401(k) in 2026.

New for 2026

- **An additional $1,000 in 401(k) matching contributions.** We upped the annual maximum Nutanix match from $3,000 to $4,000. Don't miss out on free money!
- **Required changes to catch-up contributions.** If you're over age 50, you can make catch-up contributions to your 401(k) beyond the annual limit for everyone else.
- **Individuals earning over $145,000 in Social Security (FICA) wages** will now required by federal law to make any 401(k) catch-up contributions on an after-tax (Roth) basis. For details on how catch-up contributions affect your retirement strategy, consult a financial advisor.

401(k) Contribution Limits

Contributions	Employee pre-tax and Roth limit	Total 401(k) contribution limit (employee and Nutanix)	Catch-up contributions
401(k) contribution limit	$23,500	$70,000	If age 50+: $7,500 If age 60-63: $11,250

The IRS hasn't released official 2026 limits yet. Usually, that occurs by early November. Once available, your annual contribution limits will automatically be updated to reflect the new amount.

Tax-Advantaged Accounts

Some benefits reduce the amount of your taxable income. Enrolling in a Health Savings Account, Flexible Spending Account, or commuter benefits saves you money on everyday expenses—and your tax bill.

Don't forget: Your 401(k) contributions can also be tax-advantaged. Nutanix gives you several ways to reduce your taxable income and make your dollars stretch further. (See previous page.)

New for 2026

- **An updated Nutanix HSA contribution.** If you enroll in the UHC CDHP with HSA medical plan, Nutanix adds funds to your account in January to start your year off right. The Nutanix contribution will equal 50% of your deductible: $850 if you're enrolled in employee-only coverage or $1,700 if you're covering dependents.
- **The IRS annual contribution limit is increasing.** Together, you and Nutanix can contribute a total of $4,400 for employee-only coverage or $8,750 if you're covering dependents.
- **Annual maximum contributions for all FSAs have increased.** The new limit for Health Care and Limited Purpose FSAs is $3,300. The Dependent Care FSA limit has increased substantially to $7,500 for a household and $3,750 for married couples filing separately.
- **Commuter benefit limits are increasing.** You can get a tax break on up to $340 per month for commuter expenses, including monthly rail passes or rideshare tickets.

Remember: You must actively enroll in FSAs during Open Enrollment to participate the following year.

Health Savings Account

A Health Savings Account (HSA) is a powerful financial tool only available to you if you enroll in the UHC CDHP with HSA medical plan. It's a spending account, savings account, retirement savings strategy, and tax shelter all at once. And Nutanix even adds to it.

Here's how it works:

- **Spend it now or save for the future.** You can spend HSA funds on eligible medical, prescription drug, dental, or vision expenses. HealthEquity, our HSA administrator, will send you an HSA debit card for you to use on eligible expenses that come up. Or, since your HSA funds never expire, build up your account for later in your life when health care expenses are more common and more costly. The choice is yours.
- **Score a triple tax advantage.** Neither your HSA contributions nor those Nutanix contributes are federally taxed (state taxes may apply). You aren't taxed when you spend your HSA funds on eligible expenses. And you aren't taxed on any investment gains in your account. Once you turn age 65, you can choose to use these funds for non-medical expenses (no penalty, but you'll pay federal, and maybe state, income taxes on it).
- **Nutanix sets you up for success.** Every year you enroll in the UHC CDHP with HSA medical plan, Nutanix adds money to your HSA. In January 2026, you'll receive $850 if you're enrolled in employee only coverage or $1,700 if you're also covering dependents. Don't stress about needing the funds right away. They roll over each year and will be there for you to use.

Let's work together

The IRS limits how much you and Nutanix together can contribute to your HSA. Here's the breakdown:

