



# 2020 Benefits Guide

**The choice is yours.**

benefits for a healthy life  
Your 2020 benefit choices



Informatica™

## Welcome to Informatica benefits

Informatica is committed to helping you and your family enjoy the best possible health and wellbeing options. That's why we offer you a comprehensive, highly competitive benefits package, with the flexibility to make the choices that best meet your needs.

In this guide, you'll learn about your health plan options and other important benefits. Use this information, along with other helpful resources available on [www.informaticabenefits.com](http://www.informaticabenefits.com), to choose the coverage that's right for you and your family. Then be sure to enroll by the enrollment deadline to make the most of your benefits in 2020. **If you are a new employee, you must enroll no later than 31 days from your date of hire.**



## Inside this guide

### Health

Medical .....	2
A closer look at the Aetna Saver Plan and Aetna PPO Plan .....	3
Supplemental Medical .....	3
How the Health Savings Account (HSA) works .....	4
Compare medical plans .....	5
Prescriptions .....	6
Medical and prescription drug plan costs .....	7
Aetna Nurse Care Manager .....	7
Dental .....	8
Vision .....	8
Flexible Spending Accounts (FSAs) .....	9

### Financial security

401(k) savings plan .....	10
Life and AD&D insurance .....	11
Travel assistance and insurance program .....	12
Disability insurance .....	12

### Additional benefits

Guidance Resources (EAP) .....	13
Health Advocate .....	13
Informatica Wellbeing .....	13
Time away from work .....	13
Tuition Reimbursement .....	13
Adoption Assistance .....	13
TicketsatWork .....	13
Fond .....	13

### Voluntary plans

LegalZoom LifePlan .....	14
Auto and home insurance .....	14
Pet insurance .....	14

### 2020 paycheck deductions

Your share of the cost .....	15
------------------------------	----

### Choose and enroll

How to enroll .....	16
---------------------	----

## Eligibility

You are eligible for benefits if you work at least 24 hours per week. Eligibility for benefits starts on your date of hire and benefits are effective on the first day of work. **If you are a new employee, you must enroll no later than 31 days from your date of hire.**

You can also enroll your eligible dependents in Informatica's benefits programs. Eligible dependents include:

- Your legal spouse
- Your qualified domestic partner
- Your children up to age 26 (including stepchildren, adopted children, children placed with you for adoption, children for whom you are a legal guardian, and children of your qualified domestic partner).

## Important reminders

- New employees: Enroll no later than 31 days from your date of hire. The sooner you enroll, the better. Delaying enrollment will mean retroactive payroll deductions for your elected benefits, as well as a potential delay in receiving your plan ID cards to access services. If you do not enroll, you will not be eligible to enroll for benefits until the next annual Open Enrollment (unless you experience a qualifying life event).
- Open Enrollment: Enroll before the enrollment deadline. If you do not make changes to your coverage within the enrollment time period, you may not be enrolled in the best coverage for you and your family. You must also enroll in a savings account every year if you wish to participate in 2020; these elections do not carry forward from year to year.
- After your enrollment opportunity ends, you will not be able to make changes to your benefits during the calendar year, unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects your benefits eligibility.
- You can go to our Informatica Benefits website at [www.informaticabenefits.com](http://www.informaticabenefits.com) for contact information and benefit details for all our plans. The Benefits Team can also be reached by emailing [HRBenefitsUS@informatica.com](mailto:HRBenefitsUS@informatica.com).

## Meet "ALEX®"—your personal online benefits advisor

Not sure what benefits are right for you? Get a little help from your benefits advisor, ALEX. ALEX is an online tool that can provide you with an overview of your Informatica benefit options and guide you through your enrollment decisions, based on your answers to some simple questions. Interactive and fun, ALEX is ready to help—anytime and anywhere, as long as you have an internet connection. You can find ALEX at <https://www.myalex.com/informatica/2020>.



The Health section of this guide provides an overview of your medical plan options. You can find detailed information about each plan, including a breakdown of costs, in each plan's 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 [www.informaticabenefits.com/Resources](http://www.informaticabenefits.com/Resources).

# Health

Nothing is more important than your overall health and wellbeing. That's why our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

## Medical

Informatica offers a choice of medical insurance so you can select the coverage that's best for you and your family. You can choose from the following options:

- Aetna Saver Plan, a consumer directed health plan that provides coverage for in- and out-of-network care and comes with the option of a Health Savings Account (HSA). This plan is available nationwide.

- Aetna PPO Plan, a preferred provider organization that provides coverage for in- and out-of-network care. This plan is available nationwide.
- Kaiser HMO Plan, a health maintenance organization, provides coverage for in-network care. This plan is available for California residents only.

### Which plan is right for you?

The best medical plan for you depends on a number of factors. Consider these questions:

- What are your anticipated medical expenses for the coming year?
- Would you rather pay more from your paycheck and have a lower deductible when you need care?
- Would you rather pay less from your paycheck and use a HSA to pay your higher deductible costs with tax-free money?
- Is it important to you to have the flexibility to see any provider you choose?

Now that you've asked yourself those questions, remember that:

- Only the Aetna Saver Plan with HSA lets you open, contribute to, and receive company contributions to a tax-free HSA.
- A plan with a higher paycheck deduction will cost you more each pay period, regardless of how much care you actually receive.
- A plan with a lower paycheck deduction gives you more control over the money you spend on your health care.
- A plan that only provides in-network coverage will limit your choice of providers, but may cost less.



### ALEX—Choosing your plan

Need more help understanding your options and making a decision? Remember to use ALEX, your personalized benefits advisor, available anytime, anywhere you have an internet connection! Visit ALEX today at <https://www.myalex.com/informatica/2020>.





