

# 2022 Benefits Guide

The choice is yours.



Benefits for a healthy life  
Your 2022 benefit choices



Informatica<sup>®</sup>

## Enrolling in Your Benefits



Log in to Workday.



Begin the benefits enrollment process.



Elect the benefits you want.



Save or submit your elections.



Print a copy of your elections for your records.

# Welcome to Informatica Benefits

Informatica is committed to helping you and your family enjoy the best possible health and wellness 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 for the plan year. If you are a new employee, you must enroll no later than 31 days from your date of hire.

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# Benefit Basics



Informatica pays for some of your benefits and you share the cost for others, as shown here.

Benefit	Tax Treatment	Who Pays
Medical and Pharmacy	Pretax	Informatica & You
Dental	Pretax	Informatica & You
Vision	Pretax	Informatica & You
Health Savings Account	Pretax	Informatica & You
Flexible Spending Accounts	Pretax	You
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	After-tax	Informatica
Voluntary Life and AD&D Insurance	After-tax	You
Short-Term Disability	After-tax	Informatica
Basic Long-Term Disability	N/A	Informatica
Voluntary Long-Term Disability	After-tax	You
Accident Insurance	After-tax	You
Critical Illness Insurance	After-tax	You
Pet Insurance	After-tax	You
Legal Plan	After-tax	You
Auto Home Insurance	After-tax	You
401(k) Retirement Savings Plan	Pretax or After-tax	Informatica & You

# Eligibility



Employees who work at least 24 hours per week are eligible for the benefits described in this guide.

Most benefits are effective on your date of hire as long as you enroll within 31 days. The following dependents are also eligible:

- Your legal spouse
- Your domestic partner
- Your children up to age 26

## Changes to your benefits

Generally, you may only make or change your existing benefit elections as a new hire or during the annual open enrollment period. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage by the employee or dependent
- Eligibility for Medicare or Medicaid

**You have 31 days from the qualified life event to make changes to your coverage.** Depending on the type of event, you may need to provide proof of the event, such as a marriage license. If you do not make the changes within 31 days of the qualified event, you will have to wait until the next open enrollment period to make changes (unless you experience another qualified life event).

### 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 anyplace, as long as you have an internet connection. You can find ALEX at <https://www.myalex.com/informatica/2022>.

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 <https://informaticabenefits.com/plan-documents>.

# 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.

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 and Hawaii residents only.

## Understanding how your plan works



### 1. Your deductible

You pay out-of-pocket for most medical and pharmacy expenses, except those with a copay, until you satisfy the annual deductible.

If enrolled in the Aetna Saver plan you can pay for these expenses from your Health Savings Account (HSA).



### 2. Your coverage

Once your annual deductible is met, you and the plan share the cost of covered medical and pharmacy expenses with coinsurance. The plan will pay a percentage of each eligible expense, and you will pay the rest after the annual deductible is satisfied.



### 3. Your out-of-pocket maximum

When you reach your annual out-of-pocket maximum, the plan pays 100% of covered medical and pharmacy expenses for the rest of the plan year. Your annual deductible and coinsurance apply toward the out-of-pocket maximum eligible health care expenses.

## Making the most of your plan

Getting the most out of your plan also depends on how well you understand it. Keep these important tips in mind when you use your plan.

- **In-network providers and pharmacies:** You will always pay less if you see a contracted provider within the medical and pharmacy network.
- **Preventive care:** In-network preventive care is covered at 100% (no cost to you). Preventive care is often received during an annual physical exam and includes immunizations, lab tests, screenings and other services intended to prevent illness or detect problems before you notice any symptoms.
- **Preventive drugs:** Many preventive drugs and those used to treat chronic conditions like diabetes, high blood pressure, high cholesterol and asthma are on the Preventive Condition Drug List. These prescriptions are covered at 100% (no cost to you) when you use an in-network pharmacy.
- **Mail Order Pharmacy:** If you take a maintenance medication on an ongoing basis for a condition like high cholesterol or high blood pressure, you can use the Mail Order Pharmacy to save on a 90-day supply.

- **Pharmacy coverage:** Medications are placed in categories based on drug cost, safety and effectiveness. These tiers also affect your coverage.
- **Generic** – A drug that offers equivalent uses, doses, strength, quality and performance as a brand-name drug, but is not trademarked.
- **Brand preferred** – A drug with a patent and trademark name that is considered “preferred” because it is appropriate to use for medical purposes and is usually less expensive than other brand-name options.
- **Brand non-preferred** – A drug with a patent and trademark name. This type of drug is “not preferred” and is usually more expensive than alternative generic and brand preferred drugs.
- **Specialty** – A drug that requires special handling, administration or monitoring. Most can only be filled by a specialty pharmacy and have additional required approvals.

