

Welcome to your 2020 benefits!

November 2019 | Confidential



2020 Open Enrollment

Open Enrollment for 2020 is November 4-15, 2019

- Enroll or make changes to your benefits in Workday
- All elections take effect on January 1, 2020

During Open Enrollment, you can:

- Make changes to your benefits
- Add or drop dependents from your coverage
- Enroll or re-enroll in a Flexible Spending Account (FSA)

The plan year for
your Nutanix
benefits is

January 1 to
December 31



What's New for 2020



Introducing **Rethink** — our new developmental disability support benefit!

Rethink's award-winning, research-based program provides support to parents raising children with learning or behavior challenges, or developmental disabilities.

Parents receive free, live tele-consultations with behavioral health experts who can answer questions and provide a variety of resources — all at no cost to you!

Common tele-consultation topics:

- Teaching new skills
- Addressing problem behaviors at home
- Troubleshooting lack of progress
- Collaborating with school and other providers

Common support resources:

- Easy-to-follow videos
- Printable materials
- Training



What's New for 2020 (cont.)

Flexible Spending Accounts (FSAs)

- Maximum contribution limit:
 - **Healthcare FSA = \$2,700*** per year
 - **Dependent Care FSA = \$5,000** per year

Commuter Benefit Program (CBP)

- Maximum contribution limit:
 - **Transit Expenses = \$265*** per month
 - **Parking Expenses = \$265*** per month

* As of October 31, 2019, the IRS has not published 2020 maximum amounts. If maximums change, you will have an opportunity to change your election.



Need to Take Action?

YES if you want to ...

- Make any changes to your benefits
- Add or drop dependent coverage
- Participate in an FSA in 2020 (you must re-enroll each year)
- Add or change voluntary (employee-paid) life and AD&D
- Change your STD election from imputed premium or taxable benefit

NO if you don't want to...

- Participate in an FSA in 2020
- Make changes to your benefits or coverage levels



Dependent Eligibility

Eligible dependents include:

- Spouse or domestic partner
- Child(ren) and/or your domestic partner's child(ren), up to age 26
- Unmarried, disabled child(ren) of any age (disability must be before age 26)

Imputed Income for Domestic Partner Coverage

If you cover a domestic partner and his/her child(ren), IRS rules deem the value of this coverage is taxable. This is another type of “imputed income.”



Summary: Employer-Paid Benefits

Benefit	Description	Your Cost
Medical	United Healthcare POS Kaiser Permanente HMO (CA only)	⊘
Dental	Delta Dental PPO	⊘
Vision	VSP Vision	⊘
Life and AD&D	The Hartford Basic Life and AD&D (3X annual base salary)	⊘
Disability	The Hartford Short-Term and Long-Term Disability	⊘
Employee Assistance Program (EAP)	Global EAP through Optum	⊘
Virtual Visits	The doctor will come to you!	⊘
Health Advocate	Assistance and Support Managing Healthcare	⊘
Rethink	New Developmental Disability Support Resource	⊘
Grokker	Wellness Program	⊘
PerkSpot	Employee Discounts	⊘
LinkedIn Learning	On-Demand Learning	⊘



Summary: Employee-Paid Benefits

Benefit	Description
Flexible Spending Accounts (FSAs)	Administered by VitaFlex Healthcare FSA — contribute up to \$2,700* in 2020 Dependent Care FSA — contribute up to \$5,000 in 2020
Voluntary Life and AD&D	Provided by The Hartford Employee coverage Spouse/domestic partner coverage Child(ren) coverage
401(k) — Pre- and Post-Tax Contributions	Managed by Fidelity Contribute up to \$19,000* in 2020 Plus \$6,000* catch-up contribution if you're age 50+
Commuter Benefit Program (CBP)	Administered by VitaFlex Contribute up to \$265* per month for parking and transit
Employee Stock Purchase Program (ESPP)	Administered by E*TRADE

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Medical Plan Options



	UnitedHealthcare POS		Kaiser HMO
	In-Network	Out-of-Network	(CA only)
Annual Deductible (Single Family)	\$0 \$0	\$6,000 \$12,000	\$0
Coinsurance	0% (most services)	40% (most services)	\$0
Annual Out-of-Pocket Maximum (Single Family)	\$0 \$0	\$10,000 \$20,000	\$1,500 \$3,000
Office Visit	\$0 copay	40%	\$20 copay (most PCP & specialist visits)
Preventive Care	\$0	Not covered	\$0
Retail Pharmacy <ul style="list-style-type: none"> • Generic • Preferred Brand • Higher-Cost Brand 	31-day supply: \$0 \$0 \$0 (deductible applies to UHC Rx program)	31-day supply: \$10 copay \$30 copay \$50 copay (deductible applies to UHC Rx program)	30-day supply: \$10 copay \$30 copay \$30 copay



Health Reimbursement Account (HRA)

- Enriches the Kaiser Permanente medical plan
- Funded by Nutanix to cover the cost of copays and coinsurances **payable to Kaiser** — up to the annual out-of-pocket maximum
- Nutanix will contribute the following to your Kaiser HRA in 2020:
 - **Individual = \$1,500**
 - **Family = \$3,000**

When using the Kaiser HRA ...

