

A man with a short beard and balding head, wearing a dark blue long-sleeved shirt, is sitting in a modern office. The background is blurred, showing office shelves and a desk. Overlaid on the scene are various digital elements: glowing blue lines, wireframe boxes, and a grid pattern, suggesting a high-tech or data-driven environment. The overall lighting is dim, with the digital elements providing a cool blue glow.

proofpoint.[®]

2022 Benefits

Enrollment

Now that you are FTEs it is time to review coverage options and enroll in options that are best for you, such as:

- Change medical plans
- Enroll in a new plan
- Add a dependent to your plan
- Remove a dependent from your plan
- Enroll or re-enroll in the FSA
- Manage your HSA contributions (CDHP participants)

You have 30 days to make your elections, the last day to make changes is February 6th, 2022

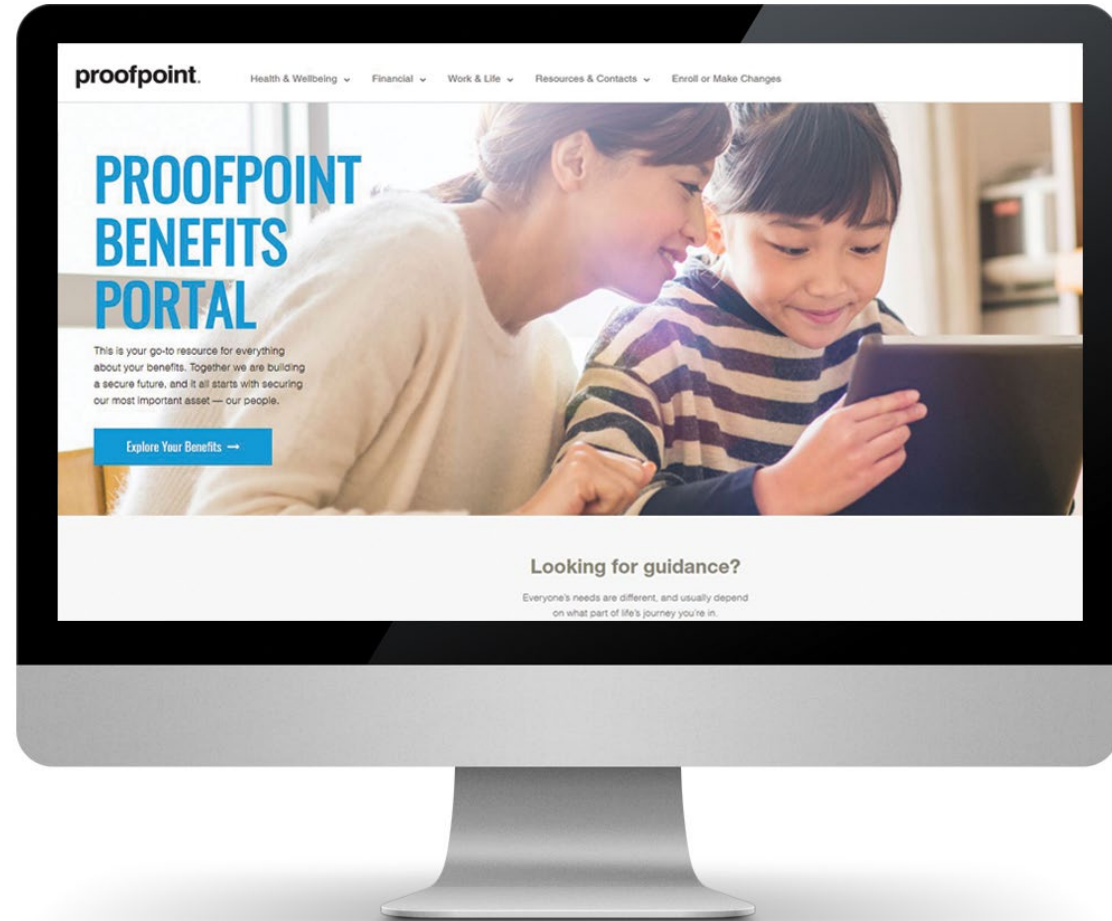
How to Enroll

- To make changes to your benefits:
 - Log on to Workday: wd5.myworkday.com/Proofpoint
- Review your personal information and benefits selections and make changes as needed

