

Welcome!

2017 Benefits Guide

This eMagazine (“eMag”) is your comprehensive guide to the benefits Seagate offers. You can view this eMag wherever you have online access.



SEAGATE®



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Welcome!

At Seagate, we're committed to providing benefits that support the health, well-being, and security of our employees and their families.

This guide provides an overview of the wide range of benefits Seagate offers, addresses some important considerations for enrollment, and walks you through the enrollment process.

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Quick Start to Enroll in Benefits

- **Review** the information in this eMagazine.
- **Consider** all of your choices and costs carefully. What coverage do you need and for which family members?
- **Enroll** in benefits through Workday.

Workday Enrollment

You can access Workday Benefits Enrollment and enroll in your 2017 benefits from Seagate's intranet:

- When logged into my.seagate.com go to:
[HR Services > Fast Access > Workday](#)

Once in Workday, follow these steps:

1. Click on your Workday Inbox icon.
2. Select "Change Benefit Elections New Hire" at left
3. Select Elect or Waive for each Health Care Election choice.

IMPORTANT INFORMATION FOR NEW EMPLOYEES:

If you do not enroll in (or opt out of) voluntary coverage, you'll be automatically enrolled in the following coverage for 2017:

- Medical: High Deductible Health Plan 1 (HDHP 1) with no dependent coverage
- Health Savings Account (HSA): You will be enrolled in the HSA and will receive the Seagate contribution – no employee funds will be contributed to the HSA
- Dental and Vision: No coverage
- 401(k) Plan: You will be enrolled in the plan at a 6% contribution level
- Supplemental Short Term Disability coverage, if eligible
- Long Term Disability Plan premium payment option: Seagate-paid premium, which means benefits are taxable
- In addition, you will not be able to take advantage of tax savings through the Flexible Spending Accounts

Additional benefit election instructions are available in Workday by selecting the Benefits worklet on the home page, and then selecting "Workday Help – Manage your Benefits (US)"

HAVE QUESTIONS? NEED MORE INFORMATION?

For more information, or if you need help, call HR Central at SeaTel 8-324-3225 or toll-free 866-324-3225 Monday to Friday 8 a.m. to 7 p.m. Central Time (option 2, then option 2).

Eligibility and Enrollment

You are eligible for all the benefits described in this overview if you are a regular employee on U.S. payroll scheduled to work 30 or more hours per week. Interns scheduled to work 30 or more hours per week are eligible for medical, dental, and vision coverage, the Employee Assistance Program, paid holidays, the Employee Stock Purchase Plan and voluntary benefits through EmployeeAdvantages.

Most benefits are effective on your first day of employment. See each plan for additional, specific eligibility requirements. For medical, dental, and vision coverage, your eligible dependents include:

- Your lawful spouse
- Your qualified domestic partner
- Dependent child(ren) from birth to the child's 26th birthday, regardless of marital, tax, employment, or student status
- Dependent child(ren) over age 26, if they are incapable of self-sustaining employment due to mental or physical disability and primarily depend on you for support and maintenance

Each fall, you can make changes during the Open Enrollment period. You will not be able to make changes during the year — unless you have a qualified life event. Some examples of life events, as defined by the IRS, include:

- Addition of a dependent through marriage, birth, adoption or custody change
- Loss of a dependent through death, divorce, or becoming ineligible for plan coverage
- Substantial change in your or your eligible dependent's employment status that would affect benefit eligibility or benefit coverage (for example, changing from full-time to part-time employment or vice versa, termination, or start of employment)

For additional information, contact HR Central at SeaTel 8-324-3225 or toll-free 866-324-3225.

If you are enrolling a civil union partner or domestic partner

Please be sure to read the **Partner Enrollment Guide** for important information on eligibility and tax consequences. If you still have questions after reading the Guide, call HR Central at SeaTel 8-324-3225 or toll-free 866-324-3225.