 You pay **\$0** out of pocket for copays and coinsurance



Dental



	Delta Dental PPO	
	In-Network	Out-of-Network / Delta Premier Dentists*
Annual Deductible (Single Family)	\$0 \$0	\$0 \$0
Annual Benefit Maximum (per calendar year)	\$2,000 per person	\$2,000 per person
Preventive Care	100%	100%
Basic Care	100%	80%
Major Care	80%	50%
Orthodontia	50% — up to \$2,000 per person (lifetime maximum)	50% — up to \$2,000 per person (lifetime maximum)

* Note: Out-of-network and Premier Delta Dental providers may “balance bill” for amounts above what is allowed by the plan.



Vision

	VSP Vision	
	In-Network	Out-of-Network
Eye Exams (per calendar year)	100%	Up to \$45
Corrective Lenses (per calendar year)	100%	Up to \$30
• Single	100%	Up to \$50
• Lined Bifocal	100%	Up to \$65
• Lined Trifocal	100%	Up to \$50
• Progressive		
Frames* (per calendar year)	Up to \$300 + 20% off balance	Up to \$70
Computer Vision Care (employee-only coverage – per calendar year)	Frames: Up to \$100 + 20% off balance Lenses: Single, lined bifocal/trifocal and occupational lenses included	Frames: Up to \$45 Lenses: Up to \$65, based on type
Contact Lenses (in lieu of glasses – per calendar year)	Elective: Up to \$300 Medically Necessary: 100%	Elective: Up to \$105 Medically Necessary: Up to \$210

* Note: The VSP Vision Plan also covers up to \$165 for frames at many Costco locations. Be sure to contact the specific Costco location prior to service, as not all locations are part of the VSP network.



Flexible Spending Accounts (FSAs)

Healthcare FSA

- Use pre-tax dollars to pay for eligible medical, dental and vision expenses
- Contribute up to **\$2,700*** in 2020

Dependent Care FSA

- Use pre-tax dollars to pay for child care, pre-school or adult dependent day care (children up to 13 or adults who are your tax dependents, according to the IRS)
- Contribute up to **\$5,000** per household in 2020

FSAs will continue to be administered by VitaFlex in 2020

* As of October 31, 2019, the IRS has not published 2020 maximum amounts. If maximums change, you will have an opportunity to change your election.



Commuter Benefits Program (CBP)



- Use pre-tax dollars for public transit expenses (e.g., trains, buses, ferries, vanpools) when commuting to and from work (up to **\$265*** per month), and for parking expenses (up to **\$265*** per month)
- Enrollment periods: Open Enrollment is permitted on a continuous basis and can be changed from one pay period to the next as your commuter benefit needs change
- Use your Vita Card for eligible workplace commuting expenses at approved vendors — limited to the available account balance on the card

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Life Insurance and AD&D



Basic Life and AD&D (fully paid by Nutanix)

- Benefit amount is 3X your annual base earnings, up to \$1M

Voluntary Life and AD&D

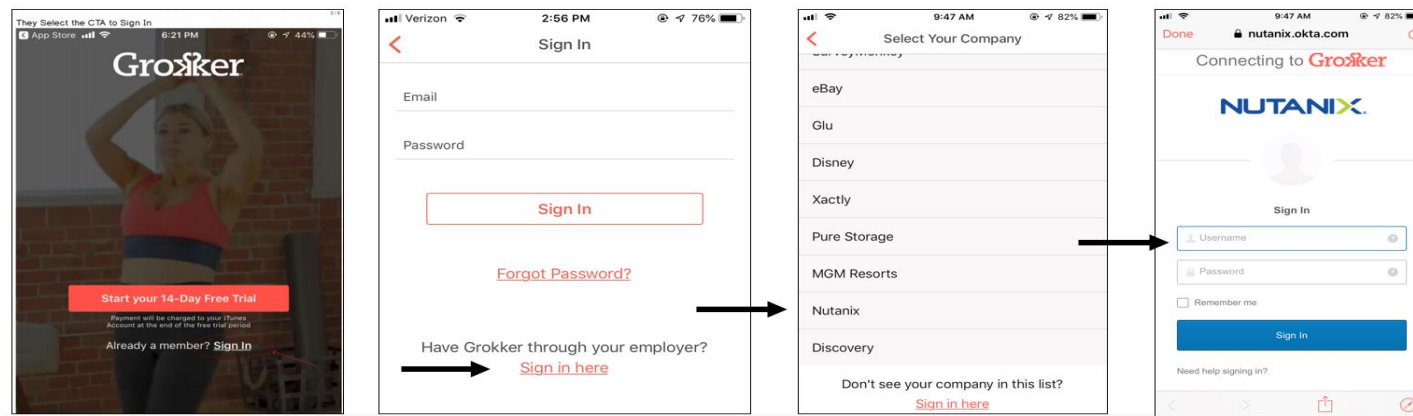
- You can select additional coverage for yourself, your spouse/domestic partner, and/or your child(ren) or your domestic partner's child(ren) — paid through convenient payroll deductions
 - **Employee** = \$10,000 increments — maximum is the lesser of 6X your annual base earnings or \$1M
 - **Spouse/Domestic Partner** = Up to 100% of employee coverage amount in \$5,000 increments — maximum is the 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



