2019

Benefits Decision Guide



You & your benefits

A partnership for good health

NUTANIX™

welcome

Welcome to your 2019 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 tools and resources on the benefits portal at **www.nutanixbenefits.com**, to decide on the coverage that's right for you and your family.

Be sure to enroll online via Workday at **https://nutanix.okta.com** to make the most of your 2019 benefits.

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, returnships, apprenticeships 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 in 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 are 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.



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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 employment status for you or your spouse/domestic partner that affects your benefits eligibility). You will have 30 days from the qualifying life event to make changes to your benefits.

Full-time employees who don't enroll in Nutanix benefits when they first become eligible will automatically receive the following benefits through 2019:

- **Medical coverage:** UnitedHealthcare POS plan at the employee-only tier — you will not be enrolled in dental or vision coverage, nor will your dependents
- **Basic Life insurance:** 3x your annual base earnings (up to $1,000,000)
- **Basic Accidental Death and Dismemberment (AD&D) insurance:** 3x 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. (Note: If you do not make a STD tax choice election, you will be automatically enrolled in Option 2: Premium Imputed (benefit is tax-free). This means you will pay "imputed income" on the STD premium that Nutanix pays on your behalf — see page 11 for more details.)
- **Long-Term Disability (LTD) insurance:** Up to 60% of your monthly base 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 benefits portal at **www.nutanixbenefits.com**. A paper copy is also available, free of charge, by emailing **hr@nutanix.com**.

enroll

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

How to enroll as a new hire

You must enroll within 30 days of your hire date. Otherwise, full-time employees will be enrolled in employee-only coverage, as described on page 1 of this guide. After 30 days, you will not be able to make changes to your benefits until next year's Open Enrollment period (unless you experience a qualifying life event, such as a marriage/divorce, birth/adoption of a child or a change in employment status for you or your spouse/domestic partner that affects your benefits eligibility). You will have 30 days from the qualifying life event to make changes to your benefits.

How to enroll

Follow the enrollment instructions below to complete your Nutanix benefit elections within 30 days of your hire date.

- Select your desired plans and coverage levels for 2019
- Log in to Workday at **https://nutanix.okta.com**
- Go to your inbox (located in the top right corner) and select **Benefit Change — New Hire: [Employee Name] on [Hire Date]**
- Complete your benefit elections and click **Submit**

For more information

Our benefits portal has all the information you and your family need to understand and make the most of your Nutanix benefits. Visit **www.nutanixbenefits.com** and select **New to Nutanix** from the navigation menu in the top right corner for additional information about your 2019 benefits.

Qualifying life events

Remember, Open Enrollment is the only time you can add dependent coverage or make changes to your benefits, unless you have a qualifying life event during the year, like getting married or having a baby. You must make changes to your health coverage within 30 days of the qualifying event.

Open Enrollment

Open Enrollment for your 2019 benefits takes place from **Nov. 5 – 16, 2018.** For the most part, our benefit plans are not changing for 2019. However, Open Enrollment is your once-a-year opportunity to review and make changes to your Nutanix benefits.

Who needs to take action?

You must complete your 2019 benefit elections during the enrollment period (**Nov. 5 – 16, 2018**) if you want to:

- Make any changes to your benefits
- Add or drop coverage for dependents
- Participate in a Healthcare FSA or Dependent Care FSA (remember, you must actively enroll in these tax-advantaged accounts each year if you want to participate — current elections do not automatically carry over from year to year)
- Change your selection for the STD tax choice — Option 1: Premium Not Imputed (benefit is taxed) or Option 2: Premium Imputed (benefit is tax-free)

How to enroll

Follow the enrollment instructions below to complete your Nutanix benefit elections online:

- Select your desired plans and coverage levels for 2019
- Log in to Workday at **https://nutanix.okta.com**
- Go to your inbox (located in the top right corner) and select **Open Enrollment Change: [Employee Name] 1/1/2019**
- Make any necessary benefit changes and click **Submit**

The deadline to complete your elections is 5 p.m. PT on Friday, Nov. 16, 2018.