Tobacco Surcharge

When enrolling for health care benefits, you will be asked to declare your tobacco status. If you are a tobacco user and enroll in Seagate medical coverage, there is an additional amount you will pay for coverage. Please see page 10 to learn more.



Medical Benefits

WHICH MEDICAL PLAN IS RIGHT FOR YOU?

Seagate offers two medical plan options to choose from – and both are High Deductible Health Plans (HDHPs). Both of the options support your health with preventive care covered at 100%, comprehensive coverage and protection from the unexpected, such as sudden injury or illness or extended hospital stays. As you evaluate your options, consider the following questions:

- Is your physician in the network?
- How much will you pay from your paycheck versus at the time you receive services? What are the deductibles and coinsurance?
- If you expect to have a lot of medical expenses, what's the out-of-pocket maximum?
- Do you rely on the funds in your Health Savings Account to pay for current eligible expenses, or are you growing funds in this account to use for health care expenses in the future?

The two medical plan options are referred to as HDHP 1 and HDHP 2, and both are administered by Cigna. Please see the table to the right for an overview of some of the most important plan features. For more detailed information, consult the [Medical Plan Comparison Chart](#).

RESOURCES TO HELP YOU MANAGE YOUR HEALTH CARE

If you enroll in a Seagate medical plan, you can access the following resources designed to help you be more proactive about your health and your family's health:

- **mycigna.com** Review your claim history, and obtain individualized, up-to-date health and wellness information. Once you're enrolled, just go to mycigna.com and register to get started.
- **MDLIVE Telemedicine** Telephone or online access to Board Certified doctors who can provide diagnostic and treatment support for non-emergency medical conditions. Once your Cigna medical coverage is effective, you may register for MDLIVE service at mdlive.com/seagate or by calling 888-726-3171.
- **Cigna 24-hour Nurse Advice Line** Telephone access to trained professional nurses who can answer many of your health-related questions 24 hours a day, seven days a week. Refer to the back of your Cigna ID card for the Nurse Advice Line phone number.
- **CVS/Caremark** Request a mail-order prescription online, check drug cost and coverage and ways to save on your medications at Caremark.com.



MEDICAL PLANS: SOME KEY FEATURES

Feature	HDHP 1	HDHP 2
Deductible (Individual/Family)	\$1,350 / \$2,700	\$2,000 / \$4,000
Seagate Contribution to Health Savings Account (Individual/Family)	\$600 / \$1,200	\$250 / \$500
Coinsurance Paid by Employee (In-Network/Out-of-Network)	10% / 30% after deductible	20% / 40% after deductible
Calendar Year Out-of-Pocket Maximum (Individual /Family)*	\$3,500 / \$7,000	\$5,000 / \$10,000
Preventive Care	Covered at 100%	

* Under family coverage for either plan, when one covered family member satisfies \$6,850 in out-of-pocket expenses, the plan will cover any subsequent expenses for that individual at 100%. That means the maximum amount you will pay out-of-pocket for any one family member is \$6,850. Expenses for all other covered family members in your plan will go toward satisfying the family out-of-pocket maximum.

To see if your doctor is in the Cigna network, go to MyCignaPlans.com and use the following information to login: USERNAME: seagate2017 (not case sensitive), PASSWORD: Cigna (case sensitive)

WHICH PLAN IS RIGHT FOR YOU?

HDHP 1	HDHP 2
The deductible and out-of-pocket maximum are lower in the HDHP 1 than the other option, but the per-paycheck contributions are higher. Also, the Seagate contribution to your HSA is higher when you elect the HDHP 1 .	The HDHP 2 works in the same way as the HDHP 1 . Your per-paycheck contributions are lower with this plan, but the deductible is higher – which means you may end up paying more out of pocket. Plus, the Seagate contribution to the HSA is lower in this plan.

MORE ABOUT THE HIGH DEDUCTIBLE HEALTH PLANS AND HEALTH SAVINGS ACCOUNT

With a High Deductible Health Plan, or HDHP, you pay for health care expenses out-of-pocket up to the deductible, then pay coinsurance until you reach the calendar year out-of-pocket maximum. You can see any provider you choose – but you'll pay lower, negotiated rates when you stay within the Cigna network.

