

Welcome to your 2020 benefits!

December 2019 | Confidential



Eligibility Requirements

Benefit Plan Year: January 1 – December 31

Annual Open Enrollment: Every Fall – Effective January 1

Full Time Employees

- Benefits Effective: Date of Hire
- Available to all regular full-time employees working at least 30 hours per week

Interns, Returnships, Apprenticeships and Part-Time Employees

- Benefits Effective: 1st of month following 60 days
- Health Plan: United Healthcare POS
- Available to all part-time employees working 20-29 hours per week, Interns, Returnships & Apprenticeships



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)

Enroll yourself and eligible dependents

- Submit within 30 days from your date of hire
- Enroll online; the enrollment action will be in your Workday inbox

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.”



How to Enroll



Follow the steps below to complete your 2020 benefit elections in Workday within 30 days of your date of hire:

- Log in to Workday at <https://nutanix.okta.com>
- Go to your inbox and select **New Hire Benefit Enrollment – “Complete Benefit Enrollment: [Your Title – You Name]”**
- Complete your benefit elections
- Click **Submit** after reviewing your benefit elections — and you’re done!



Mid-Year Changes

You can change your benefit elections if you have a qualifying life event

- Marriage or Divorce
- Birth or adoption of a child
- Spousal/Domestic Partner loss of Coverage
- Reduced Hours
- Moved out of area not covered
- Death or spouse or other eligible dependent
- Child(ren) no longer qualifies as dependent (age 26 or older)

You have 30 days from the qualifying event to make changes to your benefit elections



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 \$2,750 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 \$19,500 in 2020 Plus \$6,500 catch-up contribution if you're age 50+
Commuter Benefit Program (CBP)	Administered by VitaFlex Contribute up to \$270 per month for parking and transit
Employee Stock Purchase Program (ESPP)	Administered by E*TRADE



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



Virtual Visits



With virtual visits, the healthcare provider comes to you – as long as you have a computer, an internet connection and a webcam!

United Healthcare

- Get treatment for a range of non-emergency medical conditions (including behavioral health services)
- Get prescriptions*
- No appointment necessary
- Log into www.myuhc.com for more information

*Note: not all states allow telemedicine, and not all states allow for medicines to be prescribed through this service

Kaiser

- Get treatment for a range of non-emergency medical conditions
- Save travel expense and time
- Visit <http://kp.org/mydoctor/videovisits>



Health Advocate

The logo for Health Advocate, featuring the words "Health Advocate" in white text on a red square background.

| 11

Health Advocate is available to all benefit-eligible Nutanix employees

- Telephone resource that provides personalized support for a range of healthcare issues
- Find doctors and specialist in your area
- Schedule appointments
- Resolve claims issues
- Learn about Medicare
- Visit www.healthadvocate.com/members



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)		
• Single	100%	Up to \$30
• Lined Bifocal	100%	Up to \$50
• Lined Trifocal	100%	Up to \$65
• Progressive	100%	Up to \$50
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.



In-Network Versus Accepts Insurance

Did you know?

For Benefits and coverage, there is a difference between "we accept your insurance" and "it's in-network"

Just because a provider "accepts your insurance", does not mean it will be billed as In-Network



Flexible Spending Accounts (FSAs)

Healthcare FSA

- Use pre-tax dollars to pay for eligible medical, dental and vision expenses
- Contribute up to **\$2,750** 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



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 **\$270** per month), and for parking expenses (up to **\$270** 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



Global Employee Assistance Program (EAP)

- 24/7 telephone counseling
- Face-to-face counseling – up to 6 sessions per issue
- Independent legal and financial advice, delivered by experts
- Specialist advice/general information: benefits, health care, social services, child and dependent care, pre-travel advice and identity theft support
- Dedicated helpline for managers
- 24/7 lifestyle advice and support



Our 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



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



Disability



Disability

- Short-term and long-term disability insurance is paid by Nutanix
- Benefit provided: Up to 60% of base salary