Additional Information

- **Visit the Benefits Website!**

- Visit the benefits.proofpoint.com
- Open Enrollment information
- Detailed benefit summaries
- Medical plan cost calculator
- Learn about CDHP
- Extensive resource library
- Desktop and mobile enabled

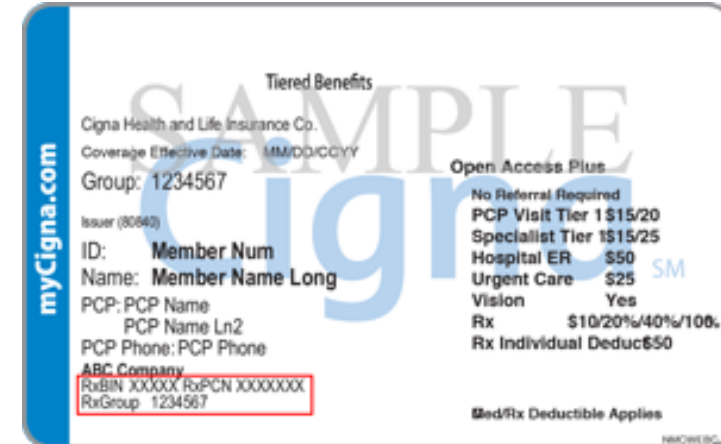


Benefits Overview

Medical Plans

- Consumer Driven Health Plans (CDHP)
 - Cigna CDHP with HSA (all locations)

- Preferred Provider Option (PPO)
 - Cigna PPO (all locations)
 - Offers flexibility to see providers in and out of Cigna's network
 - Office visit and Rx copays apply before deductible
 - Self-referrals to specialists



Medical Plan Comparison

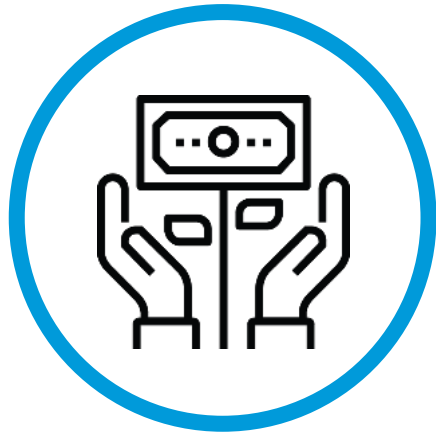
	Cigna CDHP		Cigna PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
HSA Compatible	Yes, Proofpoint contributes \$1,200 for individual / \$2,400 for family coverage		No	
Deductible Individual Family	\$2,000 (combined in- and out-of-network) \$4,000 (combined in- and out-of-network)		\$250 (combined in- and out-of-network) \$500 (combined in- and out-of-network)	
Out-of-Pocket Maximum Individual Family	\$3,000 \$6,000	\$6,000 \$12,000	\$3,000 \$6,000	\$6,000 \$12,000
Coinsurance (what you pay after deductible)	You pay 10%	You pay 30%	You pay 10%	You pay 30%
Office Visit	You pay 10% after deductible	You pay 30% after deductible	\$20 copay	You pay 30% after deductible
Prescription Drugs Generic Brand (formulary) Brand (non-formulary) Mail Order	\$10 after deductible \$25 after deductible \$40 after deductible 2x retail – 90 days	Copay + 50% after deductible	\$10 copay \$25 copay \$40 copay 2x retail – 90 days	You pay 50%