The HDHP includes a Health Savings Account, or HSA – a special savings account just for health care expenses that Seagate and you (optionally) contribute to each year.

Once your HSA is open, Seagate will contribute to your account. If you enroll in the HDHP 1, Seagate will contribute \$600 if you have employee only coverage and \$1,200 if you are covering dependents. For the HDHP 2, Seagate will contribute \$250 for employee only coverage and \$500 if you are covering dependents. In addition to the Seagate funding, you can choose to make personal pre-tax contributions of your own money to your HSA through payroll deductions.

The HSA offers you a triple savings advantage for federal taxes:

- Tax-free contributions into your account.
- Tax-free earnings on interest and investments.
- Tax-free withdrawals for qualified health care expenses.

State tax laws vary, so please be sure to consult a tax professional for details.

For information about how the IRS defines qualified health care expenses, go to the [IRS website](#) and access Publication 502.

Other benefits of the HSA include:

- **Portability** If you change jobs or retire, your account goes with you, providing a life-long savings plan for qualified health care expenses.

- **Ownership and control** Unused funds remain in the account from year to year. You decide when to use your money – there are no ‘use it or lose it’ rules for HSAs.
- **Investment opportunity** Invest your HSA funds in a number of mutual fund options once you've saved enough money in your account.
- **An additional way to save for retirement** If you are under age 65, HSA money can be used only for qualified health care expenses. But when you reach age 65, you may use funds in your HSA for any expense – HSA withdrawals after age 65 for non-qualified expenses are subject to taxes, similar to 401(k) account distributions.
- **Easy access to your money** Use your HSA debit card at an ATM to reimburse yourself for qualified expenses or set up claim forwarding so that any amounts you owe for medical care are automatically paid out of your HSA.

Please note:

- You are not eligible to enroll in the HSA if you are covered by a working spouse's company plan that is not a HDHP.
- You are not eligible to enroll in the HSA if you can be claimed as someone's dependent on their tax return. See the [IRS website](#) for details.
- You are not eligible to contribute to the HSA if you are entitled to or enrolled in Medicare. If you choose to enroll in Medicare, you must opt out of the HSA so you do not receive the automatic Seagate employer contribution.
- If you join Seagate before July 1, you will receive the Seagate HSA contribution in full. If you join July 1 or after, you will receive half the contribution.
- The IRS does not allow HSA enrollment after December 1.

2017 HEALTH SAVINGS ACCOUNT ANNUAL CONTRIBUTIONS

The IRS sets limits on the amount you can contribute to your HSA per calendar year. For 2017, you can contribute \$3,400 if you cover only yourself and \$6,750 if you are covering dependents. Keep in mind that the Seagate contribution counts towards the total contribution. In addition, if you are age 55 or over, you can make additional “catch-up” contributions of up to \$1,000 to your HSA in 2017. Special IRS rules govern your ability to make contributions once you reach age 65 or enroll in Medicare.

HOW THE HEALTH SAVINGS ACCOUNT (HSA) WORKS



1 Seagate contributes to your HSA:

	Employee only	Employee with dependents
HDHP 1	\$600	\$1,200
HDHP 2	\$250	\$500

2 You can also make voluntary pre-tax contributions to your HSA.

IRS limits for 2017 are up to \$3,400 for employee only and up to \$6,750 for employee with dependents (amounts include the Seagate contribution).

3 When paying for health care services, you can:

1. Use your HSA debit card to pay your provider directly. Your HSA debit card is provided to you automatically by our HSA administrator HSA Bank. You can also request an HSA checkbook by contacting HSA Bank directly.
2. Have Cigna forward your medical claims to be paid automatically from your HSA.

Note: Due to IRS regulations, domestic partners can be covered under the HDHP; however, their expenses, generally, cannot be paid out of the HSA funds.

