

# Go Get It

**Benefits Open Enrollment: November 4–18, 2024**



**NUTANIX**

# Own Your Benefits in 2025

Nutanix remains committed to providing a rich and ever-evolving benefits package that supports your well-being—physically and mentally—both at work and at home, now and into retirement. While U.S. healthcare costs continue to rise across the industry, including for Nutanix, we will not pass these increases on to you. We remain dedicated to offering competitive benefits portfolio that positions us as a top employer.

Your benefits are like keys. They can open doors, but only if you're willing to explore what's inside. [See for yourself.](#)



If you can believe it, this just scratches the surface. [Explore all your Nutanix benefits.](#)

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# Now Is the Time To Act



## Open Enrollment: Monday, November 4– Monday, November 18, 2024

**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 Monday, November 18 at 5:00 p.m. PT.** The choices you make will be locked in for all of 2025 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 office hours** with the Nutanix benefits team, UHC, HealthEquity, Crossover, and other vendors.
  - ▶ Visit the **2025 Virtual Benefits Fair**.
  - ▶ 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, November 4, 2024.** Log in to [Workday](#) and click on **Open Enrollment Change: "Your Name" 1/1/2025**.
  - ▶ **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 2025.
- ❑ Click **Submit** to complete your benefit elections.
- ❑ **Visit [Fidelity](#) to update your 401(k) plan contributions** and take advantage of the full (and newly increased) Nutanix match in 2025.

## 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 will be based on your current coverage.
- You'll have the same benefits you have now, except for Health Care, Limited Purpose, and/or Dependent Care Flexible Spending Accounts. **You must reenroll in FSAs each year to participate.**
- Your life insurance beneficiaries may not be current.

**All benefits elections for 2025 are final when Open Enrollment ends at 5:00 p.m. PT on Monday, November 18, with no 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, 2026.



# New in 2025



## Get Healthy

Employee premiums and how much you'll pay for 2025

A smart new approval process for certain medications

Updates to UHC medical coverage

**Coming in early 2025:** Expert Medical Opinion services to support you in the event of a critical illness or diagnosis.

## Get Wealthy

An enhanced 401(k) plan

Updated annual limits for tax-advantaged accounts

## Get Living

Updated wellbeing offerings



**Get Healthy**





# 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 rich and affordable medical plan option available with prescription drug coverage included.

All three plans cover 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 2025

- Nutanix's costs to provide you with health benefits has increased. We're helping you limit or eliminate your exposure to those costs.
  - ▶ As we shared earlier this year, premiums for your own coverage under any plan and coverage level will be \$1,000 for 2025. However, Nutanix is providing wellbeing credits to offset 50% of that premium, bringing the annual net cost to \$500.
  - ▶ Employees who participated in BeWell activities before September 30, 2024, earned wellbeing credits to further offset the premium up to 100%.
  - ▶ The cost to cover dependents for all medical plans will remain the same. Despite the increase in health care costs, Nutanix isn't passing a penny of that cost on to you.
- UHC CDHP and POS plan participants will receive individualized guidance through our new Cancer Support Program if facing a cancer diagnosis.
- Aligning with IRS requirements, in- and out-of-network deductibles and out-of-pocket maximums for the UHC CDHP with HSA plan will increase. Deductibles for in-network care will be \$1,650 for employee-only coverage and \$3,300 for family coverage. Out-of-pocket maximums for in-network care will increase to \$3,300 for employee-only coverage and \$6,600 for family coverage.

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



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## UHC CDHP with HSA

**CDHP stands for “consumer-directed health plan.” This plan**, administered by UnitedHealthcare, has a high deductible and low premiums to cover dependents. Once you’ve met the deductible, the plan will start to share costs with you. Enrolling in this plan also gives you access to **Crossover**, a high-quality, low-cost concierge clinic with locations around the U.S. and virtual appointments available.

**Don’t let a high deductible intimidate you.** The UHC CDHP with HSA comes with a powerful savings tool that could be a big financial benefit to you and your family: a Health Savings Account (HSA).

