

# Welcome!

- All participants are **muted**
- Please **use the Q&A feature** for questions throughout
- There will be **time for Q&A at the end** of the session
- This session will be **recorded** for posting after the sessions are completed
- We will get started shortly!

## The Power of Choice - 2022 Benefit Open Enrollment

Overview

Presentation

1 of 2



# Welcome to your 2022 benefits!

The power of choice in  
support of you

November 2021 | Confidential



# Agenda

- 1** What's New for 2022
- 2** Overview of the UHC High Deductible Health Plan with Health Savings Account (HSA)
- 3** Review of Dental and Vision Plans, Life Insurance & AD&D
- 4** How to Enroll
- 5** Q&A



# 2022 Benefits Open Enrollment

Monday, November 1, 2021, at 5:00 a.m. PT to  
Friday, November 12, 2021, at 5:00 p.m. PT

## Enroll or make changes to your benefits in Workday

- Deadline is 5:00 PT on November 12
- All elections take effect on January 1, 2022

## During Benefits Open Enrollment, you can:

- Enroll in the new UHC high deductible health plan (HDHP) with a Health Savings Account (HSA)
- Make any other changes to your benefits
- Add or drop dependents from your coverage
- Enroll in a Flexible Spending Account (FSA)—***re-enrollment is required each year***

The plan year for your  
Nutanix benefits:

**January 1 – December 31**

## What's not changing:

- Premiums covered at 100%
- No change to current health, dental and vision plans (*except the addition of transgender benefits to the UHC POS plan*).
- You have the same choices for optional life and AD&D coverage for you and your family.
- All wellbeing benefits remain in place and available throughout the year.

# What's New for 2022

## *The power of choice in support of you!*

- **New high deductible health plan (HDHP) through UnitedHealthcare (UHC)**
  - No paycheck deductions—Nutanix will pay 100% of the premiums
  - The only type of medical plan that can be paired with a Health Savings Account (HSA)
  - The HSA allows you to pay for or save for health expenses with tax-free dollars
  - Nutanix contributes to your HSA to help offset the plan's deductible
- **New Crossover Health concierge healthcare services**  
(accessible to those enrolled in the UHC HDHP)
- **New Limited Purpose Flexible Spending Account**  
(for those enrolled in the UHC HDHP)
- **Expanded transgender health benefits for all UnitedHealthcare medical plans**

Most employees are eligible to participate in the HDHP, however there are some situations where you would not be eligible, including:

If you are covered by another healthcare plan that's not a HDHP, or

Are covered by a healthcare FSA HRA, including one through your spouse's/domestic partner's employer.

See [nutanixbenefits.com/enrollment](https://nutanixbenefits.com/enrollment) for the complete list.

# NEW: UHC High Deductible Health Plan with HSA

No paycheck deductions—Nutanix will pay 100% of the premiums



## A medical plan

Rich medical coverage—the plan pays 90% in-network after you meet your deductible

No visit limits for physical, speech, or occupational therapy, or nutritionist visits

Special access to Crossover Health



## Deductible

You pay for medical care until you meet your deductible

In-network:

- \$1,500 individual
- \$3,000 family

Out-of-network:

- \$3,000 individual
- \$6,000 family



## Coinsurance

After meeting your deductible, you pay coinsurance:

- 10% in-network
- 30% out-of-network

You pay less for out-of-network services than the POS plan

Your out of pocket max is also less when using out-of-network services



## Health Savings Account (HSA)

Nutanix contributes money to your HSA:

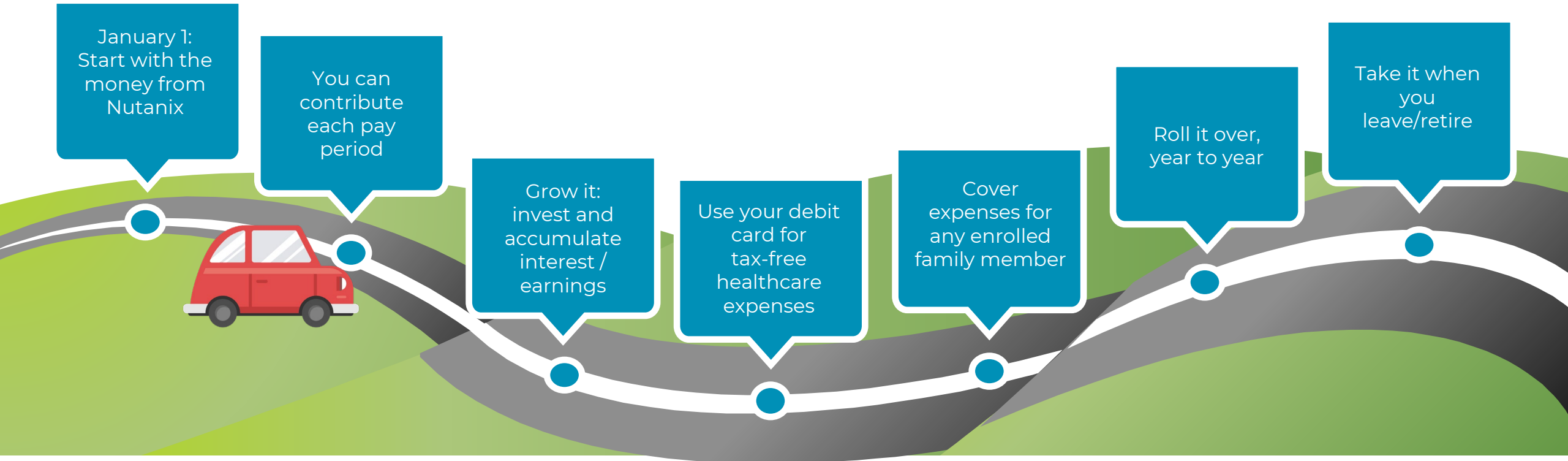
- \$600 individual
- \$1,200 family

You may also contribute pre-tax dollars to your HSA

- \$3,050 individual
- \$6,100 family

You're in control of how you spend or save your HSA dollars for the future

# How the Health Savings Account (HSA) works



## NEW: Crossover

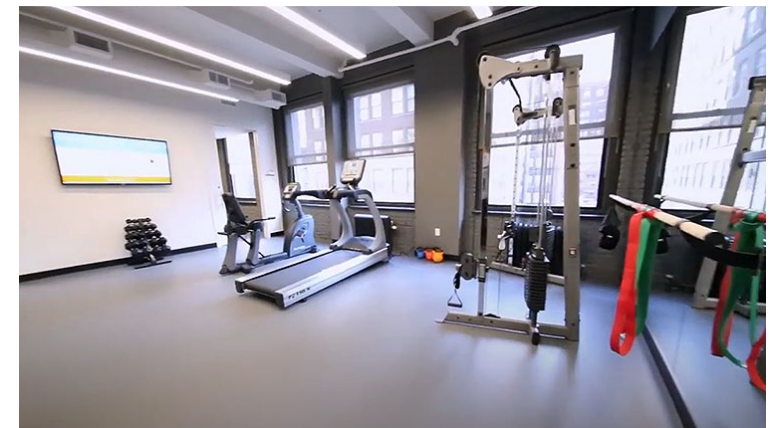
### Convenient, concierge healthcare provider

Available when you enroll in the new UHC HDHP with HSA plan

Crossover provides dedicated teams of medical providers to deliver coordinated care — **online and in-person**, and at a moment's notice.

- Primary care doctors and nurses for sick care and chronic illness
- Psychologists for both immediate and long-term mental health
- Physical therapists for chronic concerns or new injuries
- Health coaches for nutrition, fitness, and lifestyle
- Care navigators for advice and managing in person referrals, tests and prescriptions

Near-site clinics across the Bay Area





## NEW: Limited Purpose FSA

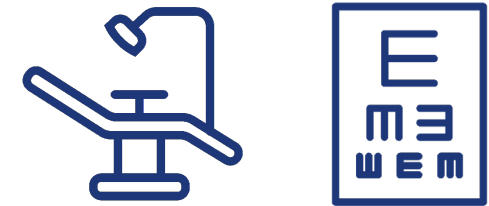
An additional tax-advantaged account if you have an HSA

If you're enrolled in the UHC HDHP with HSA

Available instead of the Healthcare FSA

You may contribute up to \$2,750 pre-tax

Covers eligible dental and vision expenses



### Planning to max out your HSA?

The limited purpose FSA allows you to save more pre-tax money for dental and vision expenses.