CDHP

Consumer Driven Health Plan

Take a Closer Look

Why Consider CDHP



Proofpoint HSA Contribution



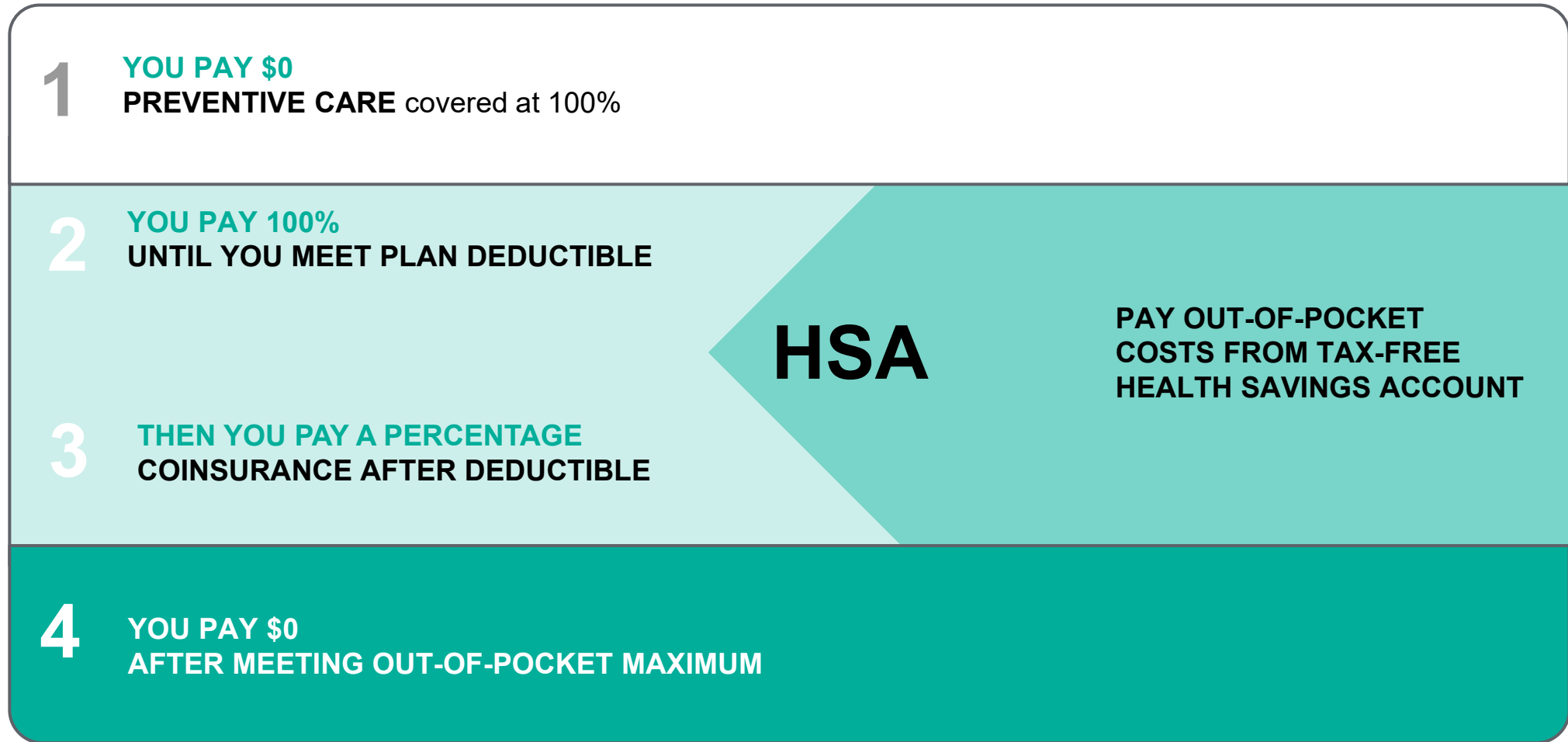
Paycheck Savings



Annual Deductible

		HSA Contribution	Your Premium Savings vs. Alternate Plan	Annual Deductible	Total Annual Net Savings
Single coverage	Cigna	\$1,200	\$1,280	\$2,000	\$480
Family coverage	Cigna	\$2,400	\$5,980	\$4,000	\$4,380

CDHP: How it Works



Health Savings Account (HSA)

Triple Tax Advantages

- TAX-FREE*
 - Contributions
 - Withdrawals for eligible healthcare expenses
 - Interest and earnings

* Federally tax-free. AL, CA and NJ tax HSA contributions. NH and TN tax HSA interest and earnings.