**If you enroll in this plan, Nutanix adds money to your HSA in January.** You’ll receive \$825 if you’re only covering yourself, or \$1,650 if you’re also covering dependents. This amounts to 50% of your deductible. You can also contribute pretax dollars to save even more.

### This might be the plan for you if:

- You want to contribute to an HSA and reduce your taxable income while building up savings to use now or when you retire—all while getting extra money from Nutanix.
- You want access to Crossover clinics.
- You’re covering dependents *and* you want the plan with the lowest premiums.
- You visit the doctor for your annual physical and don’t have many ongoing needs.

### Consider a different plan if:

- You visit doctors frequently.
- You’re concerned about covering a significant medical expense early in the year.
- You’re covered by another medical plan that’s not an HDHP, or you can be claimed as a dependent on someone else’s tax return.
- You’re enrolled in or covered by a Health Care FSA or HRA, including one provided by your spouse’s or partner’s employer.
- You’re currently enrolled in Medicare.
- You’re currently covered by Veterans Affairs medical services (or you’ve used it in the past three months).

## UHC POS Plan

The UHC POS Plan, administered by UnitedHealthcare, is a “point of service” plan. Although **this plan** has the highest premiums to cover dependents, in-network services are covered at 100% with no deductible. That makes the UHC POS Plan a great option if you have frequent medical needs. Out-of-network care is covered, but you’ll pay 40% of the cost for most services after a deductible.

The UHC POS Plan allows you to enroll in a **Healthcare Flexible Spending Account (FSA)** and set aside pretax dollars to spend on expected eligible medical, prescription drug, dental, and vision expenses.

### This might be the plan for you if:

- You visit doctors frequently.
- You don’t mind paying higher premiums for dependent coverage compared to the CDHP plan in exchange for lower (or zero) costs when you receive care.
- You receive most, or all, of your care from in-network providers.
- You or a dependent needs applied behavioral therapy (\$0 copay).

### Consider a different plan if:

- You typically visit the doctor for an annual physical and don’t have many ongoing needs.
- You’re covered by a high deductible health plan (HDHP) with a spouse or partner.
- You want to contribute to a health savings account (HSA).



## Kaiser Permanente HMO

Available only to full-time, regular employees in California, the **Kaiser Permanente HMO** takes a managed approach to your care. You must designate a Kaiser doctor as your primary care physician (PCP). For specialist appointments, your PCP will refer you to another doctor in the Kaiser network. All your health care needs are coordinated between your team of Kaiser doctors.

The Kaiser Permanente HMO doesn't have a deductible. When you visit Kaiser doctors and facilities, you'll share costs with the plan via a small copay. **This plan doesn't cover out-of-network care except during medical emergencies.**

When you enroll in the Kaiser Permanente HMO, you'll also receive a **Health Reimbursement Account (HRA)** to cover your out-of-pocket costs. Nutanix funds your HRA with \$1,500 if you're enrolled in employee-only coverage and \$3,000 if you also cover dependents. This amount is equal to your annual out-of-pocket maximum. The account is owned by Nutanix and doesn't roll over to the next year.

### This might be the plan for you if:

- You don't need the flexibility to visit out-of-network doctors.
- You don't mind paying higher premiums in exchange for having your out-of-pocket health care 100% funded by Nutanix's HRA contribution.
- You visit doctors frequently or somewhat frequently.
- You want to establish a strong relationship with a primary care provider.

### Consider a different plan if:

- You need to cover a spouse, domestic partner, or dependent child under age 26 who lives in a state without Kaiser providers.
- You want the flexibility to visit out-of-network doctors.
- You visit doctors infrequently.
- You're covered by a high deductible health plan (HDHP) with a spouse or partner.

# What You'll Pay

Your medical plan premiums are deducted from your biweekly paycheck. The table below shows how much each plan will cost you per pay period. It doesn't include the \$500 in wellbeing credits that Nutanix will provide you for 2025, nor any wellbeing credits you earned for participating in BeWell activities prior to September 30, 2024.