## The Aetna Saver Plan can save you money

The Aetna Saver Plan costs you less from your paycheck, so you keep more of your money. This plan rewards you for taking greater ownership of your health care and spending decisions. As a result, you could reduce your annual medical costs.



## A closer look at the Aetna Saver Plan and the Aetna PPO Plan

The Aetna medical plan options provide comprehensive coverage of health care services, with some similarities and differences.

### 1. Deductible and out-of-pocket maximum

Your per-paycheck costs are lower compared to Informatica's. You pay for your initial medical costs until you meet your annual deductible, and then you only pay a percentage of any further costs until you reach your annual out-of-pocket maximum. The Aetna Saver Plan includes a Health Savings Account, to which the company contributes to help you cover your annual deductible.

### 2. Same provider networks

The Aetna Saver Plan uses the same network of doctors as the Aetna PPO Plan.

### 3. Free in-network preventive care

As with all Informatica health plans, preventive care is fully covered under the Aetna Plans: you pay nothing toward your deductible and no coinsurance, as long as you receive care from in-network providers. Preventive care includes annual physicals, well-child and well-woman exams, immunizations, flu shots, and cancer screenings.

## Supplemental Medical

Even with comprehensive coverage from your medical plan, you will still have some out-of-pocket expenses if you get critically ill or are seriously injured. While it doesn't replace your medical coverage, supplemental insurance offers additional protection to help you pay expenses not covered by your plan.

### Accident insurance

Coverage is provided by MetLife.

The voluntary accident plan provides a financial cushion for life's unexpected events by helping you pay for costs that aren't covered by your medical plan if you or a covered dependent suffers an accident. The plan provides you with a lump-sum benefit payment that you can use however you like, use it to pay for health care costs not covered by your medical plan, or use it for mortgage or rent payments or groceries. This type of insurance serves to supplement your regular medical insurance; it does not replace it.

The benefit you receive depends on the type of accident you experience. See [www.informaticabenefits.com/Health/Supplemental-Medical#AccidentInsurance](http://www.informaticabenefits.com/Health/Supplemental-Medical#AccidentInsurance) for more details.

### Critical illness insurance

Coverage is provided by MetLife.

MetLife Critical Illness insurance helps protect you from the financial impact of certain illnesses. Depending on the level of benefit you choose, the plan will provide you with a lump-sum payment of either \$10,000, \$20,000, \$30,000 or \$50,000 in the event you experience one of the covered medical conditions, including cancer, heart-related conditions, major organ transplants, and kidney failure. You can also elect coverage for your dependents in the amount of 100% of the employee benefit election. A Recurrence Benefit is available if an illness/condition returns, and you are also eligible for an annual health screening benefit of \$50.

You may use your benefit payment as you see fit, including copays, deductibles, out-of-network treatment, child care, and mortgage and other costs not covered by other types of insurance. Keep in mind:

- Critical illness insurance helps supplement your regular medical insurance; it does not replace it.
- If you sign up for critical illness insurance during your initial enrollment period, you will not be required to provide evidence of your good health.

## What happens when you go to the doctor as an Aetna Saver Plan member?

### 1. Present your medical ID card when you receive care.

When you see a network doctor, you don't pay anything at the time of your visit.

### 2. After your visit, your doctor will send a bill to Aetna.

You may also receive a copy of this bill for your records but you're still not required to pay anything yet.

3. Next, you will receive an Explanation of Benefits (EOB) from Aetna showing what Informatica pays and what you owe the doctor. Carefully review your EOB to ensure that all services were received and are listed and coded correctly and match the bill you received from your doctor.

4. Check the amount under "Member Responsibility" on your EOB for the amount you owe the doctor. You can use your HSA, if you are in the Aetna Saver Plan, to pay your doctor if you have the funds available in your account.



## How the Health Savings Account (HSA) works

### Triple tax-advantaged savings account

Money is tax-free when it goes in, tax-free as it grows, and tax-free when used to pay for eligible health care costs. And remember, you can roll over unused HSA funds from year to year with no limit.

- **Contributions.** Informatica makes a contribution to your HSA at the beginning of each quarter to help you meet the plan's annual deductible and pay for other eligible health expenses. You may also make before-tax contributions from your paychecks to an HSA. New employees hired after January 1, 2020, will have their Informatica HSA contributions prorated based on their date of hire. Remember, this is tax-free money that you can use or save (but will never lose).

#### 2020 HSA Contribution Limits:

HSA contributions			
Coverage level	2020 IRS HSA contribution limit	Informatica contributes	You can contribute
Employee	\$3,550	\$400	\$3,150
Family	\$7,100	\$800	\$6,300

If you're age 55 or older, you can contribute an additional \$1,000 as a catch-up contribution. Note that both your and Informatica's contributions count toward the annual IRS limit.

- **HSA Account Growth.** Interest earned on your cash account is not taxable and investment earnings on mutual funds are not taxable.
- **Withdrawals.** Withdrawals to pay for medical expenses are tax-free.

**Note:** Contributions to HSAs may be subject to state taxes.

### HSA eligibility

To be eligible for the HSA, you must enroll in the Aetna Saver Plan. The HSA—and Informatica's contributions to it—is not available to participants in other medical plans. In order to establish and contribute to the HSA, you:

- Must be enrolled in the Aetna Saver Plan.

- Cannot simultaneously participate in the Health Care FSA (but you **do** have the option to contribute to a Limited Purpose FSA).
- Cannot be enrolled in any other medical coverage, including a spouse's plan or Medicare.
- Cannot be claimed as a dependent on someone else's tax return.
- Should review IRS rules for making HSA contributions if you will turn age 65 during the year.

