



2018 Employee Benefits

At a Glance





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Who's eligible?

All regular full-time employees scheduled to work 30 hours or more per week are eligible for benefits. Eligible dependents can also receive medical, dental, vision, flexible spending accounts, supplemental life insurance, and employee assistance coverage.

Eligible dependents of employees include:

- Your legal spouse or domestic partner.
- Your children (and/or those of a domestic partner) who are younger than 26.
- Your children with disabilities who meet certain criteria.

Enrollment checklist

- **Learn about your benefit options** and think about your anticipated health care needs for 2018.
- **Make sure your beneficiary assignment and dependent information is correct** and all your dependents are still eligible.



HEALTH

Guidewire's benefits program offers medical coverage to help keep you and your family healthy and also provide important protection in the event of illness or injury.

Medical

Guidewire provides comprehensive medical insurance and prescription drug benefits through Aetna and Kaiser in 2018. Select from the following options:

- PPO – Aetna Open Access Managed Choice (all employees).
- HDHP – Aetna High Deductible Health Plan (all employees).
- Aetna HMO (California employees only).
- Kaiser HMO (California employees only).

	Aetna PPO		Aetna HDHP*	
	In-network you pay	Out-of-network you pay	In-network you pay	Out-of-network you pay
Annual deductible				
Individual/family	\$250/\$750	\$500/\$1,500	\$2,600/\$5,000	\$5,000/\$10,000
Out-of-pocket maximum (includes deductible & copays)				
Individual/family	\$2,000/\$4,000	\$6,000/\$12,000	\$3,000/\$6,000	\$7,000/\$14,000
Medical coverage				
Member Coinsurance	10%	30%	Covered 100%	30%
Doctor office visits	\$20 copay, ded. waived	30% after ded.	\$0 after ded.	30% after ded.
Preventive care	No charge	Not covered	No charge	Not covered
Specialist visits	\$20 copay, ded. waived	30% after ded.	\$0 after ded.	30% after ded.
Urgent care	\$25 copay, ded. waived	30% after ded.	\$0 after ded.	30% after ded.
Outpatient surgery	10% after ded.	30% after ded.	\$0 after ded.	30% after ded.
Inpatient hospital (per stay)	10% after ded.	30% after ded.	\$0 after ded.	30% after ded.
Emergency room	10% after \$100 copay, ded. waived	10% after \$100 copay, ded. waived	\$0 after ded.	\$0 after ded.
Retail prescription drugs (30-day supply)				
<ul style="list-style-type: none"> • Generic • Formulary • Nonformulary 	\$10 copay \$25 copay \$45 copay	50% of submitted cost after applicable copay	\$10 copay after ded. \$30 copay after ded. \$50 copay after ded.	40% of submitted cost after applicable copay and deductible
Mail-order prescription drugs (90-day supply)				
<ul style="list-style-type: none"> • Generic • Formulary • Nonformulary 	\$20 copay \$50 copay \$90 copay	N/A	\$20 copay after ded. \$60 copay after ded. \$100 copay after ded.	N/A

* You are eligible to contribute to the Health Savings Account.

This is only a partial list of the covered benefits. For a complete list of covered services, please refer to your plan summaries on Gnet/HR Benefits Portal.





	Kaiser HMO (Calif. only)	Aetna HMO (Calif. only)
	In-network only	In-network only
Annual deductible		
Individual/family	None	None
Out-of-pocket maximum (includes deductible & copays)		
Individual/family	\$1,500/\$3,000	\$1,500/\$3,000
Medical coverage		
Member Coinsurance	N/A	N/A
Doctor office visits	\$15 copay	\$15 copay
Preventive care	No charge	No charge
Specialist visits	\$15 copay	\$15 copay
Urgent care	\$15 copay	\$75 copay
Outpatient surgery	\$15 per procedure	\$200 copay
Inpatient hospital (per stay)	No charge	\$250 copay
Emergency room	\$35 per visit	\$150 copay
Retail prescription drugs (30-day supply)		
• Generic	\$10	\$10 copay
• Formulary	\$25	\$25 copay
• Nonformulary	N/A	\$50 copay
Mail-order prescription drugs (90-day supply)		
• Generic	\$20	\$20 copay
• Formulary	\$50	\$50 copay
• Nonformulary	N/A	\$100 copay

Opt-out credit

Receive a taxable monthly opt-out credit of \$150 if you decline to receive medical, dental, and vision coverage through Guidewire's benefits program during enrollment. Once declined, coverage will not be available in 2018 unless you experience a qualifying life event.