Coverage level	UHC CDHP HSA	UHC POS	Kaiser HMO
Only you	\$38.46	\$38.46	\$38.46
You + spouse or domestic partner	\$93.46	\$173.46	\$133.46
You + children	\$68.46	\$113.46	\$93.46
You + spouse/domestic partner + children	\$118.46	\$238.46	\$178.46



# How Your Medical Plans Compare

	UHC CDHP with HSA	UHC POS	Kaiser HMO (CA only)
<b>PAYCHECK DEDUCTIONS (PER BIWEEKLY PAY PERIOD)</b>			
<b>Employee</b>	\$38.46	\$38.46	\$38.46
<b>Employee + Spouse</b>	\$93.46	\$173.46	\$133.46
<b>Employee + Children</b>	\$68.46	\$113.46	\$93.46
<b>Employee + Family</b>	\$118.46	\$238.46	\$178.46
<b>PLAN FEATURES</b>			
	<b>Employee Pays</b>	<b>Employee Pays</b>	<b>Employee Pays</b>
<b>HSA / HRA contributions</b>	<b>Nutanix HSA contributions for 2024:</b> Annual: \$825 Individual/\$1,650 Family <b>Contribution Maximums:</b> \$4,300 Individual/\$8,550 Family	N/A	<b>Nutanix HRA Contributions:</b> \$1,500 Individual/\$3,000 Family <b>Employee Contributions:</b> N/A
<b>Annual Deductible</b>	\$1,650 Individual / \$3,300 Family	\$0 Individual / \$0 Family	\$0 Individual / \$0 Family
<b>Annual Out-of-Pocket (OOP) Maximum</b>	\$3,300 Individual / \$6,600 Family	\$0 Individual / \$0 Family	\$1,500 Individual / \$3,000 Family
<b>MEDICAL SERVICES</b>			
	<b>Employee Pays</b>	<b>Employee Pays</b>	<b>Employee Pays</b>
<b>Preventive Care Services</b> (includes routine checkups, vaccines, tests, and screenings)	\$0	\$0	\$0
<b>Virtual Care</b>	10%*	\$0	\$0
<b>Doctor or Specialist Visit</b>	10%*	\$0	\$20 copay for most visits
<b>X-ray/Lab/Imaging</b>	10%*	\$0	X-ray/Lab: \$10 copay / Imaging: \$50 copay
<b>Inpatient Hospital/Surgery</b>	10%*	\$0	\$250 copay per admission
<b>Urgent Care</b>	10%*	\$0	\$20 copay per visit
<b>Emergency Room</b>	10%*	\$0	\$50 copay per visit
<b>Ambulance</b>	10%*	\$0	\$100 per trip
<b>BEHAVIORAL HEALTH &amp; SUBSTANCE ABUSE</b>			
	<b>Employee Pays</b>	<b>Employee Pays</b>	<b>Employee Pays</b>
<b>Virtual Behavioral Health</b>	10%*	\$0	\$20 copay for most visits
<b>Doctor or Specialist Visit</b>	10%*	\$0	\$20 copay for most visits
<b>Outpatient Care</b>	10%*	\$0	\$100 copay per visit for outpatient surgery
<b>Inpatient Care</b>	10%*	\$0	\$250 copay per admission
<b>OTHER SERVICES</b>			
	<b>Employee Pays</b>	<b>Employee Pays</b>	<b>Employee Pays</b>
<b>Applied Behavioral Analysis (ABA) Therapy</b>	10%*	\$0	\$0
<b>Chiropractic Care</b>	10%*—Limit of 24 visits per year	\$0—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 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 come with comprehensive **prescription drug coverage**. Both the UnitedHealthcare Consumer Driven Health Plan (CDHP) and Point of Service (POS) plans use pharmacies in the Express Scripts network. The Kaiser HMO plan only uses Kaiser pharmacies.

## New for 2025

Starting April 1, 2025, Nutanix will introduce an approval process for certain medications. You and your doctor will decide on your treatment plan together within these clinical guidelines. This change does not limit access to medication for any conditions and will not impact the cost-share structure in place today.

**What's changing and why?** We're updating prescription drug usage guidelines for the UHC POS and CDHP plans to align with clinical guidelines. The Kaiser HMO plan already has these guidelines in place. UHC plans will now follow the same clinical guidance. Some medications will require review and approval to ensure that you're getting the safest treatment. This type of review and approval process is standard for prescription drug plans.