### Enrolling in and managing your HSA

- HealthEquity is the administrator of our HSA. If you enroll in the Aetna Saver Plan and elect an HSA in **Workday**, HealthEquity will establish an HSA in your name. No additional paperwork is required to set up the account. Remember, HSA enrollment is not automatic because, as listed above, not everyone is eligible. You will receive a HealthEquity Welcome Kit mailed to your home that will include a debit card and information on how to access and use your account.
- If you want to change your HSA contributions mid-year, you do so by going to **Workday**.
- Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal. You are also responsible for keeping records of your eligible expenses in case you need to provide them to verify eligibility to the IRS. You do not need to supply documentation to HealthEquity.
- Once your interest-bearing HSA reaches a balance of \$2,000 you can start an investment account, which offers a variety of no-load mutual funds similar to 401(k) investments. You can learn more at [www.HealthEquity.com/HSAlearn](http://www.HealthEquity.com/HSAlearn) or by calling (866) 346-5800.

### Limited Purpose FSA

When you are enrolled in a plan with an HSA, you are not eligible to participate in the Health Care FSA. However, a Limited Purpose FSA is offered. The Limited Purpose FSA covers dental and vision expenses immediately.



## Compare medical plans

The chart below provides a comparison of key coverage features and costs for each medical plan available to you. Carefully consider your health care needs for the coming year when evaluating your options.

Coverage	Aetna Saver with HSA		Aetna PPO		Kaiser HMO (CA Only)
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
<b>Annual deductible</b>					
Individual	\$1,600	\$3,200	\$500	\$1,000	None
Family	\$3,200	\$6,400	\$1,200	\$2,400	None
<b>Out-of-pocket maximum (includes deductible &amp; copays)</b>					
Individual	\$3,000	\$6,000	\$2,700	\$4,000	\$1,500
Family	\$6,000	\$12,000	\$5,300	\$7,800	\$3,000
<b>Annual HSA contribution (from Informatica)</b>					
Individual	\$400		Not Applicable		Not Applicable
Family	\$800		Not Applicable		Not Applicable
<b>Medical coverage</b>					
PCP office visits	You pay 10%, after deductible	You pay 30%, after deductible	\$20	You pay 30%, after deductible	\$20
Specialist visits	You pay 10%, after deductible	You pay 30%, after deductible	\$30	You pay 30%, after deductible	\$20
Preventive care	Covered 100%	You pay 30%, after deductible	Covered 100%	You pay 30%, after deductible	Covered 100%
Telemedicine (In-network only)	\$20		\$40		No Cost
Telemedicine (In-network only) Behavioral Health	You pay 10%, after deductible		You pay \$30 per visit		No Cost
Emergency room	You pay 10%, after deductible		You pay 10%, after a \$150 copay		You pay \$150 copay

This is only a partial list of the covered benefits. Visit [www.informaticabenefits.com/Health/Medical#CompareYourMedicalPlanOptions](http://www.informaticabenefits.com/Health/Medical#CompareYourMedicalPlanOptions) to review your coverage or refer to your *Summary Plan Description*.

### Use in-network providers to save money

In-network providers have agreed to provide their services at the plan's negotiated rates. To find an in-network provider, or find out if your current provider is in-network, visit [www.aetna.com](http://www.aetna.com) or <https://healthy.kaiserpermanente.org/>.





## Save time and money with mail-order prescriptions



There are several advantages to using the mail-order pharmacy for medications you take on an ongoing basis, including:

- Cost savings** – You will incur fewer copays when you order a 90-day supply.
- 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.

## Prescriptions

When you enroll in an Informatica medical plan, you automatically receive the following prescription drug coverage:

Coverage	Aetna Saver with HSA		Aetna PPO		Kaiser HMO (CA Only)
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
<b>Retail drugs (30-day supply)</b>					
Generic	You pay 10%, after deductible	You pay 30%, after deductible	\$10	\$10 + 50% of the Rx cost	\$10
Brand-Name			\$35	\$35 + 50% of the Rx cost	\$35
Non-formulary			\$50	\$50 + 50% of the Rx cost	\$35 Specialty
<b>Mail-order drugs (90-day supply)</b>					
Generic	You pay 10%, after deductible	Not Covered	\$20	Not Covered	\$20
Brand-Name			\$70		\$70
Non-formulary			\$100		\$70 Specialty
All Non-Specialty Drugs	You may fill 90-day supplies of (non-specialty) medication through any retail location. You will need a 90-day prescription from your provider and you will pay 3X the applicable 30-day supply cost.				

Important note on maintenance medications through Aetna: For maintenance medications, you can fill a 30-day supply of the prescription at any retail pharmacy twice. For any subsequent refills, a 90-day supply must be filled through the Aetna Rx Home Delivery® mail order program or specifically at a CVS pharmacy. If you continue to fill the prescription at a non-CVS pharmacy, you will pay an additional fee.

### Prescriptions and the Aetna Saver Plan



Just like medical services, you must meet the annual deductible before the plan will share in the cost of your prescriptions. Prescription costs in the Aetna Saver Plan count toward the annual deductible, unlike the Aetna PPO. Once the deductible is met, you share a percentage of the cost of prescriptions. Remember, your share of the cost depends on the drug's cost; meaning lower cost generics generally will be less expensive than brand-name and non-formulary prescriptions.

Note that certain preventive medications are covered at 100% without the need to first meet the deductible. For a list of preventive medications covered in the Aetna Saver Plan, visit [www.informaticabenefits.com/Resources](http://www.informaticabenefits.com/Resources).