4 Pay out-of-pocket and save HSA funds for future use:

1. At age 65 funds can be withdrawn for nonmedical reasons without penalty, but the distributions will be subject to income taxes.
2. You may no longer contribute to an HSA once enrolled in Medicare.

If you delay receiving Social Security benefits and do not enroll in Medicare, you may continue to make HSA contributions – and receive the Seagate contribution.

Medical Benefits

continued

UNDERSTANDING YOUR HEALTH CARE COSTS

When selecting a health care plan, it's important to look at the total cost of the plan. This section looks at each component of your cost — how much is deducted from your paycheck every two weeks and how much you pay when you receive care. Each year the rates are reviewed based on claim experience. For 2017, the paycheck costs remain the same.

1. START BY LOOKING AT HOW MUCH IS DEDUCTED FROM YOUR PAYCHECK EVERY TWO WEEKS...

	You Only	You + Your Spouse/DP	You + Your Child(ren)	You + Your Family
HDHP 1	\$41.85	\$108.87	\$91.98	\$153.91
HDHP 2	\$19.60	\$51.82	\$43.34	\$74.41

2. NEXT, CONSIDER HOW MUCH YOU PAY WHEN YOU RECEIVE CARE...

These costs can be grouped in two categories: deductible (the amount you must pay before the plan begins paying its share of costs), and coinsurance (where you pay a percentage of the cost and the plan pays the remainder). Remember, the Seagate contribution to your Health Savings Account can be used to pay your out-of-pocket costs for health care.

Feature	HDHP 1	HDHP 2
Deductible (Individual/Family)	\$1,350 / \$2,700	\$2,000 / \$4,000
Seagate Contribution to Health Savings Account (Individual/Family)	\$600 / \$1,200	\$250 / \$500
Coinsurance Paid by Employee (In-Network/Out-of-Network)	10% / 30%* after deductible	20% / 40%* after deductible
Calendar Year Out-of-Pocket Maximum (Individual/Family)	\$3,500 / \$7,000**	\$5,000 / \$10,000**
Preventive Care	Covered at 100%	

* Out-of-network coverage is based on reasonable and customary rate. You will pay any amount that your provider charges above the reasonable and customary rate.

** When out-of-pocket expenses reach \$6,850 for one family member, plan pays 100% for that family member.

SPOUSE/DOMESTIC PARTNER SURCHARGE

The spouse/domestic partner surcharge is an additional amount you pay for medical coverage if you choose to enroll your spouse or domestic partner in a Seagate-sponsored health plan when he or she is eligible for coverage through his or her employer. The additional surcharge amount is \$600 per year (\$23.08 per pay period) and is deducted from your paycheck.

Note that the spouse/domestic partner surcharge applies in all situations except those listed below:

1. You do not enroll your spouse/domestic partner in medical coverage
2. Your spouse/domestic partner is not employed
3. Your spouse/domestic partner is employed but is not eligible for medical coverage through his/her employer
4. Your spouse/domestic partner is employed but his/her employer does not offer medical coverage
5. Your spouse/domestic partner is eligible for and/or is enrolled in Medicare/Medicaid
6. You and your spouse/domestic partner both work at Seagate

TOBACCO SURCHARGE

The tobacco surcharge is an additional amount you pay for medical coverage if you use tobacco products, based on your declared status when enrolling for a Seagate medical plan. The additional amount is \$300 per year (\$11.54 per pay period) and is deducted from your paycheck.

Tobacco use is defined as the use of any of the following within the three months preceding the date you enroll:

- Cigarettes
- Pipe tobacco
- E-cigarettes
- Chewing tobacco
- Cigars
- Snuff

Please note: If you successfully stop using tobacco, you are eligible to have the surcharge removed. Call HR Central at SeaTel 8-324-3225 or toll-free 866-324-3225 to update your tobacco status. The surcharge will be removed as soon as administratively possible.