Dental

Keep smiling with healthy teeth and gums. We offer dental insurance through Delta Dental that helps pay for the cost of routine checkups and many other types of dental work.

	Delta Dental	
	In-network	Out-of-network
Annual deductible (employee only/family)	\$50/\$150	\$50/\$150
Calendar-year maximum	\$2,250	\$1,750
Preventive/diagnostic services	No charge	10% coinsurance
Basic services	10% coinsurance	30% coinsurance
Major services	40% coinsurance	50% coinsurance
Orthodontia (adults and children)	40% coinsurance up to \$1,500 lifetime maximum	40% coinsurance up to \$1,500 lifetime maximum

Benefits shown are for in-network providers and are based on negotiated fees. Out-of-network coverage is based on reasonable and customary (R&C) charges.

Vision

With the VSP vision plan, the focus is on you. VSP covers periodic eye exams, eyeglasses, contact lenses, and more for you and your covered dependents.

	VSP	
	In-network	Out-of-network
Exam (once per calendar year)	\$20 copay	Up to \$50 allowance
Prescription glasses <ul style="list-style-type: none">• Standard progressive• Premium progressive	\$50 copay \$80–\$90 copay	Up to \$75 allowance Up to \$75 allowance
Lenses (once per calendar year) <ul style="list-style-type: none">• Single vision• Lined bifocals• Lined trifocals	\$20 copay \$20 copay \$20 copay	Up to \$50 allowance Up to \$75 allowance Up to \$100 allowance
Frames (every other calendar year)	\$130 allowance + 20% off balance	Up to \$70
Contact lenses (instead of glasses)	\$130 allowance	Up to \$105 allowance



SAVINGS PLANS

Take charge of your health care spending with Health Savings Account (HSA) and Flexible Spending Account (FSA) options. Contributions to HSAs and FSAs are tax-free.

Health Savings Account (HSA)

You must enroll in the Aetna HDHP medical plan in order to be eligible to participate in the Health Savings Account (HSA).

What is an HSA?

An HSA is an employee-owned, tax-advantaged savings and investment account to help you pay for eligible medical, prescription drug, dental, and vision care expenses that are not covered under the plans offered by Guidewire, both now and into retirement. You can think of an HSA as a “medical IRA.” You own your account and can take it with you if you retire or leave Guidewire. In addition, any dollars left in your HSA can roll over year-over-year. After age 65, your HSA acts like any other retirement account, though funds can continue to be used for qualified expenses tax-free.

How much can I contribute to my HSA?

The IRS annual limit for 2018 is \$3,450 for individual coverage and \$6,900 for family coverage.

Are you eligible for an HSA?

- You may not have other health coverage that is not a qualified high deductible health plan (HDHP).
- You may not be enrolled in Medicare Part A or Part B.
- You may not be claimed as a dependent on someone else's tax return.
- You may not have a traditional health care FSA. If you're enrolled in the limited-purpose FSA, you can also participate in the HSA.
- You may not have received veterans benefits in the past three months.

The tax advantage

Using pre-tax earnings to fund your HSA means you're saving money on expenses by using tax-free dollars to pay for health care. Basically, the IRS allows you to spend a portion of your gross pay to purchase certain employee benefits before taxes are deducted (except Social Security tax). When contributions are deducted on a pre-tax basis, you are subject to IRS restrictions on when you may start, stop, or change your benefit selections.

Flexible Spending Accounts (FSAs)

FSAs are a great way to get more out of your paycheck because you can set aside before-tax dollars and use them on eligible out-of-pocket health care and dependent care expenses. Remember that FSAs are “use-it-or-lose-it” accounts, so you will forfeit any amount above \$500 left in the account at the end of the plan year.

Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Contribute up to \$2,650 in 2018.

Limited-purpose Health Care FSA

- Pay for eligible dental and vision care expenses not covered by the HSA-eligible health plan.
- Contribute up to \$2,650 in 2018.

Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child so you and/or your spouse can work, look for work, or attend school full time; also covers adult dependent care.
- Contribute up to \$5,000 in 2018, or \$2,500 if you are married and filing separately.

For more details and a list of eligible expenses, you can refer to IRS Publications 502 and 503 available at www.irs.gov or call 1-800-TAX-FORM.

FINANCIAL SECURITY

Your 401(k) retirement plan, life and accidental death and dismemberment (AD&D) insurance, and disability insurance ensure important financial protection for you and your family and help you plan for the future and the unexpected.