Drug formularies are adjusted on a routine basis so changes to the coverage tier categories may happen. Notifications will be sent to you if you are impacted with any changes from the carrier.

# Compare Medical Plans

Medical Plan Provisions	Aetna Saver with HSA		Aetna PPO		Kaiser HMO (CA Only)	Kaiser HMO (Hawaii Only)
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	In-Network Only
<b>Company contribution to HSA</b> (Individual/Family)	\$400/\$800		Not Applicable		Not Applicable	Not Applicable
<b>Annual Deductible</b> (Individual/Family)	\$1,600/ \$3,200	\$3,200/ \$6,400	\$500/ \$1,200	\$1,000/ \$2,400	None	None
<b>Out-of-Pocket Maximum</b> (Includes Deductible)	\$3,000/ \$6,000	\$6,000/ \$12,000	\$2,700/ \$5,300	\$4,000/ \$7,800	\$1,500/ \$3,000	\$2,500/ \$7,500
<b>Preventive Care</b>	Covered at 100%	30%*	Covered at 100%	30%*	Covered at 100%	Covered at 100%
<b>Primary Care Provider Office Visit</b>	10%*	30%*	\$20	30%*	\$20	\$15
<b>Specialist Office Visit</b>	10%*	30%*	\$30	30%*	\$20	\$15
<b>Telemedicine</b> (In-Network only)	\$49	Not Covered	\$30	Not Covered	No cost	Covered at 100%
<b>Telemedicine</b> (In-Network only) <b>Behavioral Health</b>	10%*	Not Covered	\$30 per visit	Not Covered	No cost	Copay, if applicable; depends on service
<b>Emergency Room</b>	10%*		10% after \$150 copay		\$150 copay	\$100 copay

\*After deductible

This is only a partial list of the covered benefits. Visit <https://informaticabenefits.com/medical> to review your coverage or refer to your Summary Plan Description.

# Prescriptions

Coverage	Aetna Saver with HSA (CVS Caremark)		Aetna PPO (CVS Caremark)		Kaiser HMO (CA Only)	Kaiser HMO (Hawaii Only)
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	In-Network Only
<b>Retail Pharmacy (up to a 30-day supply)</b>						
Generic	10%*	30%*	\$10	\$10 + 50% of the Rx cost	\$10	\$3 maintenance; \$10 all others
Brand Preferred			\$35	\$35 + 50% of the Rx cost	\$35	\$35
Brand Non-Preferred			\$50	\$50 + 50% of the Rx cost	\$35 Specialty	Not applicable Specialty Drugs: \$200
<b>Mail Order Pharmacy (90-day supply)</b>						
Generic	10%*	Not covered	\$20	Not covered	\$20	\$6 maintenance; \$20 all others
Brand Preferred			\$70		\$70	\$70
Brand Non-Preferred			\$100		\$70 Specialty	Not applicable Specialty Drugs: \$400
<b>All Non-Specialty Drugs</b>	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.					

\*After deductible

**Important note on maintenance medications through CVS Caremark:** 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 CVS Caremark Rx Home Delivery® mail order program or specifically at a CVS pharmacy (including CVS Pharmacy in Target Stores) or CVS Caremark Mail Service Pharmacy. If you continue to fill 30-day supplies or at another pharmacy, they won't be covered and you'll pay the entire cost.

## 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.

# Supplemental Medical



## Accident Insurance – Voluntary

Accident Insurance provides benefits to help cover the costs associated with unexpected bills due to covered accidents, regardless of any other insurance you have. If you purchase coverage and are hurt in a covered accident, you will receive a cash benefit for covered injuries that you may spend as you like.

### Examples of covered injuries:

- Broken bones
- Burns
- Torn ligaments
- Cuts repaired by stitches
- Eye injuries
- Ruptured discs
- Concussion

The benefit you receive depends on the type of accident you experience. See <https://informatica-benefits.storied.co/informatica-benefits/medical#acc> for more details.

## Critical Illness Insurance – Voluntary

Critical Illness Insurance provides cash to help pay for both medical expenses not covered by your medical plan as well as day-to-day expenses that may start to add up — like rent, mortgage, car payments, etc. — while you are ill. With Critical Illness Insurance, if you are diagnosed with a covered illness, you get a lump-sum cash benefit, even if you receive other insurance benefits.