Seagate offers a number of resources to help employees quit smoking through the Healthy Journeys wellness program.

3. PUTTING IT ALL TOGETHER—YOUR TOTAL HEALTH CARE COST

There are many variables that can affect your total cost – paycheck contributions, deductibles, surcharges, coinsurance, the Seagate HSA contribution, the kinds of health care expenses you and family members might incur during the year, and whether services were received in or out of network. Clearly there are a lot of moving parts.

The detailed examples on the following page illustrate the cost of the two medical plans in two different scenarios. If you are not keen on the details, then please consider that:

- The HDHP 1 may make most sense for you if you don't mind paying more up front in paycheck contributions for a higher level of coverage.
- The HDHP 2 may make more sense if your health expenses tend to be low, OR if you don't mind paying more out of pocket when you do have health care expenses.

Whatever plan you choose, remember they both cover preventive care 100%, and they both limit the amount you pay in a year if you have large medical expenses.

EXAMPLE 1: MID-UTILIZER, EMPLOYEE+SPOUSE COVERAGE

Medical Service	Qty.	Cost per Service	Total Cost	HDHP 1		HDHP 2	
				Plan Pays	Your Out-of-Pocket Cost	Plan Pays	Your Out-of-Pocket Cost
Annual Physical, including lab tests	2	\$235	\$470	\$470	\$0	\$470	\$0
				Annual physicals are covered at 100%.		Annual physicals are covered at 100%.	
Primary Care Office Visits	6	\$100	\$600	\$0	\$600	\$0	\$600
				Office visits are covered at 90% after the deductible is met. You are responsible for the first \$2,700 of costs.		Office visits are covered at 80% after the deductible is met. You are responsible for the first \$4,000 of costs.	
Specialist Office Visits	2	\$180	\$360	\$0	\$360	\$0	\$360
				Office visits are covered at 90% after the deductible is met. You are responsible for the first \$2,700 of costs.		Office visits are covered at 80% after the deductible is met. You are responsible for the first \$4,000 of costs.	
Prescriptions: Brand Name	6	\$201	\$1,206	\$0	\$1,206	\$0	\$1,206
				Prescription drugs are covered at 90% after the deductible is met. You are responsible for the first \$2,700 of costs.		Prescription drugs are covered at 80% after the deductible is met. You are responsible for the first \$4,000 of costs.	
Prescriptions: Generic	4	\$21	\$84	\$0	\$84	\$0	\$84
				Prescription drugs are covered at 90% after the deductible is met. You are responsible for the first \$2,700 of costs.		Prescription drugs are covered at 80% after the deductible is met. You are responsible for the first \$4,000 of costs.	
Hospital Stay	1	\$6,000	\$6,000	\$4,995	\$1,005	\$3,400	\$2,600
				Hospital stays are covered at 90% after the deductible is met. Previous charges total \$2,250, so you are responsible for \$450 of hospital stay to meet \$2,700 deductible, then the plan covers 90% of the remaining \$5,550 in charges.		Hospital stays are covered at 80% after the deductible is met. Previous charges total \$2,250, so you are responsible for \$1,750 of hospital stay to meet \$4,000 deductible, then the plan covers 80% of the remaining \$4,250 in charges.	
Total cost of services above				\$5,465	\$3,255	\$3,870	\$4,850
Seagate company contribution to HSA				(\$1,200)		(\$500)	
Annual paycheck contributions				\$2,830.62		\$1,347.32	
Total employee cost				\$4,885.62		\$5,697.32	
Cost difference between HDHP 1 and HDHP 2				(\$811.70)			