# NEW: Transgender Health Benefits

Expanded benefits under all UnitedHealthcare plans

Applies to all Nutanix UHC plans\*

Reconstructive and complementary procedures

Aligns with World Professional Association for Transgender Health (WPATH)

Learn more on the Open Enrollment page at [nutanixbenefits.com](https://nutanixbenefits.com)



# Medical Plans

## Options



	No Changes for 2022		New for 2022		No Changes for 2022	
	UnitedHealthcare Select Plus (CA) Choice Plus (Outside CA)		United Healthcare HDHP with HSA		Kaiser Permanente HMO (Northern and Southern CA)	
<b>Paycheck Deductions</b>	\$0 for all coverage tiers <b>Nutanix pays the full cost</b>		\$0 for all coverage tiers <b>Nutanix pays the full cost</b>		\$0 for all coverage tiers <b>Nutanix pays the full cost</b>	
<b>Imputed Income</b>	Due to IRS regulations, if you cover a domestic partner and/or their children, the value of these benefits is considered imputed income. See <a href="#">page 3</a> for details.					
<b>PLAN FEATURES</b>						
Provider Network	UnitedHealthcare Select Plus (CA) Choice Plus (Outside CA) <a href="http://myuhc.com">myuhc.com</a>		UnitedHealthcare Choice Plus <a href="http://myuhc.com">myuhc.com</a>		Kaiser Permanente <a href="http://kp.org">kp.org</a>	
Deductible	In-Network: \$0 Individual \$0 Family	Out-of-Network: \$6,000 Individual \$12,000 Family	In-Network: \$1,500 Individual \$3,000 Family	Out-of-Network: \$3,000 Individual \$6,000 Family	In-Network: \$0 Individual \$0 Family	Out-of-Network: N/A
Nutanix Account Contribution	None		\$600 Individual \$1,200 Family to an HSA <i>(you keep unused funds; they carry over year to year)</i>		\$1,500 Individual \$3,000 Family to an HRA <i>(funds not used during the calendar year do not carry over for future use)</i>	
What You Pay for Most Services	In-Network: \$0	Out-of-Network: 40% (after deductible)	In-Network: 10% (after deductible)	Out-of-Network: 30% (after deductible)	In-Network: Copays, as noted below	Out-of-Network: N/A
Out-of-Pocket Maximum	In-Network: \$0 Individual \$0 Family	Out-of-Network: \$10,000 Individual \$20,000 Family	In-Network: \$3,000 Individual \$6,000 Family	Out-of-Network: \$6,000 Individual \$12,000 Family	In-Network: \$1,500 Individual \$3,000 Family	Out-of-Network: N/A

# Medical Plans

## Covered Medical Services



No Changes for 2022

New for 2022

No Changes for 2022

MEDICAL SERVICES	UnitedHealthcare Select Plus (CA) Choice Plus (Outside CA)		United Healthcare HDHP with HSA		Kaiser Permanente HMO (Northern and Southern CA)	
	Employee Cost		Employee Cost		Employee Cost	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Services	\$0	Not covered	\$0	30% (after deductible)	\$0	Not covered
Well-Baby / Well-Child Visit	\$0	Not covered	\$0	30% (after deductible)	\$0	Not covered
Office Visit	\$0	40% (after deductible)	10% (after deductible)	30% (after deductible)	\$20 copay for most visits	Not covered
Specialist Visit	\$0	40% (after deductible)	10% (after deductible)	30% (after deductible)	\$20 copay for most visits	Not covered
Virtual Care	\$0	40% (after deductible)	10% (after deductible)	30% (after deductible)	\$0	Not covered
X-ray / Lab / Imaging	\$0	40% (after deductible)	10% (after deductible)	30% (after deductible)	X-ray / Lab: \$10 per encounter Imaging: \$50 per encounter	Not covered
Urgent Care	\$0	40% (after deductible)	10% (after deductible)	30% (after deductible)	\$20 copay per visit	Not covered
Inpatient Hospital / Surgery	\$0	40% (after deductible)	10% (after deductible)	30% (after deductible)	\$250 copay per admission	Not covered
Emergency Services	\$0	\$0	10% (after deductible)	10% (after deductible)	\$50 copay per visit	Not covered
Ambulance	\$0	\$0 for emergency \$0 for non-emergency if meeting certain criteria 40% (after deductible) for non-emergency	10% (after deductible)	\$0 for emergency \$0 for non-emergency if meeting certain criteria 30% (after deductible) for non-emergency	\$100 per trip	Not covered