## Aetna Nurse Care Manager

If you're enrolled in an Aetna medical plan and are hospitalized or diagnosed with an ongoing condition, you'll get personal assistance from a Nurse Care Manager who will help you work better with your doctor, get needed follow-up care, and much more.

Your Nurse Care Manager will be your single point of contact and personal health advocate, with whom you can build a lasting, trusting relationship. He or she can:

- **Save you time and money:** Your nurse will help you navigate your benefits to get conditions treated or addressed today, helping you avoid costly services and procedures that you don't need later on.
- **Coordinate your care:** Your nurse will work with your doctors, hospitals, and care team for a more coordinated, easier experience.
- **Give you peace of mind:** You'll know what to expect before and after surgery or a hospital stay.
- **Connect you to available programs:** They'll help you get in touch with other programs and services to help you stay healthy.
- **Think ahead about your health needs:** They'll reach out to help you prevent urgent medical issues before they happen.

Your Nurse Care Manager will call you if you have an ongoing condition or a hospital stay, so you don't have to figure out the next steps. Of course, you can always call Aetna at (800) 784-3985. For more information, visit [www.informaticabenefits.com/Health/Medical#ToolsResources](http://www.informaticabenefits.com/Health/Medical#ToolsResources) and click on Aetna Nurse Care Manager.



### Money-saving tip

If you enroll in the Aetna Saver Plan, consider putting your savings from your lower paycheck deductions into your tax-free HSA to have money available when you need to pay out-of-pocket costs.





## Dental

Keep smiling with healthy teeth and gums. We offer dental insurance that helps pay for the cost of routine checkups—and many other types of dental work you might need.

	MetLife Core Dental Plan		MetLife Enhanced Dental Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual deductible - Individual - Family	\$50 \$150		\$50 \$150	
Annual benefit maximum (per person)	\$1,000		\$2,000	
Preventive/diagnostic services	You pay 0%, no deductible	You pay 0% of R&C,* no deductible	You pay 0%, no deductible	You pay 0% of R&C,* no deductible
Basic services	You pay 20%, after deductible	You pay 20% of R&C,* no deductible	You pay 0%, no deductible	You pay 20% of R&C,* no deductible
Major services	You pay 50%, after deductible	You pay 50% of R&C,* no deductible	You pay 40%, after deductible	You pay 50% of R&C,* no deductible
Orthodontia	Not covered		50% with \$1,500 lifetime maximum	

\*Reasonable and Customary (R&C): For Out-of-Network services, this plan will pay a R&C amount based on an average of charges of physicians within the network. If services are higher than this amount, you may have to pay the difference.

## Vision

With VSP vision coverage, the focus is on you. Your vision plans cover periodic eye exams, eyeglasses, contact lenses, and more for you and your covered dependents once every 12 months.

	VSP Core Vision Plan	VSP Enhanced Vision Plan
Copays		
- Comprehensive eye exam	\$10	\$10
- Contact lens exam and fitting	Up to \$60	Up to \$60
- Materials fee for glasses	\$25	Included in exam copay
- Antireflective coatings	N/A	\$25
Frames 20% off amount over allowance	\$150	\$250
Lenses - Single Vision - Bifocal - Trifocal	You pay 0%	
2nd Pair	N/A	Second pair of glasses or contacts subject to same allowances and copay as your first pair
Elective Contact Lenses	\$150	\$200
Frequency	Every calendar year	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 withdraw the money tax-free to pay for eligible out-of-pocket health care and dependent care expenses. All FSAs offered by Informatica are administered by Navia Benefit Solutions.

	Eligibility	Eligible Expenses	Contribution Limit
<b>Health Care FSA</b>	Members enrolled in the Aetna PPO, Kaiser HMO, or who waive medical coverage	Copays, coinsurance, deductibles for medical, dental and vision care, as well as your cost for glasses, contacts, and prescription medications.	\$2,750 per year.  Up to \$500 may be carried over to the next plan year.
<b>Limited Purpose FSA</b>	Only members enrolled in the Aetna Saver Plan	Dental and vision expenses.	\$2,700 per year.  Up to \$500 may be carried over to the next plan year.
<b>Dependent (Day Care) FSA</b>	Open eligibility, you do not have to be enrolled in medical coverage to elect	Child day care, after school programs, and elder care.	\$5,000 per year (\$2,500 if married and filing separate tax returns).  Use it or lose it.
<b>Commuter Benefits</b>	Open eligibility	Mass transit, such as bus, subway or train. Parking at or near work and/or transportation service sites, as well as park and ride expenses.	Up to a monthly maximum of \$265.

### Remember. . .



- You must enroll in the FSAs each year; your FSA elections do not automatically roll over from year to year.
- Your FSA elections are in effect from January 1 to December 31; you have until March 31 of the following year to submit claims for reimbursement.

For more information or to enroll in any of the accounts, call GoNavia Commuter Benefits at (800) 669-3539 or visit [www.naviabenefits.com](http://www.naviabenefits.com) and use Company Code IMA.

# Financial security

Informatica offers programs to help ensure financial security for you and your family. We also provide access to benefits designed to help you save money on important services such as legal advice.

## 401(k) savings plan

The 401(k) Retirement Savings Plan, offered through Fidelity, helps you meet one of life's important goals—saving for a financially secure retirement.

### Eligibility and enrolling in the plan

You are eligible to participate as of your date of hire and may contribute via payroll deductions. As a new hire, you will be automatically enrolled in the 401(k) Plan at a contribution rate of 5% of your eligible compensation. You have 30 days to opt out of the auto enrollment. You have the option to adjust your contribution rate at any time during the year through **Fidelity**.