### Coverage amounts

Employee	Spouse	Child(ren)
\$10,000, \$20,000, \$30,000, or \$50,000	100% of the employee benefit amount	100% of the employee benefit amount

### Examples of covered illnesses:

- Cancer
- Heart attack
- Major organ failure
- End-stage renal (kidney) failure
- Coronary artery bypass graft surgery
- Stroke

These benefits are intended to supplement medical coverage not replace.

# Savings Accounts

Informatica offers several accounts that enable you to pay for eligible expenses tax-free. The IRS provides a list of eligible expenses for each account at [www.irs.gov](http://www.irs.gov).

<b>Health Savings Account (HSA)</b>	<b>Health Care Flexible Spending Accounts (FSAs)</b>	<b>Dependent Care Flexible Spending Account (FSA)</b>
<p>Available to those enrolled in the Aetna Saver Plan as long as you are not enrolled in any other health coverage or Medicare, or claimed as a dependent on someone else's tax return.</p>	<p>Your options depend on your medical plan enrollment.</p> <ul style="list-style-type: none"> <li>• <b>Health Care FSA</b> – If you are not enrolled in the Aetna Saver Plan, you can use this account for medical, pharmacy, dental and vision expenses.</li> <li>• <b>Limited Purpose FSA</b> – If you are enrolled in the Aetna Saver Plan, you can use this account to pay for dental and vision expenses only.</li> </ul>	<p>Use for eligible childcare expenses for dependents under age 13 or elder care.</p>

## Comparison of accounts

	<b>HSA</b>	<b>FSA</b>
<p>Does Informatica contribute? <i>Amount for full-year 2022</i></p>	<p>✓ Employee: \$400 Employee +1 or Family: \$800</p>	<p>✗</p>
<p>Can I contribute my own savings?</p>	<p>✓</p>	<p>✓</p>
<p>Is there an IRS maximum annual contribution?</p>	<p>✓ Employee: \$3,650 Family: \$7,300 Those 55 and older can contribute an additional \$1,000 annually.</p>	<p>✓ Health Care or Limited Purpose FSAs: \$2,850 Dependent Care FSA: \$5,000</p>
<p>Will my savings roll over each year?</p>	<p>✓ Unlimited</p>	<p>! Up to \$570 for Health Care and Limited Purpose FSAs; No roll over for Dependent Care FSA</p>
<p>Will I earn interest on my savings?</p>	<p>✓</p>	<p>✗</p>
<p>Are the savings tax-free? <i>In most states</i></p>	<p>✓</p>	<p>✓</p>
<p>Do I keep the money if I leave Informatica?</p>	<p>✓</p>	<p>✗</p>
<p>Can I also have a Flexible Spending Account (FSA)?</p>	<p>! Limited Purpose and Dependent Care FSAs only</p>	<p>N/A</p>

# Health Savings Account



A Health Savings Account (HSA) is a savings account that belongs to you that is paired with the Aetna Saver Plan. It allows you to make tax-free contributions to a savings account to pay for current and future medical expenses for you and your dependents. IRS considers these contributions as tax favored but not all states recognize HSAs as tax favored.



## START IT

- Contributions to the HSA are tax-free for you whether they come from you or the company. Informatica contributes \$400 for individual coverage and \$800 for family coverage.
- Plans with an HSA typically cost less than other plans so the money you save on premiums can be put into your HSA. You save money on taxes and have more flexibility and control over your health care dollars.



## BUILD IT

- All of the money in your HSA is yours (including any contributions deposited by the company) even if you leave your job, change plans or retire.
- In 2022, the total of your contributions and the company's can be up to \$3,650 for individual coverage and \$7,300 for family coverage.
- The IRS adjusts limits each year.



## USE IT

- You can withdraw your money tax-free at any time, as long as you use it for qualified expenses (a list can be found on [www.irs.gov](http://www.irs.gov)).
- You can also save this money and hold onto it for future eligible health care expenses.



## GROW IT

- Unused money in your HSA will roll over, earn interest and grow tax-free over time.
- You decide how to use the HSA money, including whether to save it or spend it for eligible expenses. When your balance is large enough, you can invest it — tax-free.

## Eligibility Details

- If you are age 55 or older, you can contribute an additional \$1,000 per year.
- You are not allowed to be enrolled in any other health coverage, and cannot contribute to an HSA if you are enrolled in any other health coverage or Medicare, or claimed as a dependent on someone else's tax return.
- You cannot participate in the Health Care Flexible Spending Account (FSA) if you have an HSA. Your spouse also cannot have a Health Care FSA.

# Flexible Spending Accounts

A Flexible Spending Account (FSA) helps you pay for health care, dependent care or transit costs using tax-free dollars. Your contribution is deducted from your paycheck on a pretax basis and is put into the FSA. When you incur expenses, you can access the funds in your account to pay for *eligible* expenses. This chart shows the eligible expenses for each FSA and how much you can contribute each year which the IRS standardly modifies annually. Each of these options reduces your taxable income.