### Remember:

**Nutanix pays 100% of the cost of your care** – all visits, prescriptions, x-rays and labs.

It's important to be a **mindful consumer when you are seeking care**, such as trying a virtual visit before an office visit, using urgent care for non-emergencies instead of visiting the ER or choosing an in-network provider when scheduling a surgery. Your choices help the over costs of our plans.

## Why sign up for the HDHP plan with HSA when I currently have 100% coverage in-network with no deductible?

- The HDHP is the only type of medical plan that can be paired with an HSA.
- Your contributions are tax-free\*, lowering your taxable income and helping you save money
- You can use the HSA (including the money Nutanix contributes) to help pay for current healthcare expenses, such as the deductible—or you can save and invest your HSA money for the future.
- HSAs are a great way to save on taxes and fund your future: they have a unique and powerful triple tax advantage!

Chandler Bing joined Nutanix 2 years ago and has a domestic partner covered under his plan.

He and his partner, Monica, are in their early 30's, keep active, get their annual physicals, and have only had minor health needs over the last year.

They do not expect any big health expenses in 2022, like a new baby or surgery.

If Chandler switches to the new HDHP plan, he will be able to save on taxes while building a nest egg for future health care needs.

# Dental & Vision



## No Changes for 2022

Delta Dental		
<b>Paycheck Deductions</b>	\$0 for all coverage tiers; Nutanix pays the full cost	
Plan Features	In-Network Coverage	Out-of-Network and Delta Premier Dentists*
<b>Preventive</b> Exams, cleanings, X-rays, sealants	100%	100%
<b>Basic Services</b> Fillings, simple extractions	100%	80%
<b>Endodontics (root canals)</b> Covered under Basic Services	100%	80%
<b>Periodontics (gum treatment)</b> Covered under Basic Services	100%	80%
<b>Oral Surgery</b> Covered under Basic Services	100%	80%
<b>Major Services</b> Crowns, inlays, onlays and cast restorations, bridges and dentures, implants	80%	50%
<b>Orthodontia</b>	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.

VSP Vision Plan		
<b>Paycheck Deductions</b>	\$0 for all coverage tiers; Nutanix pays the full cost	
Plan Features	In-Network (every calendar year)	Out-of-Network (every calendar year)
<b>Eye Exam</b>	100%	Up to \$45
<b>Corrective Lenses</b>		
Single	100%	Up to \$30
Lined Bifocal	100%	Up to \$50
Lined Trifocal	100%	Up to \$65
Progressive	100%	Up to \$50
<b>Frames*</b>	Up to \$300, then 20% discount on balance	Up to \$70
<b>Contact Lenses</b> (in lieu of glasses)	Elective: Up to \$300 Medically necessary: 100%	Elective: Up to \$105 Medically necessary: Up to \$210
<b>Computer Vision Care</b> (employee-only coverage)	Frames: Up to \$100, then 20% discount on balance Lenses: Single, lined bifocal, lined trifocal and occupational lenses included	Frames: Up to \$45 Lenses: Up to \$65, depending on the type

\* The VSP Vision Plan also covers up to \$165 for frames at many Costco locations. Please be sure to contact the specific Costco location prior to service, as not all locations participate in this program.