Short-Term Disability

- You have the option to decide when you pay taxes on the benefit

Nutanix pays your STD premium...	So, by law, any STD benefits are...	And your current tax situation is...
1. PREMIUM <u>NOT</u> IMPUTED (benefit is taxed)	Taxed as income when/if you receive the benefit	Not affected
2. PREMIUM IMPUTED (benefit is tax free)	Not taxable income when/if you receive the benefit	Affected The value of the premium is "imputed income" which you pay taxes on (increases your taxable income reported on your W2)



Disability Example

STD Imputed Income Example

2019 STD Imputed Income Tax Estimation Tool

Your base annual salary: Enter your base annual salary here

Your base weekly salary:

60% of base weekly salary:

Monthly STD premium:

Your estimated tax rate: Enter your estimated tax rate here

Estimated taxes you will pay per month:

Estimated taxes you will pay per year:



Total additional taxes for a year





Disability and LOA

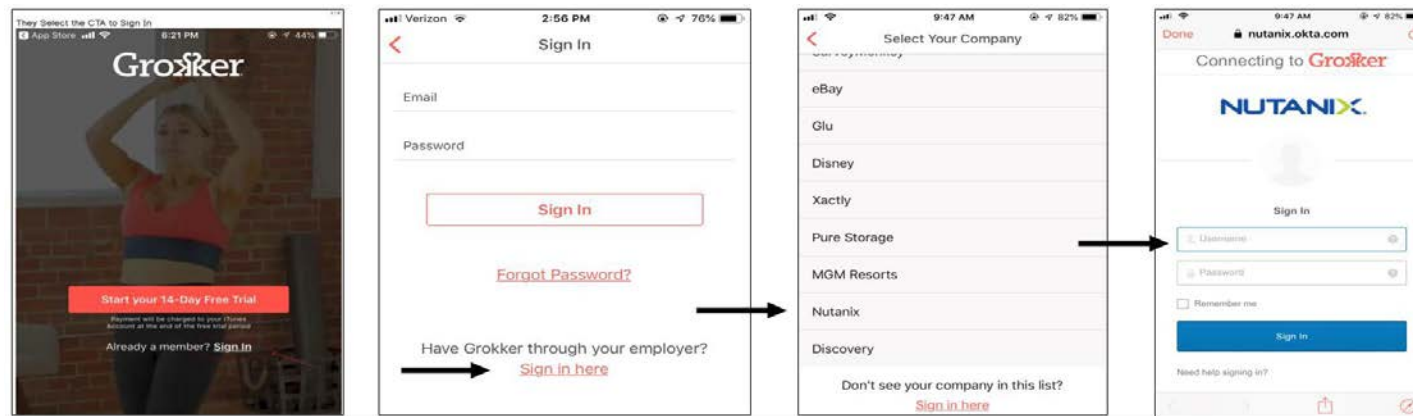
Applying for Disability and Leave of Absence (LOA)

- Formal Leave required if you are out of the office for more than 5 business days due to an illness, illness of a family member, birth, adoption or foster care placement of a child
- Notify your manager and the Benefits Team (LOA@nutanix.com) of your need to take a LOA 30 days prior to the start date of the leave, or as soon as possible
- Disability Benefits can be found on the Nutanix Benefits site (www.nutanixbenefits.com) under the “Money” topic in the menu



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



401(k) Plan



- Traditional 401(k) – pre-tax contributions
- Roth 401(k) – post-tax contributions
- You may invest up to the IRS maximum each year: \$19,500 for 2020
- If you are age 50 or older, you are eligible to make “catch-up contributions (up to \$6,500 for 2020)
- Deductions are made on most income earnings (e.g. base pay, over-time, commission and bonus)
- Enrollment, investment selections and/o changes may be made online as often as you like at www.401k.com
- You can make enrollment, investment selections and/or changes approximately 1.5 weeks after you start



401(k) Plan (cont.)