Account type	Eligible expenses	Annual contribution limits
<b>Health Care FSA</b>	Most medical, dental and vision care expenses that are not covered by your health plan (such as copays, coinsurance, deductibles, eyeglasses and prescriptions)	Maximum contribution is \$2,850 per year. You cannot enroll if you are enrolled in the Aetna Saver Plan with an HSA. Funds are deducted throughout the year, but all funds are available on January 1.
<b>Limited Purpose FSA</b>	Dental and vision expenses only that are not covered by your health plan (such as copays, coinsurance, deductibles, eyeglasses and prescriptions)	Maximum contribution is \$2,850 per year. This is available to those enrolled in the Aetna Saver Plan with an HSA. Funds are deducted throughout the year, but all funds are available on January 1.
<b>Dependent Care FSA</b>	Dependent care expenses (such as day care, after school programs or elder care programs) for children under age 13 or elder care so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns).
<b>Transportation Reimbursement Account</b>	Expenses for commuting to and from work or paying parking fees at your work location Transportation to or from work on a subway, train, bus, ferry, etc. Parking at or near your workplace or at a commuter lot where you transfer to a vanpool or mass transit	Maximum contribution is \$280 per month to your transit/vanpool account and up to \$280 per month to your parking account.



## Important information about FSAs

Your FSA elections are effective from January 1 through December 31. Claims for reimbursement must be submitted by March 31 of the following year. Our Health Care or Limited Purpose FSAs allow you to carry over \$570 in unused funds to the following plan year.

Please plan your contributions carefully. Any unused money remaining in your account(s) will be forfeited. This is known as the “use it or lose it” rule and it is governed by Internal Revenue Service regulations. Note that FSA elections do not automatically continue from year to year; you must actively enroll each year.

# Dental



It's important to have regular dental exams and cleanings so problems are detected before they become painful — and expensive. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and is an important part of maintaining your overall health. We offer two dental plan options through MetLife.

Plan Provisions	MetLife Core Dental Plan		MetLife Enhanced Dental Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b> (Individual/Family)	\$50/\$150		\$50/\$150	
<b>Calendar Year Maximum</b>	\$1,000 per individual		\$2,000 per individual	
<b>Diagnostic and Preventive Services</b> (e.g., X-rays, cleanings, exams)	0%, no deductible	0% of R&C,** no deductible	0%, no deductible	0% of R&C,** no deductible
<b>Basic and Restorative Services</b> (e.g., fillings)	20%*	20% of R&C,** no deductible	0%, no deductible	20% of R&C,** no deductible
<b>Major Services</b> (e.g., dentures, crowns, bridges)	50%*	50% of R&C,** no deductible	40%*	50% of R&C,** no deductible
<b>Orthodontia</b>	Not Covered		50%* for Adult and Children	
<b>Orthodontia Lifetime Maximum</b>	Not Covered		\$1,500 per individual	

\*After deductible

\*\*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.

## Using in-network dental providers

While you have the option of choosing any provider, you will save money when you use in-network dentists. When using an out-of-network dental provider, you will pay more because the provider has not agreed to charge you a negotiated rate. You may be balanced billed for the costs for services that are not covered under the plan or charged in excess of what the carriers determine as an acceptable fee for services.

# Vision



The vision plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can choose any provider; however, you always save money if you see in-network providers. We offer two vision plan choices through VSP.

Plan Provisions	VSP Core Vision Plan	VSP Enhanced Vision Plan
<b>Comprehensive eye exam</b>	\$10 copay	\$10 copay
<b>Materials fee for glasses</b>	\$25 copay	Included in exam copay
<b>Frames</b>	\$150 allowance plus 20% off balance over \$150	\$250 allowance plus 20% off balance over \$250
<b>Lenses</b>		
• Single vision lenses	\$0 copay	\$0 copay
• Bifocal lenses	\$0 copay	\$0 copay
• Trifocal lenses	\$0 copay	\$0 copay
• Antireflective coatings	N/A	\$25 copay
<b>Second pair of glasses</b>	N/A	Second pair of glasses or contacts subject to same allowances and copay as your first pair
<b>Contact Lenses</b>		
• Exam and fitting	Up to \$60 copay	Up to \$60 copay
• Elective	\$150 allowance	\$200 allowance
<b>Frequency</b>		
• Exam	Every Calendar Year	Every Calendar Year
• Lenses		
• Frames		
• Contact lenses		

# Life and AD&D Insurance

## Basic Life and AD&D Insurance

Life insurance is an important part of your financial wellbeing, especially if others depend on you for support. Informatica provides basic life and accidental death and dismemberment insurance at **no cost** equal to 2.5 times your base annual earnings, up to a maximum of \$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. Coverage is automatic for the UNUM plans, you do not need to enroll.