**How will I know if my medication is affected? If it is affected, what happens?** Medication lists change every year due to new treatment options. We expect to share a list of affected medications in December. Soon after, you'll receive a letter from Express Scripts confirming which, if any, of your medications require action, and what steps you and your doctor should take. You and your doctor may need to provide additional information to Express Scripts.

**What will happen between now and April 1?** You'll continue to receive timely information through updates, webinars, and support resources. If your medication is affected, you'll receive a letter by February 1 and another letter in early March. This will give you plenty of time to discuss the next steps with your doctor.

**What can I do now?** You don't need to do anything. We're sharing this update early so you can prepare. For example, as you schedule upcoming doctor visits (like your annual physical), consider discussing your medications with your provider.

	UHC CDHP with HSA	UHC POS	Kaiser HMO (CA only)
PHARMACY	Employee Pays*	Employee Pays	Employee Pays*
<b>Provider Network</b>	Express Scripts	Express Scripts	Kaiser Permanente
<b>Tier 1</b> (generics and some brand names)	10% for retail and mail-order**	Retail: \$0** Mail-order: \$0**	Retail: \$10 per 30-day fill Mail-order: \$20 per 100-day supply
<b>Tier 2</b> (preferred brand names)	10% for retail and mail-order**	Retail: \$0** Mail-order: \$0**	Retail: \$30 per 30-day fill Mail-order: \$60 per 100-day supply
<b>Tier 3</b> (higher-cost non-preferred brand names and select generics)	10% for retail and mail-order**	Retail: \$0** Mail-order: \$0**	

\* 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 [UnitedHealthcare list of medications](#) and the [Kaiser list](#).



# Dental Plan

To maintain your oral health, you can enroll in dental coverage through Delta Dental. The **Delta Dental PPO** plan pays up to 100% of preventive visits at in-network doctors and a maximum of \$2,000 per person each year with no deductible. Separately, the plan also covers orthodontia for children and adults up to a maximum of \$2,000 per person per lifetime.

You can visit any dentist for care. However, you'll receive the most bang for your buck when you're treated by dentists in the Delta Dental PPO network.

Service	PPO network coverage
Deductible	\$0
Annual maximum benefit	\$2,000 per person
Preventive care	You pay \$0 (doesn't apply to annual max)
Basic services	You pay \$0
Major services	You pay 20%
Orthodontia	You pay 50% (Plan pays up to \$2,000 per person per lifetime)





# 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 (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

## What You'll Pay

Like medical premiums, dental and vision premiums are 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
Only you	\$2	\$1
You + spouse or domestic partner	\$3	\$2
You + children	\$3	\$2
You + spouse/domestic partner + children	\$5	\$3

# Get Wealthy



# 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 \$6,000 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 \$6,000 to your 401(k) next year.

## New for 2025

- **An additional \$1,000 in 401(k) matching contributions.** We upped the annual maximum Nutanix match from \$2,000 to \$3,000. Don't miss out on free money!
- **A way to start saving for retirement earlier if student debt is making it difficult.** The 401(k) Student Debt Retirement Benefit Program allows you to apply student loan repayments to score the full Nutanix 401(k) match. Nutanix treats your student loan payments like a retirement contribution and provides a match to your retirement account at the end of the plan year.
- **The after-tax in-plan Roth conversion plan (a.k.a. mega backdoor) aligns with IRS limits.** You'll pay income tax now on your contributions, but those contributions—and any investment gains over time—will be tax-free when you retire. We recommend that you chat with a financial advisor first.
- **Auto-portability for 401(k) balances of \$7,000 or less from a prior employer in the auto-portability program.** Transfer those funds automatically to the Nutanix 401(k) plan with no hassle.