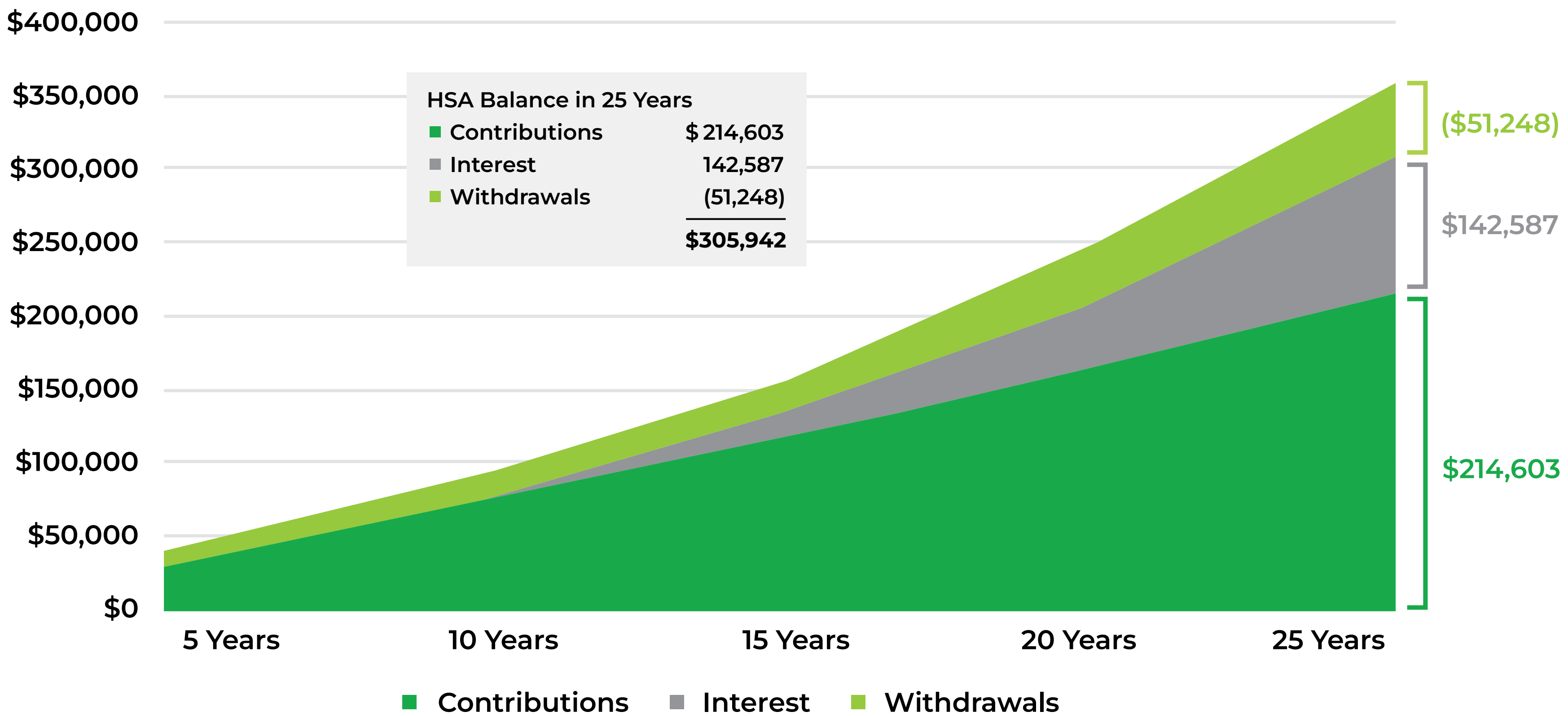
Coverage level	Individual coverage	Family coverage
Nutanix contribution	$850	$1,700
Your maximum contribution	$3,550**	$7,050**
IRS annual contribution limit*	$4,400**	$8,750**

* The annual contribution limit includes a combination of your contributions plus those Nutanix makes.

** The amount is $1,000 higher if you'll be age 55+ in 2026.

Unlock Financial Superpowers with an HSA

An HSA grows over time when you save and invest your funds. It can give you a big advantage when you retire. Here's how:



Assumptions:

- Participant contributes $8,300 for current year and withdraws $1,600 for current eligible medical expenses.
- HSA contributions, deductions, and withdrawals are estimated to increase by 2% per year.
- Account growth of invested balance is modeled at 4%.

Example is hypothetical and for illustration only. All investments carry some degree of risk.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside pretax income to cover eligible expenses. Then, to cover the cost, use the FSA debit card from HealthEquity. You choose how much to contribute to FSAs during Open Enrollment. Plan carefully! With FSAs, you lose any amount you don't spend.

Coverage level	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Eligibility	Enrolled in the UHC POS plan or Kaiser HMO plan	Enrolled in the UHC CDHP with HSA plan	All full-time employees
Annual maximum contribution	$3,300	$3,300	$3,750 if married and filing separately; $7,500 if married and filing jointly
Eligible expenses	Qualified medical, prescription drug, dental, and vision expenses	Qualified dental and vision expenses	Covered child and elder care expenses

The deadline to submit FSA claims is March 31 of the following year.

Life and AD&D Insurance

Financial security in the event of death or serious injury due to an accident is important to you and your family. That's why Nutanix offers **life and accident insurance** through Prudential.

Nutanix pays the premiums for Basic coverage. Voluntary coverage is also available for you to purchase.