EXAMPLE 2: LOW-UTILIZER, EMPLOYEE ONLY COVERAGE

Medical Service	Qty.	Cost per Service	Total Cost	HDHP 1		HDHP 2	
				Plan Pays	Your Out-of-Pocket Cost	Plan Pays	Your Out-of-Pocket Cost
Annual Physical, including lab tests	1	\$235	\$235	\$235	\$0	\$235	\$0
				Annual physicals are covered at 100%.		Annual physicals are covered at 100%.	
Primary Care Office Visits	2	\$100	\$200	\$0	\$200	\$0	\$200
				Office visits are covered at 90% after the deductible is met. You are responsible for the first \$1,350 of costs.		Office visits are covered at 80% after the deductible is met. You are responsible for the first \$2,000 of costs.	
Specialist Office Visits	1	\$180	\$180	\$0	\$180	\$0	\$180
				Office visits are covered at 90% after the deductible is met. You are responsible for the first \$1,350 of costs.		Office visits are covered at 80% after the deductible is met. You are responsible for the first \$2,000 of costs.	
Prescriptions: Brand Name	1	\$201	\$201	\$0	\$201	\$0	\$201
				Prescription drugs are covered at 90% after the deductible is met. You are responsible for the first \$1,350 of costs.		Prescription drugs are covered at 80% after the deductible is met. You are responsible for the first \$2,000 of costs.	
Prescriptions: Generic	2	\$21	\$42	\$0	\$42	\$0	\$42
				Prescription drugs are covered at 90% after the deductible is met. You are responsible for the first \$1,350 of costs.		Prescription drugs are covered at 80% after the deductible is met. You are responsible for the first \$2,000 of costs.	
Hospital Stay	0	\$6,000	\$0	\$0	\$0	\$0	\$0
				Hospital stays are covered at 90% after the deductible is met. You are responsible for the first \$1,350 of costs.		Hospital stays are covered at 80% after the deductible is met. You are responsible for the first \$2,000 of costs.	
Total cost of services above				\$235	\$623	\$235	\$623
Seagate company contribution to HSA				(\$600)		(\$250)	
Annual paycheck contributions				\$1,088.10		\$509.60	
Total employee cost				\$1,111.10		\$882.60	
Cost difference between HDHP 1 and HDHP 2						(\$228.50)	

Dental, Vision and Prescription Drug Benefits

DENTAL

Administered by MetLife, the Seagate dental plan provides in-network and out-of-network coverage for preventive care, minor and major restorative services, and orthodontia. However, you will receive a higher level of coverage — and reduce your out-of-pocket costs — when you see an in-network dentist. All network dentists will file your claims for you. If you see a non-MetLife dentist, you'll need to submit your receipts for reimbursement along with a claim form. Refer to page 16 to see dental costs.

Here's an overview of the coverage:

Service	In-network	Out-of-network
Deductible	\$50 per covered person or \$150 family maximum	
Calendar Year Maximum	\$2,000 per covered person	
Preventive Care (exams, x-rays, sealants, etc.)	100% no deductible	100%*, after deductible
Minor Restorative (fillings, extractions, periodontal care, etc.)	90% after deductible	80%*, after deductible
Major Restorative (crowns, dentures, etc.)	60% after deductible	50%*, after deductible
Orthodontia	60%	50%*
	\$2,000 lifetime maximum benefit per covered person	

* Out-of-network coverage is based on reasonable and customary rate. You will also pay any amount that your dentist charges above the reasonable and customary rate.

To access MetLife's provider directories, you can call MetLife at 800-942-0854 or log on to the MetLife website at metlife.com/dental.

VISION

You have a choice of two vision plans: the Basic vision plan or the Buy-up vision plan. Both plans, administered by VSP, offer in-network and out-of-network coverage for comprehensive eye exams, lenses, frames, and contacts. In addition, coverage for corrective laser eye surgery is available. The Buy-up plan offers enhanced benefits through lower copayments and greater frame and lens allowances, and includes coverage for a second pair of glasses or contacts each year.

The VSP plans allow you to see any licensed vision care provider. However, you minimize your out-of-pocket costs when you see a provider in VSP's network. And, network providers will handle all paperwork for you. If you see a non-VSP provider, you'll need to submit your receipts for reimbursement along with an out-of-network claim form. For vision costs, see page 16.