### Your contributions

You may contribute up to 50% of your income as pre-tax money or Roth, up to the IRS maximum of \$19,500. If you are age 50 or older, you may make up to an additional \$6,500 in catch-up contributions. The type of contributions you make will depend on your financial goals and circumstances.

You may also contribute to an After-Tax account, up to the maximum 401(k) limit of \$57,000. Example: If you contribute the full deferral into the plan and receive the maximum Employer match for a total of \$25,500, you could still contribute another \$31,500 on an After-Tax basis.

**Note:** IRS maximums can change each year. Please visit the Fidelity website for the most current information about your options and limits.

### Matching contributions

Through the company match, Informatica will contribute up to \$6,000 on top of your individual contribution making the combined contribution \$25,500 (if age 50 or older, you may contribute an additional \$6,500). Informatica's contribution combined with the automatic vesting means you get more from your annual contributions.

### Vesting

The 401(k) Plan has a graded vesting schedule for employees hired after January 1, 2017. Vesting refers to ownership, or the percentage of your account that you own and can take with you if you leave the company.

After the first year, employees hired after January 1, 2017 are 25% vested in the matching contributions Informatica makes on their behalf. After two years, those employees are 50% vested in matching contributions. After three years, the vesting percentage increases to 75%, and after four years, those employees are fully vested in matching contributions. Employees hired prior to January 1, 2017 are 100% vested from day one.

Employees are always 100% vested in their own contributions.

### Investment elections

The plan offers you a choice of investment options. It's important to carefully consider your investment goals, retirement time frame, and risk tolerance when deciding how to invest your plan contributions. Visit **Fidelity** to learn more about your investment options. Learn more about how the 401(k) Plan works on [www.informaticabenefits.com/Money/401k#Overview](http://www.informaticabenefits.com/Money/401k#Overview).



# Life and AD&D insurance

## Employee life and AD&D insurance

Coverage is provided by Prudential.

Informatica provides you with basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. It can be used to pay off debts, such as credit cards and a mortgage, or for other expenses. There is no cost to you for this coverage. Your benefit amount will be 2.5 times your annual salary (up to \$750,000). Your annual earnings include your base pay plus your target earnings (bonus plus commissions), but do not include renewal commissions, overtime pay, or any other pay.

If you want added protection, you can purchase supplemental life and AD&D insurance for yourself. You may elect coverage up to 5 times your salary up to a maximum of \$500,000, in increments of \$10,000.

## Voluntary supplemental employee life and AD&D insurance

You can purchase additional life and AD&D insurance for yourself, as well as for your spouse/domestic partner and your child(ren). You pay the full cost of any supplemental life and AD&D coverage. You must purchase coverage for yourself to be eligible to purchase coverage for your dependents. Eligible amount for dependents must be the same or less than the employee purchased amount of coverage.

- **Supplemental employee life and AD&D** – You may elect up to 5 times your salary up to a maximum of \$500,000, in increments of \$10,000.
- **Spouse/domestic partner life and AD&D** – You may purchase life and/or AD&D insurance for your spouse or domestic partner up to 100% of the employee election to a maximum of \$500,000, in increments of \$5,000.
- **Child life and AD&D** – You may purchase coverage for children birth to age 26 to a maximum of \$10,000, in increments of \$2,000.

The guaranteed issue amounts of \$340,000 (employee) and \$50,000 (spouse/domestic partner) are only available at time of hire.

## Evidence of insurability

Life insurance over a certain amount may require evidence of insurability (EOI). After electing coverage, you will receive more information if EOI is required.

If electing coverage when you or your spouse/partner are first eligible (new hire or marriage/domestic partnership), you must complete an EOI when electing more than \$340,000 for yourself or more than \$50,000 for your spouse or partner.

During other qualified life events, if you wish to increase your employee voluntary coverage over \$340,000 or more than \$50,000 or add spousal life insurance of any amount, you must provide an EOI to Prudential.

Once you enroll in Workday, we will notify Prudential. They will provide the EOI request form to be completed. If you do not complete and return the form to Prudential within 31 days, your EOI request will be cancelled out of Workday and the additional insurance will be declined.

EOI is not required for child coverage.

*Federal tax law requires Informatica 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.*

### What is AD&D insurance?



Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount—from 50% to 100%—depending on the type of loss.

### Have you named a beneficiary?

Your beneficiary will receive the benefit paid by your life insurance policy in the event of your death. It's important to designate a beneficiary and keep that information up-to-date. Visit [Workday](#) to add or change your beneficiary.





## Travel Assistance and Insurance Program

Informatica’s Travel Assistance and Insurance Program provides company-paid coverage for all employees and their accompanying dependents (spouse/partner and dependent children up to age 26) when they travel outside of their home country for both business and personal leisure travel. The program includes a combination of the following:

- **Access to Medical & Security Assistance Services.** Membership provides employees and accompanying dependents with 24/7 access to International SOS physicians and security professionals for advice and assistance before, during, and after travel.
- **Cigna Global Medical Benefits Abroad: Out-of-Country Medical Insurance.** The policy provides for urgent or emergent medical attention for travel outside an employee’s country of residence when traveling on both business and personal leisure travel. The benefit maximum is \$350,000.
- **Accidental Death & Dismemberment Insurance and Medical Evacuation & Repatriation.** If you are traveling for Informatica business, you are insured for 10 times your annual salary for accidental death (up to a maximum of \$250,000). Accidental dismemberment insurance is a percentage of the accidental death amount, ranging from 25% to 100%. You also have an unlimited maximum for emergency medical evacuation and repatriation expenses. Evacuation will be to the nearest hospital where appropriate medical treatment can be obtained. The policy also pays to transfer you home to your country of residence to obtain further medical treatment. In the event of loss of life, the policy pays for the return of your remains to your place of residence.