401(k) savings plan

The Guidewire 401(k) savings plan helps you meet one of life's important goals — saving for a financially secure retirement. You are eligible to participate if you're at least 21 years of age and are a full-time or part-time employee. The plan allows employee deferrals of up to 60% of before-tax salary, subject to IRS annual limits. If you are age 50 or older, you may also make additional catch-up contributions — up to \$6,000 in 2018.

Plus, to help increase your retirement savings, Guidewire matches \$0.50 for each dollar you contribute to the plan on the first 8% of your eligible earnings per pay period to a maximum of \$5,000 in a calendar year. The match is accumulated throughout each payroll until the maximum is reached.

Basic life and AD&D

There is no cost to you for this coverage. Your benefit amount will be 2x your base annual salary (up to \$500,000). Please note, per IRS regulations, basic life premiums paid by the company for amounts in excess of \$50,000 are subject to imputed income taxation.

Disability insurance

Guidewire provides two disability programs that work together to replace a portion of your income when you become disabled and are unable to work.

- **Short-term disability** is paid entirely by Guidewire and provides up to 60% of your weekly salary (\$3,000 per week maximum) for up to 12 weeks. There is a seven-day waiting period.
- **Long-term disability** provides financial assistance if you are unable to return to work after 90 days of disability due to an illness or injury that is not work-related. LTD provides up to 60% of your predisability earnings (\$12,500 per month maximum) until you're no longer disabled or you reach retirement age.

Have you named a beneficiary?



Your beneficiary will receive the benefit paid by a 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.



OTHER BENEFITS

Guidewire knows the value of well-rounded, balanced employees. That's why we offer additional work-life benefits and voluntary benefits to supplement your medical insurance.

Additional Benefits

Wellness Reimbursement Program

Guidewire will reimburse you up to \$100 annually towards eligible wellness expenses. Wellness is an active process of becoming aware of and making choices toward a healthy and fulfilling life. Wellness is more than being free from illness, it is a process of change and growth of physical, mental and social well-being. With this program, you can take many paths to living healthy – in ways that work for you.

Some eligible expenses examples:

- Gym memberships
- Music lessons
- Weight management programs like Weight Watchers and Jenny Craig
- Group exercise classes like Pilates, Zumba and strength training

To learn more about this healthy program please refer to the Wellness Reimbursement Program policy on Gnet/HR Benefits Portal.

Health Advocate

Health Advocate provides assistance for questions and complicated health needs. A registered nurse is assigned as your personal advocate and will assist with clinical services such as finding the correct doctor, advice on medical conditions and navigating the health care system. They also provide administrative services such as resolving claim issues and explaining medical bills. Contact Health Advocate at: 866-695-8622 or www.HealthAdvocate.com/guidewire

Employee Assistance Program (EAP)

This free service connects you with the best mental health and counseling services. Whether you're interested in work-life resources, mental health assistance, or legal and financial advice, the EAP service can connect you and members of your household with a variety of professionals. The EAP benefit includes 24/7 telephonic access and 5 face-to-face visits per issue with a licensed professional. All services provided are confidential and will not be shared with Guidewire.

To begin taking advantage of this valuable benefit, visit www.employees.concern-eap.com or call 800-344-4222.

Travel Assistance

Prudential provides Guidewire employees with 24-hour, 365-days-a-year travel assistance whenever you are traveling domestically or internationally, 100+ miles from home. You and your dependents are eligible to access these services for up to 120 consecutive days for any given trip.

Commuter Benefits

Guidewire's transportation benefit plan allows you to pay for work-related travel and parking costs with pre-tax dollars. It's easy and flexible. Pre-tax deductions are allowed up to the IRS limit of \$260 per month for mass transit and vanpool expenses and \$260 per month for parking. The transit and parking are also estimates based on IRS similar to the FSA/DCRA.

Voluntary Benefits – Paid by Employees

Supplemental Life and AD&D Insurance

If you want added protection, you can purchase voluntary supplemental life and/or AD&D insurance for yourself (up to 5 times your salary in \$10,000 increments, not to exceed \$500,000), your spouse (up to 100% of employee amount in \$5,000 increments), and any dependent children (up to 100% of employee amount in \$2,000 increments, not to exceed \$10,000). Guaranteed issue amount for employees is \$150,000. Guaranteed issue amount for spouse is \$25,000. The maximum death benefit for a child between the ages of live birth and six months is \$1,000. You can elect up to \$150,000 (employee) and \$25,000 (spouse) of supplemental life insurance when first eligible without having to provide evidence of insurability (EOI). This is the Guaranteed Issue Amount.

Accident Insurance

Accident insurance can help you get back on your feet financially following an accident. It covers you and your family for a wide variety of accidental injuries, including broken bones, concussions, dislocations, and second- and third-degree burns.