- Fulltime & Part-time Employees: approximately 45 days after your first day with Nutanix, you will be auto-enrolled into the Fidelity 401(k) plan at 2%
- If you worked for two or more employers in 2020, it is possible that you may contribute more than the \$19,500 (or \$26,000 with catch-up contributions for those 50 years old and over) allowed
- Review your pay slips or 401(k) statements from each former employer(s) to determine how much you have contributed to their 401(k) plan(s) in the 2020 tax year
- Email payroll@Nutanix.com with the exact dollar amount that you have already contributed (both pre-tax deferrals and ROTH if applicable) to other employer's plan(s) so we can enter the amount and help prevent you from over-contributing



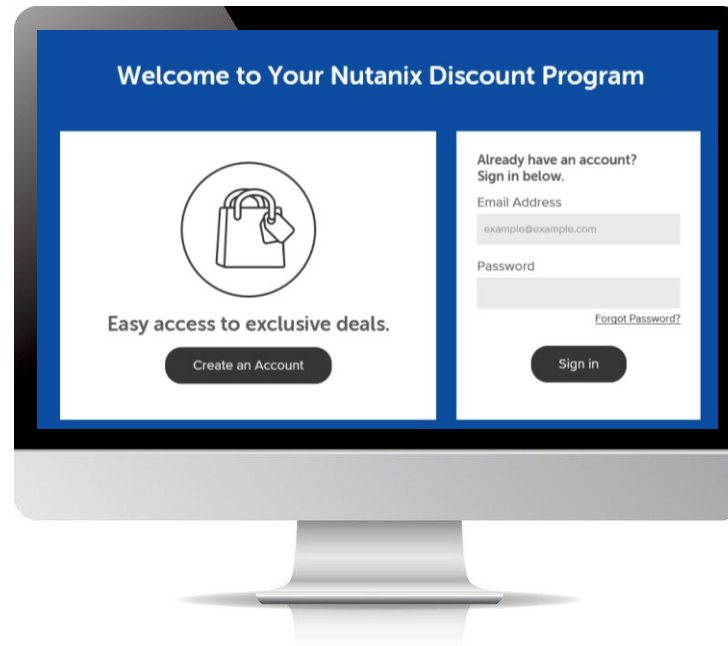
Employee Stock Purchase Plan (ESPP)



- Enrollment Periods: March and September
- Contribute up to 15% of eligible compensation to purchase NTNX shares
- Purchase up to 1,000 shares in each 6-month purchase period and \$25,000 worth of shares per calendar year in which an offer is outstanding
- The purchase price is the lesser of:
 - 85 of the fair market value of our shares on the first trading day of the offering period or,
 - 85% of the fair market value of our shares in the last day of the applicable purchase period
- For stock related inquiries, please email stocks@nutanix.com



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



Reminder: Pay Dates

- Pay dates are the 15th and the last day of the month
 - Pay periods are the 1st through the 15th and the 16th through month end
- Should a regular payday fall on a holiday, employees will be paid the preceding workday
- Holiday Pay:
 - A “day” of holiday pay is equivalent to your normal daily rate of pay, based on the regular schedule
- Pay slips are viewable in Workday
- Payroll questions? Email Payroll at payroll@nutanix.com



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

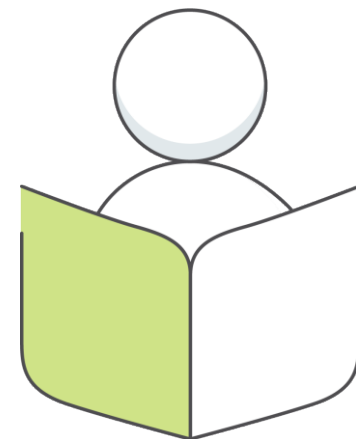
Intranet: Access Simpplr via Okta

Slack Channel: #benefits-us

Email/ServiceNow: hr@nutanix.com

Apps:

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



The Nutanix logo, consisting of the word "NUTANIX" in a bold, white, sans-serif font, followed by a small "TM" trademark symbol. The logo is centered horizontally and positioned above the "Thank you!" text. The background is a blue-to-green gradient with large, semi-transparent, stylized "X" shapes.

Thank you!