## Voluntary Life and AD&D Insurance

You may choose to purchase additional life and AD&D coverage for yourself and your dependents at affordable group rates. Rates are based on age and the coverage level chosen.

### Voluntary Life and AD&D Insurance for you

#### Employee

- Increments of \$10,000 up to 5x your base annual salary
- Up to a \$500,000 maximum
- Guaranteed issue up to \$340,000

### Voluntary Life and AD&D Insurance for your dependents

#### Spouse

- Increments of \$5,000 (not to exceed 100% of your voluntary life and AD&D coverage)
- Up to a \$500,000 maximum
- Guaranteed issue up to \$50,000

#### Child(ren)

- Increments of \$2,000
- Up to a \$10,000 maximum

## 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 Unum. If you do not elect coverage when you are first eligible (new hire or marriage/domestic partnership), you must complete an EOI when electing coverage.

Once you enroll in Workday, we will notify Unum. They will provide the EOI request form to be completed. If you do not complete and return the form to Unum 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. There are special provisions for any beneficiary under 18 years old. Please seek legal advise for appropriate arrangements.

# Disability Insurance



## Disability Insurance

Disability insurance provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury and under medical care. Informatica provides disability coverage at **no cost** as shown below. Coverage is automatic for the UNUM plans, you do not need to enroll.

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.

Coverage	Benefit
Short-Term Disability	<ul style="list-style-type: none"><li>• 66.67% of your weekly salary, to a maximum of \$2,771 per week for the first 13 weeks of a disability after the one-week waiting period.</li></ul>
Basic Long-Term Disability Plan	<ul style="list-style-type: none"><li>• 66.67% of your base salary, to a maximum of \$12,000 per month if you are disabled and are unable to work for more than 90 days.</li><li>• Benefits are offset with other sources of income, such as Social Security and Workers' Compensation.</li></ul>
Voluntary Long-Term Disability Buy-Up Plan Benefit	<ul style="list-style-type: none"><li>• 66.67% of base salary, to a maximum of \$20,000 per month if you are disabled and are unable to work more than 90 days.</li><li>• Employee-Paid</li></ul>

## Family Medical Leave Act (FMLA)

If you have been with the company for 12 months, you may be eligible for up to 12 work weeks of unpaid leave per year under the Family and Medical Leave Act (FMLA). FMLA can be used for an illness of your own, care needed for a family member, care for a newborn and certain other medical needs.

# 401(k) Retirement Savings Plan



Whether retirement is way down the road or just around the corner, it's important to have savings goals and specific investment objectives. To help you meet your goals and objectives, we offer a 401(k) Retirement Savings Plan, administered by Fidelity, with multiple investment options and a company match. Key details and features of our plan are listed below.

## Employee contributions

You can contribute up to \$20,500 in 2022, and if you are age 50 or older, you may contribute up to an additional \$6,500 as a "catch-up" contribution.

Contributions may be made on a pretax or Roth after-tax basis.

## Employer contributions

Informatica will contribute up to \$6,000 on top of your individual contribution making the combined contribution \$26,500 (if age 50 or older, you may contribute an additional \$6,500).

## Vesting

Vesting refers to your ownership of the money in your 401(k). You will be 100% vested in the company match after four years of service. You are always 100% vested in your contributions to the plan.

### More Information

- You can enroll in the plan and make changes to your contributions at any time
- Fidelity has many different investment options for you to choose from, along with tools and resources you can use to determine which options best meet your investment objectives.

For additional details about the 401(k) Retirement Savings Plan or to enroll or change your contribution rates or investment elections, visit <https://informatica-benefits.storied.co/informatica-benefits/401k> or call 800-835-5097.

# Core Global Benefits



## Employee Stock Purchase Plan (ESPP)

We are pleased to offer Informatica's Employee Stock Purchase Plan (ESPP) which provides employees the opportunity to share in the long-term growth and future success of the company. This program allows participating employees to purchase company stock (NYSE: INFA) at a discounted price through voluntary payroll deductions.

### Program Highlights

- Employees can contribute between 1% - 15% of their pay.
- Contributions are made by automatic payroll deduction.
- Shares of INFA are purchased with a 15% discount which is the maximum employers are allowed to provide.
- The program features a Lookback Provision: employees can purchase INFA shares at the lower of the price at the beginning of the Offering Period or the price on the purchase date, minus the Discount.
- Once the shares are in your account, you may hold them or sell them (subject to Informatica's Insider Trading policy).
- The program is offered through E\*TRADE, providing on-line access to your ESPP account and educational tools.