This benefit provides a lump-sum payment — directly to you — that you can use any way you see fit when a covered person has medical services and treatments related to accidental injuries.

Critical Illness Insurance

Medical insurance protects you against a lot of things. But sometimes a critical illness may bring unexpected expenses that might not be covered by your insurance plan. At the same time, a critical illness such as cancer, heart attack, or stroke can affect your ability to earn an income, which may force you to dip into your savings.

By providing a lump-sum payment if you're diagnosed with a covered condition, critical illness insurance allows you to focus on what's truly important — recovery — rather than worrying about finances.

Pet Insurance

Nationwide Pet can help you with the cost of your pets' medical bills and cover hundreds of medical problems and issues related to accidental injuries, poisonings, and illness (including cancer). Coverage helps pay for office visits, tests, medications and treatments, lab fees, hospitalization, and surgery.

There are no payroll deductions for this voluntary benefit. If you want to participate, just contact Nationwide at www.petinsurance.com or 877-738-7874 and advise them that you're an employee with Guidewire.





2018 Contributions

2018 MEDICAL – PER-PAY-PERIOD CONTRIBUTIONS				
Coverage Level	Aetna PPO		Aetna HDHP	
	Employer	Employee	Employer	Employee
Employee Only	\$313.65	\$37.99	\$285.31	\$0.00
Employee + Spouse	\$628.54	\$145.54	\$627.52	\$0.00
Employee + Child(ren)	\$519.01	\$113.84	\$513.03	\$0.00
Employee + Family	\$855.53	\$235.54	\$884.48	\$0.00

2018 MEDICAL – PER-PAY-PERIOD CONTRIBUTIONS				
Coverage Level	Kaiser HMO*		Aetna HMO*	
	Employer	Employee	Employer	Employee
Employee Only	\$236.38	\$37.99	\$276.94	\$41.09
Employee + Spouse	\$458.05	\$145.54	\$542.05	\$157.45
Employee + Child(ren)	\$434.88	\$113.84	\$448.74	\$123.13
Employee + Family	\$587.55	\$235.54	\$721.77	\$264.18

* Note: The HMO plans are available only to employees living in California.

2018 DENTAL – PER-PAY-PERIOD CONTRIBUTIONS		
Coverage Level	Delta Dental	
	Employer	Employee
Employee Only	\$23.30	\$2.28
Employee + Spouse	\$41.76	\$8.99
Employee + Child(ren)	\$56.85	\$14.48
Employee + Family	\$75.32	\$21.19

2018 VISION – PER-PAY-PERIOD CONTRIBUTIONS		
Coverage Level	VSP	
	Employer	Employee
Employee Only	\$4.46	\$0.45
Employee + Spouse	\$6.90	\$1.36
Employee + Child(ren)	\$7.02	\$1.41
Employee + Family	\$10.58	\$2.75

WAIVER OF MEDICAL, DENTAL, AND VISION COVERAGE		
Credit to Employee	Employer	Employee
	N/A	\$150.00 per month taxable credit

CONTACTS

Reach out to the providers listed below to learn more about each benefits plan.

Benefits	Contact	Policy numbers	Phone number	Website
Medical	Aetna	Aetna 231730 Aetna Int'l. 840331	888-982-3862 (Aetna)	www.aetna.com
	Kaiser	Kaiser Permanente 601135	800-464-4000 (Kaiser)	www.kp.org
Dental	Delta Dental of CA	18097	888-335-8227	www.deltadentalins.com
Vision	VSP	30029574	800-877-7195	www.vsp.com
Flexible Spending Accounts	Navia Benefits	N/A	800-669-3539	www.naviabenefits.com
Life and AD&D	Prudential	52111	800-524-0542	www.prudential.com
Disability	Prudential	52111	800-842-1718	www.prudential.com
Travel assistance	AXA Assistance USA	N/A	800-565-9320	www.axa-assistance.us
401(k) savings plan	Fidelity Retirement	50500	866-697-1008	www.401k.com
Concern Employee Assistance Program	Concern	N/A	800-344-4222	www.employees.concern-eap.com
Commuter Benefits, Wellness Reimbursement Program	Navia Benefits	N/A	800-669-3539	www.naviabenefits.com
Pet insurance	Nationwide Pet	N/A	877-738-7874	www.petinsurance.com
Voluntary accident and critical illness	Unum	Accident 92575076 Critical illness R0396481	800-635-5597	www.unum.com
Health Advocate	Health Advocate	N/A	866-695-8622	HealthAdvocate.com/members