# Life and AD&D Insurance



No Changes for 2022

## Basic Life and AD&D

- Premium paid by Nutanix
- Coverage is 3x your annual base earnings, up to \$1M

## Voluntary Life and AD&D

### Employee

- \$10,000 increments
- Maximum is lesser of 6x your annual base earnings or \$1M

### Spouse/Domestic Partner

- Up to 100% of employee coverage in \$5,000 increments
- Maximum is lesser of employee's basic and voluntary life/AD&D amount or \$500,000

### Child

- \$2,000 increments
- Maximum is \$20,000

**Evidence of Insurability (EOI)** is required to increase or add voluntary life coverage for yourself and/or your spouse/domestic partner

# Coming in Q3 FY2022

Carrot provides inclusive, family forming benefits through dedicated and personalized guidance, such as:

- Fertility consultation
- Testing and planning
- Reproductive support
  - Medication
  - IVF/IUI
  - Egg/sperm freezing
  - and more

The benefit is available to all employees and partners and does not require infertility diagnosis to be eligible.

The logo for Carrot, featuring the word "CARROT" in white, uppercase, sans-serif font centered on a background of overlapping orange and yellow triangles.

**Look for details and information sessions coming in early 2022.**

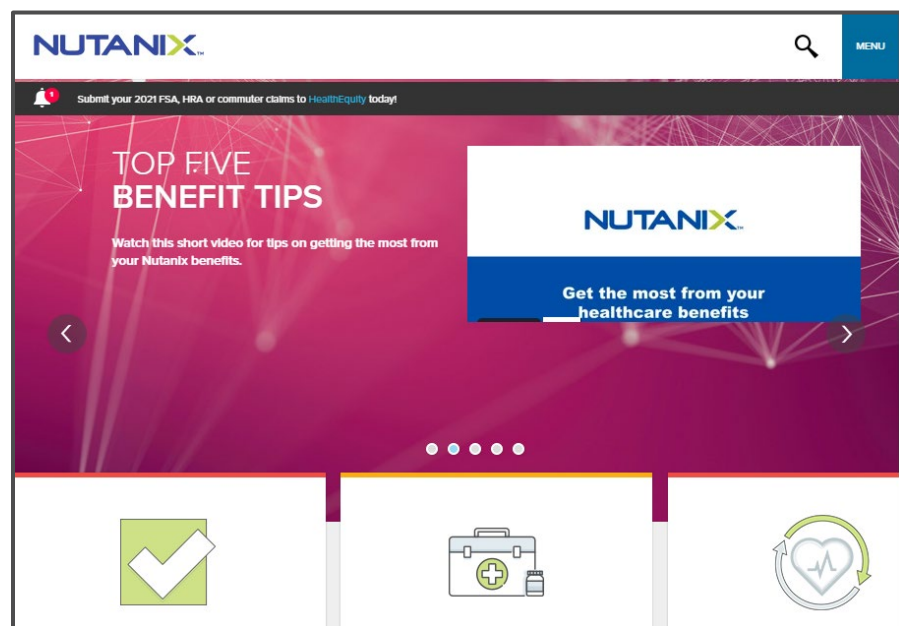


# Your Enrollment Resources

[nutanixbenefits.com](https://nutanixbenefits.com) is a great place to start for all things benefits-related!

Visit our Virtual Benefits Fair!  
[virtualfairhub.com/nutanix](https://virtualfairhub.com/nutanix)

Launching Nov 3



## Check out:

- **Open Enrollment page** and the **2022 Benefits Guide** - including a medical comparison chart to easily compare your choices.
- Access SPDs, SBCs and other plan documents on the **Resources** page
- Get group numbers, customer service numbers and website links under **Contacts**
- Find in-network providers
- And much more!