## Employee Referral Bonus

We work best with the people that we value the most. Reach out to ex-colleagues and schoolmates and through our Referral Program you may be entitled to a referral bonus.

## Community Involvement

We encourage your involvement in local community activities. Each year we organize different community events.

## Global Recognition

Top talent deserves top recognition. We have in place several recognition programs to acknowledge your continuous contributions towards our success.

# Voluntary Plans

## ARAG Group Legal Plan

ARAG offers two levels of legal insurance coverage for a wide range of legal needs:

- **Ultimate Advisor** services include: consumer protection, criminal matters, debt-related matters, driving matters, tax issues, family, services for tenants, real estate, home ownership, wills and estate planning. The cost of this coverage is \$15.60 per member per month.
- **Ultimate Advisor Plus** includes all the services covered by the UltimateAdvisor plan plus child custody, support and visitation, divorce, identity theft protection and more. The cost of this coverage is \$22.60 per member per month.

## 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.

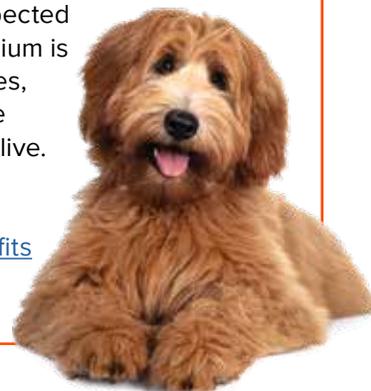
You may apply for insurance at any time by calling MetLife Auto & Home®. You do not need to wait for your current policy to expire to call for free quotes.

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

You can purchase health insurance, administered by PetFirst Healthcare, LLC, a MetLife company, for your dog, cat, bird or other exotic animals. Like a regular health insurance plan, a pet insurance policy can help you plan for your pet's health care — and offset costs for routine care and unexpected illness or injury. Your premium is based on your pet's species, age, the benefits coverage you select and where you live. For more information, a quote or to enroll, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-800-GET-MET8.



# Wellness



## Employee Assistance Program

Because personal issues can affect every aspect of your life, we automatically provide you and your family with an Employee Assistance Program (EAP) through Lyra at **no cost** to you. Call the EAP 24/7 for unlimited confidential assistance with nearly any personal matter you may be experiencing. You and your family have access to 16 free consultations with a licensed clinician per incident, per individual, per calendar year. Services include:

- **Legal Services:** Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning, and more
- **Financial Services:** Budgeting, credit and financial guidance, retirement planning, and assistance with tax issues
- **Childcare and Eldercare Assistance:** Needs assessment along with referrals to childcare and eldercare providers
- **Identity Theft Recovery Services:** Information on identity theft prevention, an identity theft emergency response kit, and help if you are victimized
- **Daily Living Services:** Referrals to help with event planning, transportation services, pet services, and more

Confidential assistance is available any time by calling 877-232-1498 or logging on to [informatica.lyrahealth.com](https://informatica.lyrahealth.com).

## Informatica Wellness

Our employees make Informatica a special place, and we want to help you be your best every day. With this in mind, the Informatica Wellness Program aims to inspire, motivate, and challenge you to achieve your next phase of great wellbeing.

Ten Spot brings you real work-life balance, through virtual wellness and engagement experiences that make it easy to hang with your team, boost your mood, and build healthy habits. Ten Spot can be accessed through OKTA SSO.

For more information, visit <https://informatica-benefits.storied.co/informatica-benefits/wellness>.

## Ten Spot

With Ten Spot, you have access to live and on-demand services, events, and content in five fun categories available 24/7 whether you are in the office, working from home, or on the go. Join challenges with colleagues and connect with teammates through group activities.

Sign-in at [tenspot.co](https://tenspot.co) to attend a session or join a team challenge.

# Additional Benefits

## Tuition reimbursement

To encourage you to build your professional knowledge and skills, WorkLife offers a tuition reimbursement program. Through this program, you may be reimbursed for expenses for courses related to your job or to progress toward your career goals. Under this program, tuition costs for both job-related and non-job-related courses may be covered up to \$5,250 per calendar year, subject to limitations.

For more information, visit <https://informatica-benefits.storied.co/informatica-benefits/life-events>.

## Adoption assistance policy

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 policy, visit <https://static.storied.co/EzwNX42WdqxjJQ6k/projects/GBYJKxXyEK5QL3ng/assets/misc/ea9a79b625d7291b061d0d28068c45d7.pdf>.