## 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 for 2025	\$23,500	\$69,000	If age 50+: \$7,500 If age 60-63: \$11,250

# 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.

## New for 2025

- **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: \$825 if you're enrolled in employee-only coverage or \$1,650 if you're covering dependents.
- **The IRS annual contribution limit is increasing.** Together, you and Nutanix can contribute a total of \$4,300 for employee-only coverage or \$8,550 if you're covering dependents.
- **The new annual maximum contribution for Health Care and Limited Purpose FSAs is \$3,200.** The Dependent Care FSA limit remains unchanged at \$5,000.

**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 CHDP with HSA medical plan, Nutanix adds money to your HSA when you enroll, and in January for the new plan year in 2025 you'll see \$825 if you're enrolled in employee-only coverage or \$1,650 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:

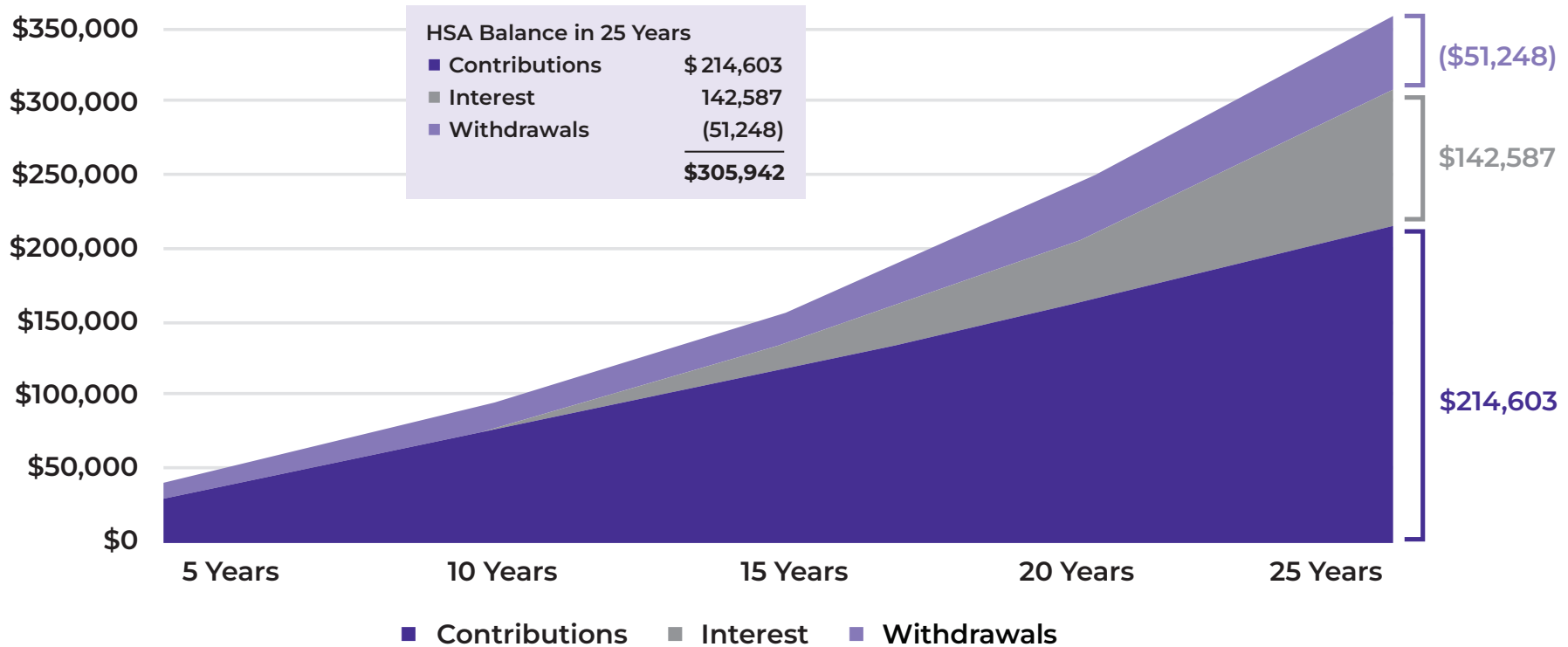
Coverage level	Individual coverage	Family coverage
<b>Nutanix contribution</b>	\$825	\$1,650
<b>Your maximum contribution</b>	\$3,475**	\$6,900**
<b>IRS annual contribution limit*</b>	\$4,300**	\$8,550**

\* 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 2025.