Basic Life and AD&D

Nutanix automatically provides this coverage at no cost to you with no need to enroll. In the event of your death, your beneficiary (the person who receives your life insurance benefit) will be paid three times your annual base salary, up to a maximum of $1,000,000, in life insurance. Benefit amounts vary if you're seriously injured in an accident depending on the nature of your injury.

Voluntary Life and AD&D

In addition to the Basic level of coverage Nutanix pays for, you can purchase additional life and AD&D insurance during Open Enrollment. Coverage is available for yourself, your spouse or domestic partner, and your children.

Depending on the amount of additional insurance you want to buy, you may be required to complete a health questionnaire before your coverage is approved.

Who's Covered	Options	Evidence of Insurability (EOI)
You	Up to six times your annual base salary or $1,000,000, whichever is less ($10,000 increments)	Life insurance: New enrollments (any amount), an increase of more than $50,000, or coverage over $500,000 AD&D: Doesn't apply
Your spouse or domestic partner	Up to your Basic plus Voluntary coverage amounts or $500,000, whichever is less ($5,000 increments)	Life insurance: New enrollments, any increase in coverage AD&D: Doesn't apply
Your child	Up to $20,000 ($2,000 increments)	Doesn't apply

Legal and Identity Theft Coverage

Life doesn't come with a manual, but with affordable legal and identity protection through ARAG, you don't have to face challenges alone. For just $10.96 per paycheck (an increase of only 81¢), you and your family can access professional support that would cost far more out of pocket.

Legal Insurance: More Than a One-Time Service

ARAG's legal plan supports you through life's big milestones and everyday moments. You'll have access to a nationwide network of experienced attorneys, and most covered matters are paid in full.

- Creating important documents like wills, trusts, powers of attorney, and hospital visitation forms
- Managing family changes such as marriage, divorce, adoption, or surrogacy
- Handling everyday legal issues like traffic tickets, debt, consumer disputes, or criminal matters

Identity-Theft Protection: Guard Your Digital Life

Your identity is one of your most valuable assets. ARAG helps protect it with:

- Get full-service identity recovery support and up to $1 million in insurance coverage. Receive alerts for address changes and credit activity
- Use internet surveillance tools that scan for stolen information, including child identity monitoring

Live Your Best Life

BeWell at Nutanix

BeWell is a suite of programs helping you reach your full physical, mental, and financial potential. When you move your body, eat well, sleep better, and take care of your mental health, you build the energy and resilience to thrive, both at work and in life.

Through BeWell at Nutanix, you can achieve:

- **Physical wellbeing** by staying active, eating nutritious foods, and keeping up with preventive care like annual checkups and screenings.
- **Emotional wellbeing** by taking time to recharge, practicing mindfulness, and connecting with a professional when life feels stressful, in person or 24/7 virtually.
- **Financial wellbeing** by setting goals, tracking your progress, and getting expert advice from financial planners to help you make smart decisions for today and tomorrow.

How BeWell Works

This immersive platform is designed to help you thrive in all aspects of your life. Explore journeys, learn a new skill, join a challenge, and get rewarded. When you log in to the BeWell app, the platform will suggest healthy activities, or you can record some of your own.

Being healthy is its own reward, but Nutanix rewards you for it anyway. Our **BeWell platform** enhances what you already do and enables you to create new healthy habits through small, meaningful steps. In the process, you build sustainable improvements to last a lifetime.

Your everyday choices in 2026 can lead to big wins. Whether you're getting a flu shot, joining a yoga class, or tackling yard work, these everyday choices can earn you wellbeing credits for 2027.

As you engage with BeWell and reach each level, you'll unlock both wellbeing credits and Excellence rewards. It's a simple way to celebrate your commitment to feeling better, living well, and staying financially fit.

When we take care of ourselves, we show up stronger for each other.

Building a Healthy Community

While choosing healthy activities and engaging in BeWell is its own reward, you won't be doing it alone. Take part in Nutanix-wide wellbeing challenges and join social groups to meet colleagues with similar wellbeing interests as you.

The best part? Everyone gets rewarded together, and the healthy activities you complete are 100% confidential. Your health data isn't shared whatsoever.

Enroll Like a Pro

Personalized Enrollment Support

Talk through your unique needs with a **MyAdvocate** benefits advisor, and discuss which options which best suit you in 2026.

Open Enrollment Events

Join a webinar to hear more about 2026 benefits, or a specific topic of interest.

If you're located in San Jose: Come learn all about Nutanix benefits at our **Onsite Benefits Fair** on Wednesday, November 5, from 11:00 a.m. to 2:00 p.m. PT.

Still Need Help?

Contact the GPS team by opening a case through the **People Portal** or via **X-Bot** on Slack.