## 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.

## Time away from work

For information about Informatica's time away policies, visit <https://informatica-benefits.storied.co/informatica-benefits/time-off>.

## Commuter benefits

Employees can use pretax dollars to pay for parking or public transportation expenses while commuting to work. The maximum contribution is \$280 per month to your transit/vanpool account and up to \$280 per month to your parking account.

## 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 <https://informatica-benefits.storied.co/informatica-benefits/travel-insurance>.

# Benefit Costs



## 2022 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.

Your per pay period payroll contributions for medical, dental and vision benefits are shown here.

Medical	Aetna Saver Plan	Aetna PPO	Kaiser HMO (CA and HI)
Employee Only	\$14.50	\$43.50	\$28.50
Employee + Spouse	\$86.00	\$143.00	\$106.00
Employee + Child(ren)	\$74.00	\$121.00	\$94.00
Family	\$130.50	\$211.00	\$155.00

Dental	MetLife Core Dental Plan	MetLife Enhanced Dental Plan
Employee Only	\$3.00	\$9.00
Employee + Spouse	\$9.00	\$18.50
Employee + Child(ren)	\$9.00	\$18.50
Family	\$12.00	\$25.50

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

# Benefit Costs (continued)

## 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
<b>Child Coverage</b>		\$0.064 per \$1,000 of coverage	

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

<b>Employee Coverage</b>	\$0.10 per \$100 of coverage
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## ARAG Group Legal Plan (Monthly)

Ultimate Advisor	Ultimate Advisor Plus
\$15.60	\$22.60

## Accident insurance (Monthly)

Plan	
Employee Only	\$11.71
Employee + Spouse	\$20.27
Employee + Child(ren)	\$22.31
Family	\$30.53

## Critical illness insurance (Monthly)

Age	Coverage Level							
	\$10,000		\$20,000		\$30,000		\$50,000	
	Employee Only or Employee + Children	Employee + Spouse or Family	Employee Only or Employee + Children	Employee + Spouse or Family	Employee Only or Employee + Children	Employee + Spouse or Family	Employee Only or Employee + Children	Employee + Spouse or Family
<20	\$2.67	\$5.75	\$4.24	\$9.20	\$5.81	\$12.65	\$8.95	\$19.54
20 – 24	\$3.08	\$6.57	\$5.05	\$10.84	\$7.03	\$15.10	\$10.99	\$23.64
25 – 29	\$3.65	\$7.72	\$6.20	\$13.14	\$8.76	\$18.55	\$13.86	\$29.39
30 – 34	\$4.45	\$9.32	\$7.80	\$16.34	\$11.15	\$23.35	\$17.86	\$37.39
35 – 39	\$5.71	\$11.84	\$10.31	\$21.37	\$14.92	\$30.91	\$24.14	\$49.97
40 – 44	\$7.91	\$16.26	\$14.73	\$30.21	\$21.55	\$44.17	\$35.19	\$72.08
45 – 49	\$11.48	\$23.39	\$21.86	\$44.48	\$32.24	\$65.57	\$53.01	\$107.75
50 – 54	\$17.24	\$34.93	\$33.39	\$67.56	\$49.54	\$100.19	\$81.84	\$165.44
55 – 59	\$25.36	\$51.18	\$49.63	\$100.05	\$73.90	\$148.92	\$122.43	\$246.67
60 – 64	\$35.76	\$71.98	\$70.42	\$141.65	\$105.08	\$211.33	\$174.41	\$350.67
65 – 69	\$48.69	\$97.85	\$96.28	\$193.39	\$143.87	\$288.94	\$239.05	\$480.02
70+	\$61.08	\$122.65	\$121.07	\$243.00	\$181.06	\$363.35	\$301.03	\$604.04