# 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
<b>Eligibility</b>	Enrolled in the UHC POS plan or Kaiser HMO plan	Enrolled in the UHC CDHP with HSA plan	All full-time employees
<b>Annual maximum contribution</b>	\$3,200	\$3,200	\$2,500 if married and filing separately; \$5,000 if married and filing jointly
<b>Eligible expenses</b>	Qualified medical, prescription drug, dental, and vision expenses	Qualified prescription drug, dental, and vision expenses; medical expenses eligible after meeting deductible	Covered child and elder care expenses
<b>Deadline to submit 2024 claims</b>	March 31, 2025	March 31, 2025	March 31, 2025
<b>Funds expire?</b>	Yes	Yes	Yes

## Health Reimbursement Account (HRA)

Available only to California employees who enroll in the Kaiser Permanente HMO medical plan, the **Health Reimbursement Account (HRA)** allows you to use Nutanix funds to cover eligible medical and prescription drug expenses incurred with Kaiser.

You cannot contribute to your HRA—only Nutanix can. In January, Nutanix deposits a \$1,500 contribution to your HRA if you're enrolled in employee-only coverage or a \$3,000 contribution if you're also covering dependents.

# 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.

You have Basic and Voluntary coverage available to you.

## Basic Life and AD&D

Nutanix automatically provides this coverage at no cost to you with no requirement to enroll. In the event of your death, your beneficiary—the recipient of your 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 that 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
<b>You</b>	Up to six times your annual base salary or \$1,000,000, whichever is less (\$10,000 increments)	Life insurance: New enrollments, an increase of more than \$50,000, or coverage over \$500,000 AD&D: Doesn't apply
<b>Your spouse or domestic partner</b>	Up to your Basic plus Voluntary coverage amounts or \$500,000, whichever is less (\$5,000 increments)	Life insurance: Any increase in coverage AD&D: Doesn't apply
<b>Your child</b>	Up to \$20,000 (\$2,000 increments)	Doesn't apply





# Get Living



# BeWell at Nutanix

BeWell is a suite of programs helping you reach your full physical, mental, and financial potential. Working out, eating healthy, and sleeping well gives you the energy you need to live a full and productive life.

Through BeWell at Nutanix, you can achieve:

- **Physical wellbeing** by exercising and staying on top of routine preventive care.
- **Emotional wellbeing** by taking a moment for a quick breather or talking with a licensed professional when you're experiencing stress.
- **Financial wellbeing** by planning out your goals and talking with a financial advisor as needed.

## New for 2025

- Through **Headspace Care**, you and your covered dependents age 18+ have expanded access to mindfulness and meditation content on the Headspace Care app.
- **Meditate whenever and wherever you need a mental reset.** Enrollees in a UHC medical plan can access a 100%-paid subscription to the Calm app. Kaiser members already have access.



## 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.

**Offset your medical plan premiums in 2026** by engaging in healthy activities in 2025. By participating in BeWell and taking small steps to improve your physical, mental, and financial health, you can offset the annual cost of your medical premiums in 2026—even to \$0.

Plus, as you progress through the levels you can earn Excellence rewards.

Getting your flu shot, taking a yoga class, or even mowing the yard in 2025 can earn you wellbeing credits for 2026. By engaging in BeWell in 2025 and reaching each level, you can earn both rewards and wellbeing credits, which can reduce or eliminate your own medical plan premiums in 2026.

### FYI

- As we shared earlier in the year, access to Grokker will end on December 31, 2024.
- Virgin Pulse, the engine behind our BeWell program, is rebranding to Personify in 2025. You'll still have access to the same great wellbeing programs.

## 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 people 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.

# Resources to Go Get It



## Personalized Enrollment Support

Talk through your unique needs with **MyAdvocate** to discuss benefit options which best suit you in 2025.

## Open Enrollment Events

**Join a webinar** to hear more about 2025 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 6, from 10:30 a.m. to 2:30 p.m. PT.

**If you live elsewhere:** **Check out the Virtual Benefits Fair.**

## Still Need Help?

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