Uses

- Pay for out-of-pocket healthcare expenses for you and your family
- Build a nest egg for future healthcare expenses
- Retirement savings strategy for both healthcare and living expenses

Features

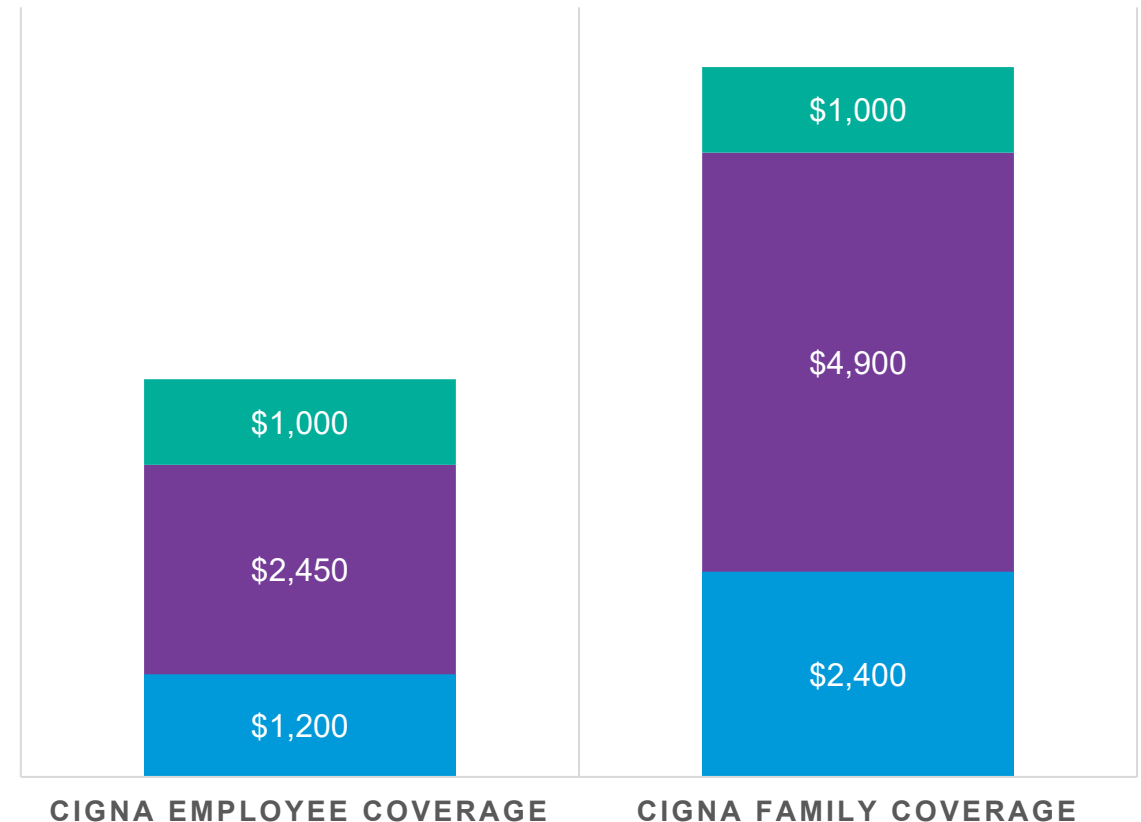
- Medical, dental and vision expenses
- No “use it or lose it” rule – account balance rolls over year after year
- Portable – account is yours if you change plans, retire or change jobs
- Account balance earns interest

HSA Contributions

- Proofpoint contributes to your HSA
- You can contribute up to IRS limit
- \$1,000 “catch up” contribution at 55+
- Easy pre-tax payroll deductions
- Make deposits directly to your HSA for 100% federal deduction at tax time