# Glossary

- **Brand preferred drugs** – A drug with a patent and trademark name that is considered “preferred” because it is appropriate to use for medical purposes and is usually less expensive than other brand-name options.
- **Brand non-preferred drugs** – A drug with a patent and trademark name. This type of drug is “not preferred” and is usually more expensive than alternative generic and brand preferred drugs.
- **Calendar Year Maximum** – The maximum benefit amount paid each year for each family member enrolled in the dental plan.
- **Coinsurance** – The sharing of cost between you and the plan. For example, 80% coinsurance means the plan covers 80% of the cost of service after a deductible is met. You will be responsible for the remaining 20% of the cost.
- **Copay** – A fixed amount (for example \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.
- **Deductible** – The amount you have to pay for covered services before your health plan begins to pay.
- **Elimination Period** – The time period between the beginning of an injury or illness and receiving benefit payments from the insurer.
- **Flexible Spending Accounts (FSA)** – FSAs allow you to pay for eligible health care and dependent care expenses using tax-free dollars. The money in the account is subject to the “use it or lose it” rule which means you must spend the money in the account before the end of the plan year.
- **Generic drugs** – A drug that offers equivalent uses, doses, strength, quality and performance as a brand-name drug, but is not trademarked.
- **Health Savings Account (HSA)** – An HSA is a personal savings account for those enrolled in a High Deductible Health Plan (HDHP). You may use your HSA to pay for qualified medical expenses such as doctor’s office visits, hospital care, prescription drugs, dental care, and vision care. You can use the money in your HSA to pay for qualified medical expenses now, or in the future, for your expenses and those of your spouse/domestic partner and dependents, even if they are not covered by the HDHP.
- **In-network** – A designated list of health care providers (doctors, dentists, etc.) with whom the insurance provider has contracted and negotiated special rates. Using in-network providers lowers the cost of services for you and the company.
- **Inpatient** – Services provided to an individual during an overnight hospital stay.
- **Mail Order Pharmacy** – Mail order pharmacies generally provide a 90-day supply of a prescription medication for the same cost as a 60-day supply at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.
- **Out-of-network** – Providers that are not in the plan’s network and who have not negotiated discounted rates. The cost of services provided by out-of-network providers is much higher for you and the company. Higher deductibles and coinsurance will apply.
- **Out-of-pocket maximum** – The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year. Your annual deductible is included in your out-of-pocket maximum.
- **Outpatient** – Services provided to an individual at a hospital facility without an overnight hospital stay.
- **Primary Care Provider (PCP)** – A doctor (generally a family practitioner, internist or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions.
- **Reasonable & Customary Charges (R&C)** – Prevailing market rates for services provided by health care professionals within a certain area for certain procedures. Reasonable and Customary rates may apply to out-of-network charges.
- **Specialist** – A provider who has specialized training in a particular branch of medicine (e.g., a surgeon, cardiologist or neurologist).
- **Specialty drugs** – A drug that requires special handling, administration or monitoring. Most can only be filled by a specialty pharmacy and have additional required approvals.

# Contact Information

Questions about	Contact	Phone	Website	Group number, policy number, employer code
Medical and Prescription Drug	Aetna	PPO: 800-784-3985 Saver: 800-784-3985 CVS Caremark Pharmacy Benefit: 844-910-1560 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 (CA) 808-432-5955 (HI)	<a href="http://www.kp.org">www.kp.org</a>	Group number: 38555 (CA) 45167 (HI)
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	Unum	866-779-1054	<a href="http://www.unum.com">www.unum.com</a>	Policy number: Life – 802998 STD/LTD – 802993/ 802997
Disability				
Flexible Spending Accounts (FSAs)	WEX	866-451-3399	<a href="http://www.wexinc.com">www.wexinc.com</a>	
Health Savings Accounts (HSAs)	WEX	866-451-3399	<a href="http://www.wexinc.com">www.wexinc.com</a>	
Critical Illness Insurance	Aetna	800-607-3366	<a href="http://Myaetnasupplemental.com">Myaetnasupplemental.com</a>	Policy number: 802810
Accident Insurance	Aetna	800-607-3366	<a href="http://Myaetnasupplemental.com">Myaetnasupplemental.com</a>	Policy number: 802810
401(k) Retirement	Fidelity	800-835-5097	<a href="http://www.401k.com">www.401k.com</a>	Plan number: 01904
Employee Assistance Program (EAP)	Lyra	877-232-1498	<a href="http://informatica.lyrahealth.com">informatica.lyrahealth.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	ARAG	800-247-4184	<a href="http://ARAGlegal.com/myinfo">ARAGlegal.com/myinfo</a>	Access code: 18700inf
Auto & Home Insurance	MetLife	855-229-9095	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	Policy number: 103851
Pet Insurance	MetLife	800-GET-MET8	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	
Fitness Club (Redwood City)	Pacific Shores Club	650-817-9030		
Ten Spot	Ten Spot	N/A	<a href="http://www.tenspot.co">www.tenspot.co</a>	
Discount Provider	TicketsatWork	800-331-6483	<a href="http://www.ticketsatwork.com">www.ticketsatwork.com</a>	Company code: INFORMATICA
Laundry Service (Redwood City)	PurpleTie	650-364-3009	<a href="http://www.purpletie.com">www.purpletie.com</a>	



#### **About this Guide**

This benefit summary provides selected highlights of the Informatica benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Informatica reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.