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 U.S. 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:** For employees 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. Visit **www.myuhc.com** 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, log into **www.myuhc.com** and choose from provider sites that let you register for a virtual visit, then talk with a doctor about your health concerns.

If you're a **Kaiser HMO** member, you can take advantage of Video Visits, which allow you to meet with your doctor from the comfort and convenience of your home, office or wherever you are. This is a great way to save on travel expenses and time. Visit Kaiser's website at **www.kp.org/mydoctor/videovisits** for more information.

Additional details about these benefits are available on the benefits portal at **www.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) 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 and Choice 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 with a limit of 24 visits per year — visit limit combines in-network and out-of-network visits
Acupuncture	$0 with a limit of 12 visits per year — visit limit combines in-network and out-of-network visits
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) with a limit of 24 visits per year — visit limit combines in-network and out-of-network visits
Acupuncture	40% (after deductible) with a limit of 12 visits per year — visit limit combines in-network and out-of-network visits
Out-of-Network Prescription	
Tier 1 (generics and some brand name)	Retail: $10 (after deductible); Mail-order: Not covered
Tier 2 (preferred brand name)	Retail: $30 (after deductible); Mail-order: Not covered
Tier 3 (higher-cost brand and select generic)	Retail: $50 (after deductible); 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 available on the benefits portal at **www.nutanixbenefits.com**.

Your medical plans at a glance *continued*

Kaiser Permanente HMO (Northern and Southern CA)	
In-Network Services	**Employee Cost**
Deductible (single / family)	$0 / $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	$15 copay with a limit of 20 visits per year — visit limit combines in-network and out-of-network visits
Prescription	
Generic	Plan pharmacy: $10 per prescription for 1 to 30 days; Mail-order: Usually 2x 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 2x the plan pharmacy cost sharing for up to a 100-day supply

Note: The Kaiser Permanente HMO plan is enriched by a Health Reimbursement Account (HRA) funded by Nutanix. See page 8 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 in to the UnitedHealthcare website at **www.myuhc.com** or the Kaiser website at **www.kp.org** to learn about their mail-order services.



health | Dental, Vision & Flexible Spending Accounts

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 many other types of dental work you might need. Remember, Nutanix pays 100% of the plan for you and your family, requiring no payroll deductions. To find an in-network Delta Dental PPO provider, visit **www.deltadentalins.com**.

Delta Dental PPO		
	In-Network	**Out-of-Network & Delta Premier Dentists***
Deductible (single / family)	$0 / $0	$0 / $0
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 (every calendar year)	
Orthodontia	50% of costs, up to $2,000 per member (lifetime maximum)	

* Out-of-network and Delta Premier dentists may balance bill for amounts that exceed the reasonable and customary amount.

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 both you and your covered dependents. And, like our medical and dental benefits, there are no premiums or payroll deductions for vision coverage. To find an in-network VSP provider, visit **www.vsp.com**.

VSP Vision Plan		
	In-Network	**Out-of-Network**
Eye Exam	100% (every calendar year)	Up to $45 (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	Up to $300, then 20% discount on balance (every calendar year)	Up to $70 (every calendar year)
Contact Lenses (in lieu of glasses)	Elective: Up to $300 (every calendar year); Medically necessary: 100% (every calendar year)	Elective: Up to $105 (every calendar year); Medically necessary: Up to $210 (every calendar year)



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 use the money tax-free to pay for eligible out-of-pocket healthcare and dependent care expenses.

Nutanix offers two types of FSAs, administered by VitaFlex.

Healthcare FSA

- Pay for eligible healthcare expenses, such as plan deductibles, copays, coinsurance, vision and dental expenses (including orthodontia)
- Contribute up to $2,700 in 2019

Dependent Care FSA

- Pay for eligible dependent care expenses, such as child day care, 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 2019, 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.

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.