2022 CONTRIBUTION OPPORTUNITIES

■ Proofpoint ■ Employee ■ Catch Up



HSA Eligibility

- Must be enrolled in a CDHP
- May not have a general purpose flexible spending account (FSA) or be eligible to use one (such as spouse's FSA)
- Limited purpose FSA (dental and vision only) allowed
- Cannot be claimed as another person's tax dependent
- May not be enrolled in any other non-CDHP health coverage
- May not be enrolled in Medicare, Medicaid or Tricare

Contributing to your HSA

Contribution Schedule

- Proofpoint contribution is automatic*
- Deposited quarterly (active employees) – pro-rated based on your date of hire
- Your contributions are by pre-tax payroll deduction every pay period
- Contribute to HSA any time during the calendar year, up to April 15 of the following year (tax filing deadline)

**Upon successful set-up of your account with HSA Bank*

About the HSA Custodian

- HSA Bank
- How to access your account online
 - Cigna CDHP members
 - Register for MyCigna.com
 - Select 'Health Savings Account (HSA)' under the 'Review My Coverage' section

2022 Limits: \$3,650 Employee / \$7,300 Family / \$1,000 Catch Up

It's Your Responsibility!

Contribution Schedule

- Keep records of medical expenses:
 - in case you want to request reimbursement later
 - the IRS requests them
- **“Self Substantiation”** Your HSA custodian is not required to determine whether HSA distributions are used for qualified medical expenses

Non-Qualified Withdrawals

Before age 65

- Income tax on non-qualified expense **PLUS** 20% penalty

After age 65

- Ordinary income tax applies to non-healthcare withdrawals
- No penalty

Employee Contributions - Medical

2022 Monthly Contributions

	Cigna CDHP	Cigna OAP (PPO)
Employee Only	\$40	\$147
Employee + Spouse/DP	\$242	\$590
Employee + Child(ren)	\$217	\$496
Employee + Family	\$351	\$849

Payroll deductions are generally made pre-tax. However, deductions for domestic partners, or other non-tax qualified dependents are made on a post-tax basis.

Medical Plan Cost Calculator

Compare plan costs at benefits.proofpoint.com

1) YOUR COVERAGE LEVEL

Employee Only

To estimate your costs, please fill out the boxes in the **Your Utilization Profile** and **Wellness Credit** sections below, then click **Calculate**.

2) YOUR UTILIZATION PROFILE

Medical

Non-preventive PCP office visits per year

Specialist office visits per year

Diagnostic x-rays / labs

Emergency room

Advanced imaging (CT/PET/MRI)

Outpatient surgery

Hospitalization (maternity, severe illness, injury)

Prescriptions

Generic

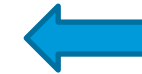
Brand

Non-formulary

Does more than one member of your family regularly use medical services? (A)



Step 1: Enter your coverage level



Step 2: Enter your projected annual utilization of medical services



Step 3: Total annual cost and any remaining HSA balance

YOUR COST	Cigna CDHP	Cigna OAP (PPO)	Kaiser CDHP	Kaiser HMO
Payroll Deductions				
Monthly Contribution	\$39	\$135	\$31	\$103
Total Annual Contributions	\$468	\$1,620	\$372	\$1,236
Medical Claims				
Office Visit Copays	N/A	\$0	N/A	\$0
Emergency Room Copays	N/A	\$0	N/A	\$0
Prescription Drugs Copays (B)	\$0	\$0	\$0	\$0
Deductible	\$0	\$0	\$0	N/A
Post Deductible Expenses	\$0	\$0	\$0	N/A
Total Out-of-Pocket Costs	\$0	\$0	\$0	\$0
Total Costs				
Contributions + Out-of-Pocket Costs	\$468	\$1,620	\$372	\$1,236
Proofpoint Contribution to Your HSA Account (C)	-\$1,200	\$0	-\$1,000	\$0
Annual Employee Cost (including HSA balance)	-\$732	\$1,620	-\$628	\$1,236
Remaining HSA Balance (Proofpoint Funded)	\$1,200	n/a	\$1,000	n/a

A If there is one primary user of medical services for the Cigna OAP (PPO) plan, the calculator will calculate based on the individual medical deductible of \$250 and individual out-of-pocket maximum of \$3,000. If there is more than one primary user of medical services for the Cigna OAP (PPO) plan, the calculator will calculate based on the family medical deductible of \$500 and family out-of-pocket maximum of \$6,000.