For more information, please visit [www.informaticabenefits.com/Health/Supplemental-Medical#TravelAssistanceProgram](http://www.informaticabenefits.com/Health/Supplemental-Medical#TravelAssistanceProgram).

## Disability insurance

The loss of income due to illness or disability can cause serious financial hardship. Disability insurance replaces a portion of your income to help you continue paying your bills and meeting your financial obligations during this difficult time.

### Summary of disability benefits

	Short-Term Disability (STD)	Long-Term Disability (LTD)
<b>Benefit provided</b>	66.67% of your pre-disability earnings*	66.67% of your pre-disability earnings*
<b>Maximum benefit payable</b>	Up to \$2,771 per week	Up to \$12,000 per month
<b>Benefits begin</b>	On the 8th day of injury or illness	After 90 days of disability or illness
<b>Maximum benefit duration</b>	13 weeks (90 days).	To Social Security Normal Retirement Age, if disabled prior to age 62 If disabled after age 62 benefits may be reduced

\* For STD and basic LTD, your disability earnings are calculated as your base pay only. If you enroll in the Voluntary LTD Buy-Up plan, your disability earnings are calculated as your base pay plus your target earnings.

In addition to disability benefits through Informatica, you may also need to apply for your state disability program. Consult the policy for your state for more information.

### Voluntary Long-Term Disability Buy-Up Plan

For employees with annual wages more than \$216,000, you have the option to purchase additional LTD coverage. The benefit is similar to the basic LTD plan as you will receive 66.67% of your pre-disability earnings. The buy-up plan enhances the basic LTD amount to increase the total maximum benefit up to \$20,000 per month to help replace a portion of your income. Benefits begin after 90 days of disability or illness.

# Additional benefits

## Guidance Resources (EAP)

Guidance Resources by ComPsych is Informatica's Employee Assistance Program (EAP). Guidance Resources is available throughout the year to assist with your everyday needs, at no cost to you. Get assistance with work-life issues, referrals for clinical, legal, and financial services, and more. You and your covered family members can get confidential help with up to five no cost counseling sessions per incident.

To begin taking advantage of this valuable benefit, call (877) 809-3142 or visit [www.guidanceresources.com](http://www.guidanceresources.com) (use web ID: Informatica).

## Health Advocate

Health Advocate is a free service offered by Informatica, which can help you understand your benefit options, resolve claims issues, and research and assist with arranging second opinions.

All employees are eligible for this program and there is no limit to the number of times you can call. Health Advocate's services are also available to your family members: your spouse/domestic partner, children, parents, or parents-in-law.

The first time you call Health Advocate, you will be assigned a Personal Health Advocate (PHA) who will assist you with your health care issues. Keep in mind that all information shared is confidential. Get help with resolving claims, correcting billing mistakes, finding doctors and hospitals, and much more. Call (866) 695-8622 and speak with a PHA today.



## Informatica Wellbeing

Informatica's wellbeing program is powered by the technology of Virgin Pulse.

No matter where you are on your wellbeing journey, Virgin Pulse is designed to grow with you. You will have access to a personalized experience that will meet you where you are on your wellbeing journey today. Physical activity, nutrition, sleep, stress, focus, cognition, financial health, personal relationships, whatever helps make you a happier human being – that's what Virgin Pulse will help you cultivate.

View and track your activity online or on the go using Virgin Pulse's mobile app. You can even connect with your colleagues and compete together to inspire and accelerate your wellbeing journey!

Plus, by participating, you'll receive a free wearable fitness tracking device for use with the program. A variety of other devices can be used to track your activity. Your spouse or domestic partner is eligible to participate as well.

For more information, visit [www.informaticabenefits.com/Health/Informatica-Wellbeing](http://www.informaticabenefits.com/Health/Informatica-Wellbeing).

## Time away from work

For information about Informatica's time away policies, visit [www.informaticabenefits.com/WorkLife/Time-Off-and-Leaves#Overview](http://www.informaticabenefits.com/WorkLife/Time-Off-and-Leaves#Overview).

## Tuition reimbursement

Tuition Reimbursement is designed to promote the professional and educational development of Informatica employees. Informatica will reimburse you up to \$5,250 per year for enrollment in job-related or Informatica career path coursework at accredited educational institutions. For information about Informatica's tuition reimbursement program, visit [www.informaticabenefits.com/WorkLife/Tuition-Reimbursement](http://www.informaticabenefits.com/WorkLife/Tuition-Reimbursement).

## Adoption assistance program

Informatica provides reimbursement of \$5,000 for eligible adoption expenses and up to \$6,000 for expenses relating to the adoption of a special needs child. For more information about the adoption assistance reimbursement program, visit [www.informaticabenefits.com/WorkLife/Adoption-Assistance](http://www.informaticabenefits.com/WorkLife/Adoption-Assistance).

## TicketsatWork

TicketsatWork is the leading corporate Entertainment benefits provider, offering exclusive discounts, special offers and access to preferred seating and tickets to top attractions. You may use your work or personal email address to register. For more information, go to <https://www.ticketsatwork.com/tickets/> Code: INFORMATICA

## Fond

Through Fond, you have access to hundreds of corporate discounts, including gym memberships, sports tickets, travel, and more from over 62 vendors. For more information, go to <https://fond.co/informatica.com> (log in with your work email) or call (888) 681-7864.