- Monthly Transit Expenses: Up to $265 pre-tax dollars
- Monthly Parking Expenses: Up to $265 pre-tax dollars

The CBP is administered by VitaFlex and is available online at **www.vitaflex.net** or by phone at **800-424-3052**.

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**.
- **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**.



Kaiser 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 only available with the Kaiser HMO plan. If you select this plan, Nutanix funds an HRA that you can use to pay the annual out-of-pocket costs. For 2019, Nutanix will contribute:

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

The Kaiser HRA is managed by VitaFlex. It only applies to copays and coinsurance payments to the Kaiser HMO plan, and VitaFlex will process your eligible medical claims at 100% until you reach your out-of-pocket maximum.

VitaFlex

Nutanix partners with VitaFlex to manage our Kaiser HRA, as well as our FSAs and Commuter Benefit Program. Out-of-pocket expenses are minimized when you utilize VitaFlex's quick and easy claim reimbursement process, which includes online portal access and a mobile app that lets you manage your accounts from home, at work or on the go.

Visit **www.vitaflex.net** to access the VitaFlex Portal, or call **800-424-3052**.





Time away from work

Nutanix sponsors additional healthy activities that support your well-being — these 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 in 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 consecutive 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 taking 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 are available through The Hartford, our group life insurance provider.

You can find more information about the Travel Assistance Plan on the benefits portal at **www.nutanixbenefits.com**.

Employee Assistance Program (EAP)

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 this benefit is available to you and your family 24/7, 365 days a year.

The EAP can be accessed by phone at 866-248-4094, or online at **www.liveandworkwell.com** (access code: nutanix). The program gives you confidential access to the services listed below, designed to help you work through a variety of issues related to family, relationships, career, finances and emotional health.

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

For more information on the services, please visit the Optum website at **www.liveandworkwell.com** (access code: nutanix) or call **866-248-4094**.

Getting in touch is easy.

On the phone, call toll-free:
866-248-4094

To get started online, visit:
www.liveandworkwell.com
(access code: nutanix).

financial security

Life, Accidental Death and Dismemberment (AD&D) and disability insurance ensure important financial protection for your family. Nutanix provides Basic Life 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 you can protect your loved ones from the unexpected. For added protection for yourself and your family, you can also purchase Voluntary Life and AD&D insurance.

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

Company-paid

- Employee Basic Life* and AD&D** insurance of 3x your annual base earnings (up to $1,000,000)

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 at **https://nutanix.okta.com**.

Employee-paid

- Employee Voluntary Life and/or AD&D coverage in $10,000 increments (maximum will be the lesser of 6x your annual earnings or $1,000,000); the Guaranteed Issue amount of $500,000‡ is available for new hires only
- Spouse Voluntary Life and/or AD&D coverage of 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 of $100,000 is available for spouses of new hires only
- Child Voluntary Life and/or AD&D coverage of up to 100% of employee coverage amount in $2,000 increments (maximum will be $20,000)

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 Voluntary Life insurance amounts. If required, one will be emailed to you by The Hartford at your work email address.



Disability insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. Short-Term Disability (STD) and Long-Term Disability (LTD) insurance replace 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 monthly base 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

STD tax choice

You have a choice as to when you pay taxes on STD — on the premium or on the benefit itself. Here's how each option works:

Nutanix pays your STD premium ...	So, by law, any STD benefits are ...	And your current tax situation is ...
Option 1: Premium Not Imputed (benefit is taxed)	**Taxed as income** when/if you receive them	**Not affected**
Option 2: Premium Imputed (benefit is tax-free)	**Not taxable income** when/if you receive them	**Affected** — the value of the premium is "imputed income," so you pay taxes on this amount

Important: If you do not make an STD tax choice when you first enroll in benefits or during Open Enrollment each year, you will be automatically enrolled in Option 2: Premium Imputed (benefit is tax-free).