The VSP plans offer the following coverage:

Service	Basic Plan		Buy-up Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Vision Exam	100%; Once per calendar year	Up to \$40; Once per calendar year	100%; Once per calendar year	Up to \$40; Once per calendar year
Lenses	100% covered, less \$20 copayment and any cosmetic options Once per calendar year	\$20 copayment Single vision: up to \$40 Lined bifocal: up to \$60 Lined trifocal: up to \$80 Once per calendar year	First and second pair: 100% covered, less \$10 copayment and any cosmetic options Every calendar year	\$10 copayment Single vision: up to \$40 Lined bifocal: up to \$60 Lined trifocal: up to \$80 Once per calendar year
Frames	100% covered less \$20 copayment , up to \$150 retail plus 20% discount on amount over allowance; Every other calendar year	\$20 copayment Up to \$45 retail Every other calendar year	First and second pair: 100% covered less \$10 copayment , up to \$250 retail plus 20% discount on amount over allowance; Every calendar year	First and second pair: \$10 copayment Up to \$45 retail; Every calendar year
Contacts	Up to \$150 ; Once per calendar year (instead of glasses)	Up to \$125; Once per calendar year (instead of glasses)	Up to \$250; Twice per calendar year (in lieu of first and/or second pair of lenses and frames)	Up to \$125; Once per calendar year (in lieu of second pair of lenses and frames)

Dental, Vision and Prescription Drug Benefits

continued

PRESCRIPTION DRUGS

When you elect a medical plan, you are automatically enrolled in prescription drug coverage. The prescription drug administrator is CVS/Caremark. There are many pharmacies in the CVS/Caremark national network. Check Caremark.com to find network pharmacies in your area. Present your CVS/Caremark ID card at participating pharmacies when you fill your prescriptions and the pharmacy will file your claims. You may also choose to order your prescriptions by mail.

For brand-name prescriptions, you can get a 30-day supply when filled at a retail pharmacy, and a 90-day supply when filled through the CVS/Caremark mail service. For generic drugs — preventive and non-preventive — 90-day prescriptions can be filled through mail-order or through a CVS-branded pharmacy. And for preventive generics, 90-day prescriptions are free of charge.

	HDHP 1		HDHP 2	
	In-network	Out-of-network	In-network	Out-of-network
Preventive Generic Drugs (90-day supply)	Covered 100%	Not Covered	Covered 100%	Not Covered
Non-Preventive Generic Drugs/ Brand-name Drugs*	You pay 10% after deductible	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible

For more information, visit the Caremark website or call Customer Care at 844-380-8833.

*If you opt to fill a 90-day generic prescription at a retail pharmacy, you must use a CVS-branded pharmacy.



Preventive Generic Drugs

These drugs are covered at 100% when you fill a 90-day supply.

For a complete list of covered preventive generic drugs, [visit the Caremark website](http://Caremark website).

Wellness at Seagate

Seagate is committed to providing employees with benefits that support their health, well-being and financial security. The Healthy Journeys program is designed to help you identify healthy choices and support you in achieving your health and wellness goals.



When you see the Healthy Journeys mark you'll know that you're making a healthy choice, whether you are participating in wellness challenges, onsite flu shot clinics, biometric screenings, using an onsite fitness center, or selecting healthy meal choices at Seagate cafeterias.

Plus, through our partner HealthFitness, you have access to online health and wellness programs, health coaching, and communications tailored to your needs and preferences.

EARN UP TO \$550!

You can earn up to \$550 in Healthy Journeys incentives by participating in activities to improve or maintain your health. Choose the activities that work for you, and complete them per the timing below.

- Complete a biometric screening and online health assessment and earn **\$150**.
- Earn \$100 for each additional activity you participate in, up to a maximum of **\$400**.