## Additional benefits

Services in Redwood City and Austin include a growing list of sponsored services geared toward helping your work-life balance, such as: on-site car washes and detailing services, electric vehicle charging stations, and access to many convenient services through PurpleTie. To find out more, visit <https://www.informaticabenefits.com/WorkLife/On-Site-Services>.



## Voluntary plans

### LegalZoom LifePlan

LegalZoom LifePlan offers integrated legal, financial, tax, and insurance services to help members navigate complex situations including getting married, buying a home, having a child, retiring, and more.

LegalZoom LifePlan services include:

- **Legal advice** — topics ranging from family matters to financial questions, real estate transactions, estate planning, and more.
- **Tax advice** — unlimited 30-minute sessions with independent tax professionals.
- **Financial advice** — unlimited 30-minute sessions with a Certified Financial Planner on a range of topics including an annual financial assessment.
- **Attorney-assisted estate planning** — complete a will, living will, and financial power of attorney.
- **ID theft protection** — Full-service Identity Restoration, \$1M in identity insurance, credit bureau monitoring, and more.

The legal plan is available for \$6.55 per pay period.

#### More Information

Visit [www.informaticabenefits.com/WorkLife/Other-Benefits-and-Discounts#Overview](http://www.informaticabenefits.com/WorkLife/Other-Benefits-and-Discounts#Overview) for more information about these benefits.

### Auto and home insurance

MetLife Auto & Home® is a voluntary group benefit program that provides employees access to insurance coverage for a variety of personal insurance needs at special group rates. Through the program, you can apply to insure your auto, home, other property, and yourself against personal liability.

The program offers a number of advantages:

- Save money by purchasing this coverage with the Informatica discount.
- Receive no-obligation quotes and cost comparisons.
- Convenient paycheck deductions to pay your premiums.

You may apply for insurance at any time by calling MetLife Auto & Home®. You do not need to wait for your current policy to expire to call for free quotes.

Call 1-800-GET-MET8 (1-800-438-6388) for free, no-obligation quotes or go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) to find more information about the program and get instant auto insurance quotes online.

*MetLife Auto & Home may not be available for residents of AK, DC, or HI.*

### Pet insurance

Coverage is provided by Veterinary Pet Insurance (VPI), a Nationwide Company. You may enroll at any time.

VPI Pet Insurance through Nationwide provides health and accident insurance for your pet. Routine care coverage is also available and you can see any licensed veterinarian, veterinary specialist, or animal hospital for services and treatments.

Call 1-800-GET-MET8 (1-800-438-6388) or visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) for more information. After you enroll with MetLife, VPI through Nationwide will contact Informatica to coordinate payroll deductions for pet insurance coverage.



# 2020 paycheck deductions

## Your share of the costs

Together, you and Informatica share the cost of your health benefits—Informatica pays a generous portion of the total cost and you pay the remainder. The amount you pay is deducted from your paycheck. Your specific cost is determined by the plan you choose and the coverage level you select. You pay the entire cost for voluntary benefits coverage.

### Medical (Per pay period)

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Aetna Saver Plan	\$13.50	\$80.00	\$69.00	\$121.50
Aetna PPO	\$40.50	\$133.50	\$112.50	\$197.00
Kaiser HMO	\$27.00	\$99.50	\$88.50	\$145.50

### Dental (Per pay period)

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
MetLife Core Dental Plan	\$3.00	\$8.50	\$8.50	\$11.50
MetLife Enhanced Dental Plan	\$8.50	\$17.50	\$17.50	\$24.00

### Vision (Per pay period)

Plan	Employee Only	Employee + 1	Employee + 2 or More
VSP Core Vision Plan	\$2.50	\$5.00	\$7.50
VSP Enhanced Vision Plan	\$7.00	\$12.00	\$18.50

### Voluntary life and AD&D insurance (Monthly)

Employee Coverage		Spouse Coverage	
Employee Age	Cost per \$1,000 of coverage	Spouse Age	Cost per \$1,000 of coverage
<25	\$0.064	<25	\$0.073
25 – 29	\$0.064	25 – 29	\$0.083
30 – 34	\$0.073	30 – 34	\$0.103
35 – 39	\$0.092	35 – 39	\$0.113
40 – 44	\$0.120	40 – 44	\$0.147
45 – 49	\$0.173	45 – 49	\$0.217
50 – 54	\$0.253	50 – 54	\$0.323
55 – 59	\$0.411	55 – 59	\$0.480
60 – 64	\$0.637	60 – 64	\$0.793
65 – 69	\$1.101	65 – 69	\$1.321
70 – 74	\$1.949	70 – 74	\$2.331
75+	\$2.083	75+	\$4.735

### Voluntary long-term disability buy-up (Monthly)

Employee Coverage	\$0.10 per \$100 of coverage
-------------------	------------------------------

### Critical illness insurance (Monthly)

Age	Cost per \$10,000 of coverage for Employee	Cost per \$10,000 of coverage for Family
<25	\$1.20	\$3.30
25 – 29	\$1.40	\$3.70
30 – 34	\$2.50	\$5.90
35 – 39	\$4.50	\$10.60
40 – 44	\$8.20	\$19.30
45 – 49	\$14.60	\$31.60
50 – 54	\$24.70	\$51.70
55 – 59	\$39.90	\$77.00
60 – 64	\$62.20	\$113.50
65 – 69	\$96.60	\$169.00
70+	\$138.10	\$242.00

Child Coverage	\$0.064 per \$1,000 of coverage
----------------	---------------------------------

### Accident insurance (Monthly)

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
	\$13.95	\$24.45	\$28.43	\$35.67

## Choose and enroll

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

### How to enroll

All elections are made through **Workday** (with the exception of MetLife Home & Auto, VPI Pet Insurance, and Fidelity 401(k)).