Because the value of the premium is "imputed income," it increases the taxable income reported on your W-2, and you pay taxes on this amount. If you do not want to pay imputed income on the STD premium that Nutanix pays on your behalf, you must actively elect Option 1: Premium Not Imputed (benefit is taxed) as your STD tax choice during the enrollment process. Those who do not make an election will be defaulted to Option 2: Premium Imputed (benefit is tax-free) in Workday, which means they will pay taxes on the value of the premium.

Imputed income example:

How do I determine the amount of tax I will pay on the cost of STD coverage if I select or default to Option 2?

- Assume your annual salary is $132,000
- The cost of coverage is $0.07 per month per $10 of weekly benefit — **the monthly premium paid by Nutanix would be $10.66** ([132,000 ÷ 52 x 60%] x 0.07 ÷ 10)
- Assuming your tax rate is 35% — **the monthly tax amount you pay would be $3.73** (10.66 x 35%)

In this example, your annual imputed income for the value of your STD premiums would be $127.92 (10.66 x 12), so you would pay an additional $44.77 (127.92 x 35%) in taxes for the year.

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).
- **Enrollment:** E*TRADE enrollment periods open on or around March 1 and September 1 each year.
- **Limitations:**
  - Contributions: You can contribute up to 15% 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 six-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 in which an offer is outstanding.
- **Purchase price:** The purchase price will be the lesser of (a) 85% of the fair market value of our shares on the first trading day of the offering period, or (b) 85% 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 available on the E*TRADE website at **www.etrade.com**, which includes complete program administration and eligibility details, plan operation Q&As, and tax and ERISA (Employee Retirement Income Security Act) information.

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**.

To learn more about the Nutanix 401(k) plans, visit the benefits portal at **www.nutanixbenefits.com** and go to the Money section.

Important 401(k) and ESPP reminder



Be sure to designate beneficiaries to receive your assets upon your death:

- **401(k) Plans:** Update your beneficiary information on Fidelity's website at **www.401k.com**.
- **ESPP:** Visit the E*TRADE website at **www.etrade.com** and follow these steps to designate your beneficiaries:
  - Enter your user ID and password to log into your account
  - Click the person icon in the top right corner
  - Select **Account Preferences**
  - Click **View/Edit** next to **Account Beneficiary**
  - Update as needed and click **Submit/Save**

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**.

Carrier/Vendor	Group# Reference ID	Phone	Website/Email
UnitedHealthcare	905005	844-636-5296	**www.myuhc.com** (employees can log in to **myuhc.com** and choose from provider sites where they can register for a Virtual Visit)
Kaiser, Northern California	604564	800-464-4000	**www.kp.org**
Kaiser, Southern California	232258	800-464-4000	**www.kp.org**
Delta Dental	16325	800-765-6003	**www.deltadentalins.com**
Vision Service Plan (VSP)	30070902	800-877-7195	**www.vsp.com**
VitaFlex – Kaiser HMO Medical HRA – Healthcare and Dependent Care FSAs – Commuter Benefit Program (CBP)	N/A	800-424-3052	**www.vitaflex.net** (employees can email VitaFlex at **help@vitamail.com** for questions or assistance)
HealthAdvocate	N/A	866-695-8622	**www.healthadvocate.com/members** (employees can email HealthAdvocate at **answers@healthadvocate.com** for questions or assistance)
Optum — EAP	Access code: nutanix	866-248-4094 +44 1865 397074 (if abroad)	**www.liveandworkwell.com**
The Hartford — Life and AD&D (Basic and Voluntary)	877221	888-563-1124	**www.thehartfordatwork.com**
The Hartford — Leave and Disability (STD and LTD)	877221	800-549-6514	**www.thehartfordatwork.com**
Fidelity — 401(k) Plan	80258	800-835-5097	**www.401k.com**
E*Trade — ESPP	3540	800-838-0908	**www.etrade.com**

This benefits decision guide constitutes a Summary of Material Modifications (SMM) to the Nutanix, Inc. Employees Welfare Benefit Plan January 1 – December 31 Summary Plan Description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

This document highlights some of the provisions of the company's benefits programs as of Jan. 1, 2019. 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.

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