B Prescription drug costs apply toward the CDHP deductible; CDHP members pay copays for prescription drugs after their deductible is met

C HSA funds can only be applied to medical, dental or vision expenses per IRS guidelines. These funds cannot be used to recover monthly paycheck benefit contribution costs.

Dental Plan

	Cigna Dental Plan	
	In-Network	Out-of-Network
Deductible Individual Family	\$50 (combined in- and out-of-network) \$150 (combined in- and out-of-network)	
Preventive *	No charge (deductible waived)	No charge (deductible waived)
Basic	You pay 20% after deductible	You pay 20% after deductible
Major	You pay 50% after deductible	You pay 50% after deductible
Annual Maximum	\$2,000 per member (combined with out-of-network)	\$1,500 per member (combined with in-network)
Orthodontia	You pay 50%	You pay 50%
Orthodontia Lifetime Maximum	\$1,500 (combined in- and out-of-network)	

*** Preventive services do not accumulate toward your annual maximum**

Vision Plan

	VSP Vision Plan	
	In-Network	Out-of-Network
Routine Eye Exam (every calendar year)	No copay	Up to \$50
Prescription Glasses	\$20 copay	
Lenses (every calendar year)	No copay	Standard progressive: \$0 Premium progressive: \$80 - \$90 Custom progressive: \$120 - \$160
Frames (every other calendar year)	\$130 allowance	Up to \$70
Contact Lenses (in lieu of glasses)	\$120 allowance; you pay up to \$60 for contact lens fitting	Up to \$105

Employee Contributions – Dental & Vision

2022 Monthly Contributions

	Cigna Dental	VSP Vision
Employee Only	\$4	\$1
Employee + Spouse/DP	\$29	\$2
Employee + Child(ren)	\$26	\$3
Employee + Family	\$51	\$6

Payroll deductions are generally made pre-tax. However, deductions for domestic partners, or other non-tax qualified dependents are made on a post-tax basis.

Flexible Spending Accounts (FSA)



Administered by Navia

- Up to \$2,850 per year
- Pre-tax payroll deductions
- Tax-free withdrawals
- Access entire amount on 1st day of plan year
- Roll over up to \$570 each year
- **USE IT OR LOSE IT!**

HEALTHCARE

- Medical, dental and vision expenses

LIMITED PURPOSE

- For CDHP participants
- Vision and dental only

REMINDER: You must re-enroll in FSA each year!

Flexible Spending Accounts (FSA)



Dependent Care Administered
by Navia

Daycare and in-home care while you work, for children under 13 and incapacitated adult tax-dependents

- Up to \$5,000 per year
- Pre-tax payroll deductions
- Tax-free withdrawals
- Get reimbursed up to current balance
- **USE IT OR LOSE IT**

REMINDER: You must re-enroll in FSA each year!

Life, AD&D and Disability

- Basic Life and Accidental Death & Dismemberment (AD&D)
 - 2x base annual salary up to \$1 million
- Short-Term Disability (STD)
 - 60% of your weekly salary up to \$2,308
- Long-Term Disability (LTD)
 - 60% of your monthly salary up to \$20,000
 - Enroll in Long-Term Disability Insurance — either taxable or nontaxable

Lincoln Financial administers life and disability benefits

Talk to Someone

- **Contact your Benefits Advocate**
 - Monday – Thursday (8:00 AM – 5:00 PM);
 - Friday (8:00 AM – 4:30 PM)
- Phone: (855) 701-3257
- Email: benefits@proofpoint.com

Summary

- Take time to manage your benefits for 2022
- Enroll in the Healthcare and/or Dependent Care FSA
- Take action – Log on to Workday: wd5.myworkday.com/proofpoint
- Ensure your life insurance beneficiaries are current
- Deadline: February 6, 2022