# Do I need to take action?

## YES if you want to ...

- Enroll in the new UHC high Deductible Health Plan with Health Savings Account
- Make changes to your benefits
- Add or drop dependent coverage
- Participate in an FSA for 2022  
*(you must enroll each year)*
- Add or change your voluntary life and AD&D elections
- Change Short-Term Disability (STD) election from imputed premium or taxable benefit

## NO if you don't want to...

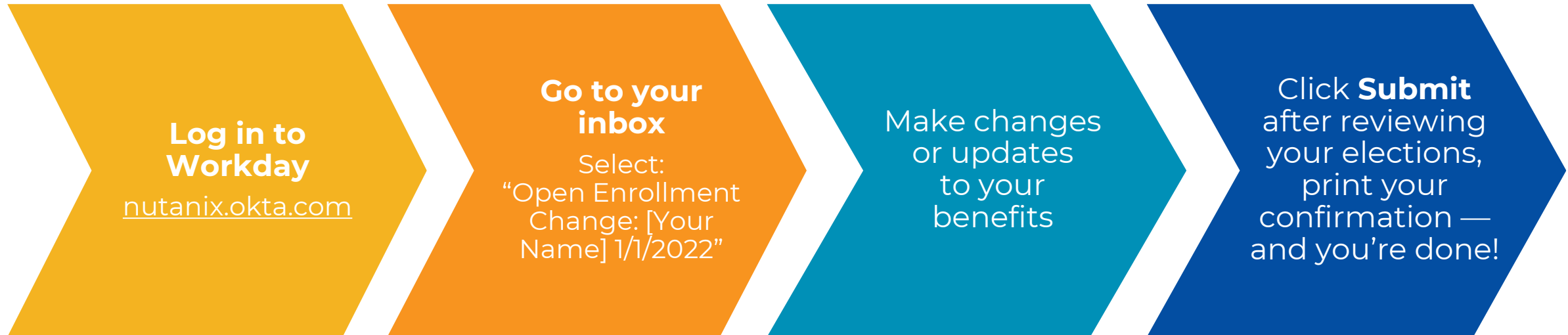
- Enroll in the new medical plan
- Participate in an FSA in 2022
- Make changes to your benefits or coverage levels

**REMINDER:** Outside of Open Enrollment, you can only make changes when you have a qualifying life event and make your change within 30 days of the life event date.

# How to Enroll



Enroll or make changes by Friday, November 12, 2021 at 5:00 p.m. PT



**All benefit elections are effective January 1, 2022**

# Navigating Workday

**Health Care and Accounts**

**Medical**  
United Healthc

Cost (Bi-weekly) EE + Child(ren) Included

Coverage EE + Family

Dependents 1

**1** Manage

**Dental**  
Delta Dental PPO

Cost (Bi-weekly) Included

Coverage EE + Family

Dependents 2

Manage

**Vision**  
VSP

Cost (Bi-weekly) Included

Coverage EE + Family

Dependents 2

Manage

**Health Savings Account**  
Waived

Enroll

Select Enroll to open the benefit to enroll

Select Manage to open the benefit you'd like to review, or

## Plans Available

Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee.

3 items

*Selection		You Pay (Bi-weekly)	Company Contribution
<input type="radio"/> Select <input checked="" type="radio"/> Waive	NorCal	Included	\$287.30
<input checked="" type="radio"/> Select <input type="radio"/> Waive	United Healthcare HDHP	Included	\$387.30
<input type="radio"/> Select <input checked="" type="radio"/> Waive	United Healthcare POS Select		

Choose "Select" for the plan you want to choose.

2

Click Confirm & Continue

3

Confirm and Continue

Cancel

# Navigating Workday

**Electronic Signature**

**LEGAL NOTICE: Please Read**  
Your Name and Password are considered your "Electronic Signature" and will

- You understand that your benefit elections are legal and binding trans
- You understand that all benefits are contingent upon your enrollment a
- You certify that all dependents added to your coverage are all eligible i
- You agree to any deductions or contributions required under the plan t

I Accept

**Submit** Save for Later Cancel

**Review your elections, accept your electronic signature and submit to finalize your elections**

**Reminder - all changes must be Submitted by Nov 12 at 5 p.m. PT or they will be cancelled.**

# The Power of Choice for your Wellbeing



Support for your Physical & Mental Wellbeing



Behavioral Health coaching support via text 24/7



Help to manage healthcare decisions & issues



Discounts from local and national merchants



Employee Assistance Program (EAP)



Developmental Support for Parents



Online Learning



Thank you!

**Questions?** Open a Global People Services (GPS) ServiceNow ticket via Okta



**GLOBAL PEOPLE SERVICES**  
Helping Navigate the HR Xperience