Wellbeing at Nutanix



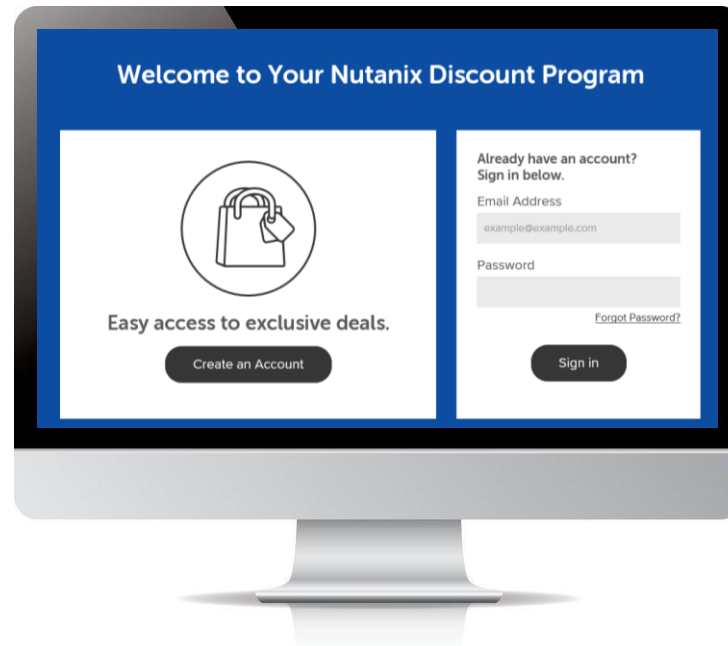
- Wellness on demand
- Access to 4,000+ videos on fitness, nutrition, mindfulness, finance and more!
- Log in via Okta at Grokker.com/Nutanix or the Grokker app (iOS and Android)
- Stream from Roku, Apple TV and Fire TV



PerkSpot



- Access to discounts on a variety of products and services
- Register at <https://nutanix.perkspot.com> using your Nutanix email address



LinkedIn Learning



- Gain new skills and advance your career through LinkedIn's on-demand learning solution
- Choose from 9,000+ video tutorials on business, creative and technology topics
- Access courses on your schedule and learn from industry leaders, all in one place — available from any desktop or mobile device





How to Enroll

Be sure to enroll by Friday, November 15, 2019, at 5 p.m. PT

Follow the steps below to complete your 2020 benefit elections in Workday:

- Log in to Workday at <https://nutanix.okta.com>
- Go to your inbox and select **Open Enrollment Change: [Your Name] 1/1/2020**
- Make any necessary changes to your benefits
- Click **Submit** after reviewing your benefit elections — and you're done!

A few reminders:

- You must actively enroll in the Healthcare FSA and Dependent Care FSA every year you want to participate!
- All benefit elections take effect on January 1, 2020



Important Reminder

Open Enrollment is your once-a-year opportunity to change your benefits or add/drop dependent coverage

You can change your benefit elections during the year if you have a qualifying life event, such as:

- Marriage or divorce/legal separation
- Birth or adoption of a child
- Loss of coverage through spouse/domestic partner
- Reduced hours
- Moved to an area not covered
- Death of spouse/domestic partner or other eligible dependent
- Child no longer qualifies as a dependent (age 26 or older)

You have 30 days from the life event to make changes to your benefits



Benefit Resources

Nutanix Benefits Portal:

www.nutanixbenefits.com

- Select **Enrollment** from the navigation menu in the top right
- Review the **2020 Benefits Decision Guide**
- Access SPDs, SBCs and other important plan documents

Medical Provider Websites:

- **UnitedHealthcare:** www.myuhc.com
- **Kaiser Permanente:** www.kp.org

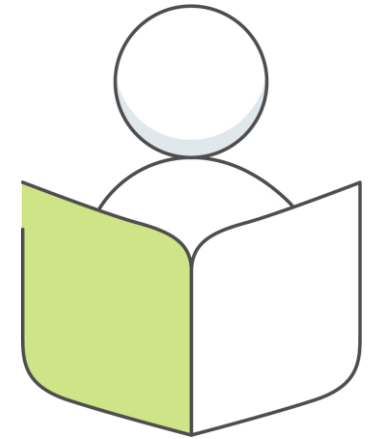
Intranet: Access Simpplr via Okta

Slack Channel: #benefits-us

Email: hr@nutanix.com

Apps:

- **UnitedHealthcare:** Health4Me
- **Kaiser Permanente:** KP Mobile
- **Delta Dental:** Delta Dental Mobile
- **Fidelity Investments:** Netbenefits
- **VSP:** Vision Care on the Go
- **VitaFlex:** VitaFlex Mobile



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Thank you!