#### Online

##### Log in to Workday

**Workday** is Informatica's secure online enrollment portal. The portal takes you step-by-step through your benefit options and coverage levels.

### What happens if you don't enroll?

**As a new employee** – Enrollment for health benefits must be made no later than 31 days from your hire date. If you are a full-time employee and you do not enroll in coverage within this time period, you will not be eligible to enroll for benefits until the next annual Open Enrollment (unless you experience a qualifying life event such as marriage, divorce, or birth of a child or loss of other coverage).

**During Open Enrollment** – If you want to make changes to your benefits or enroll in an FSA or HSA, you must take action before the enrollment deadline. If you don't enroll, you will keep your current coverage, with the exception of your FSA contributions. You must re-enroll in the FSA (both the health and dependent care) if you currently participate and wish to participate again in 2020.

### Enrolling a spouse or domestic partner?

If you are enrolling a spouse or domestic partner in benefits coverage, you will need to provide proof of your relationship by supplying a copy of one of the following documents **within 31 days of the life event (including open enrollment or new hire)**.

- Marriage certificate.
- Registration of same-sex partnership with state.
- Declaration of Domestic Partnership form.

The Declaration of Domestic Partnership form is available at <https://www.informaticabenefits.com/Resources>, under Eligibility Forms.

*Medicare and COBRA rules may differ between spouse and domestic partner.*



# Contacts

Please contact the appropriate provider listed below to learn more about a specific benefit plan.

Questions about	Contact	Phone number	Website	Group number, policy number, employer code
Medical	Aetna	PPO: (800) 784-3985 Saver: (800) 784-3985 Pharmacy Benefit: (888) 792-3862 Informed Health: (800) 556-1555 Nurse Care Manager: (800) 784-3985	<a href="http://www.aetna.com">www.aetna.com</a>	Group number: 847159
	Kaiser	(800) 464-4000	<a href="http://www.kp.org">www.kp.org</a>	Group number: 38555
Dental	MetLife	(800) 942-0854	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	Group number: 315674
Vision	VSP	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>	Group number: 12074384
Life & AD&D Insurance	Prudential*	(877) FOR-PRU1 (877) 367-7781	<a href="http://www.prudential.com">www.prudential.com</a>	Policy number: 53125
Disability				
Discount Program	Fond	(888) 681-7864	<a href="https://fond.co/informatica.com">https://fond.co/informatica.com</a>	
Flexible Spending Accounts (FSAs)	Navia Benefit Solutions	(800) 669-3539	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>	Employer code: IMA
Critical Illness Insurance	MetLife	(855) 229-9095	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	
Accident Insurance	MetLife	(855) 229-9095	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	
401(k) Retirement	Fidelity	(800) 835-5097	<a href="http://www.401k.com">www.401k.com</a>	Plan number: 01904
Employee Assistance Program (EAP)	ComPsych	(877) 809-3142	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>	Web ID: Informatica
Health Advocate	Health Advocate	(866) 695-8622	<a href="http://www.healthadvocate.com">www.healthadvocate.com</a>	
HSA Account	HealthEquity	(866) 346-5800	<a href="http://www.HealthEquity.com">www.HealthEquity.com</a>	
Travel Assistance and Insurance Program	International SOS	(800) 243-1348: US (302) 797-3535: Collect	<a href="http://www.internationalsos.com">www.internationalsos.com</a>	Contract number: 9907-33-94 Policy #00378C
Group Legal Plan	LegalZoom	(888) 556-0888	<a href="https://lifeplan.legalzoom.com/benefits/">https://lifeplan.legalzoom.com/benefits/</a>	
Auto & Home Insurance	MetLife	(855) 229-9095	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	Policy number: 103851
VPI Pet Insurance	MetLife	(800) GET-MET8 (800) 438-6388	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	Policy number: 103851
Fitness Club (Redwood City)	Pacific Shores Club	(650) 817-9030	<a href="https://pacificshoresclub.wordpress.com">https://pacificshoresclub.wordpress.com</a>	
Discount Event Tickets	TicketsatWork	(800) 331-6483	<a href="http://www.ticketsatwork.com">www.ticketsatwork.com</a>	Company code: INFORMATICA
Car Wash & Detail Service (Redwood City)	My Detailer	(408) 666-8169	<a href="http://www.mydetailer.com">www.mydetailer.com</a>	
Laundry Service (Redwood City)	PurpleTie	(650) 364-3009	<a href="http://www.purpletie.com">www.purpletie.com</a>	

General benefits questions can also be directed to [HRBenefitsUS@informatica.com](mailto:HRBenefitsUS@informatica.com).



*While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of any discrepancy between this guide and the plan documents and contracts. In addition, the company reserves the right to modify or terminate any benefit plans at any time.*

The information in this booklet constitutes a Summary of Material Modifications (SMM) of the Informatica Benefits Handbook for the noted plan changes. Effective January 1, 2020, this benefits guide, along with a copy of the Summary Plan Description (SPD) in the 2020 Informatica Benefits Handbook, will comprise the SPD. Please retain this guide for reference. The Informatica Benefits Handbook is accessible on [www.informaticabenefits.com](http://www.informaticabenefits.com). If you have questions or need to request a hard copy of your Informatica Benefits Handbook, please contact Informatica Benefits at (844) 385-7001.