Activity	Timing
Health screening and online health assessment	Health screening: 1/3/2017 – 11/30/2017 Health assessment: 1/3/2017 – 12/29/2017
Spring wellness challenge	Spring 2017
Health Coaching	1/3/2017 – 12/29/2017 (enroll by 10/27/2017)
Physical Activity Trackers (60 logs)	1/3/2017 – 12/29/2017
RetireWise Seminars	February – September 2017
Local Site Wellness Challenges	TBD
Fall wellness challenge	Fall 2017

New employees will receive a welcome email with more Healthy Journeys information. The Healthy Journeys website is located on my.seagate.com > **HR Services** > **Fast Access**.

Financial Security

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) allow you to set aside money each pay period on a pre-tax basis to pay for eligible IRS-approved expenses.

There are three different types of Flexible Spending Accounts:

- Day Care Flexible Spending Accounts (DCFSA)
- Limited Purpose Flexible Spending Accounts (LPFSA)
- Health Care Flexible Spending Accounts (HCFSA) – only for those who opt out of the HSA or waive Seagate medical coverage

HERE'S HOW THE ACCOUNTS WORK:

1. You decide how much you want to set aside each year before taxes
2. Your annual contribution amount is divided by the number of pay periods in which you will be contributing and that amount is then deducted – before taxes – from each paycheck through the end of the calendar year
3. Your payroll deductions are placed in an individual account administered for you by PayFlex, Seagate's flexible spending account administrator
4. As you pay valid expenses, you submit a reimbursement claim and are reimbursed from the appropriate account – for the HCFSA and LPFSA, you can also use your FlexDirect debit card as the form of payment
5. Note the Health Care Flexible Spending Account (HCFSA) is only available for employees who opt out of the Health Savings Account (HSA) or waive Seagate medical coverage
6. The FSAs are “use it or lose it” plans – Internal Revenue Service (IRS) rules require you to forfeit any unreimbursed money remaining in your account as of 12/31/2017
7. For more about what the IRS considers eligible expenses, go to the [IRS website](#).
8. PayFlex is Seagate's FSA administrator. To manage your FSAs online, visit [payflex.com](#). Note: When prompted for your employee ID, use your Seagate Global ID with leading zeros to total 9 digits.

	Day Care Flexible Spending Account (DCFSA)	Health Care Flexible Spending Account (HCFSA)	Limited Purpose Flexible Spending Account (LPFSA)
Who can enroll	All eligible employees	Eligible employees who either opt out of the Health Savings Account (HSA) or waive Seagate medical coverage for 2017	Eligible employees participating in a Health Savings Account (HSA) for 2017
What expenses are reimbursable	Qualified out-of-pocket day care expenses – such as day care, babysitting, or elder care – you pay for your IRS-qualified dependents in 2017	Qualified out-of-pocket medical, prescription drug, dental and vision expenses you pay for yourself and your IRS-qualified dependents in 2017	Qualified out-of-pocket dental and vision expenses you pay for yourself and your IRS-qualified dependents in 2017 – functions as an additional source of pre-tax funds, allowing you to use HSA funds to satisfy your medical deductible
How much you can contribute in 2017	Up to \$5,000 per year (if you are married and filing a joint return, or if you are a single parent), or up to \$2,500 per year (if you are married and filing separately)	\$260 to \$2,600	\$260 to \$2,600

401(k) PLAN

The Seagate 401(k) Plan allows you to invest a portion of your income to save for retirement, with the opportunity to make both pre-tax and after-tax contributions. Your savings options include pre-tax 401(k) contributions, after-tax 401(k) contributions, and after-tax Roth 401(k) contributions. You are eligible to begin participating immediately, effective your date of employment, provided you are at least 18 years of age. Seagate's 401(k) Plan is administered by Fidelity Investments.

Seagate's 401(k) Plan also allows you to:

- Choose from a variety of investment options
- Roll over savings from other qualified plans or qualified IRAs at any time
- Make changes to your salary deferral percentage or investment mix at any time online or by phone

Remember, the sooner you begin to save, the more money you're likely to have for retirement.

PLAN HIGHLIGHTS

Seagate matches	<ul style="list-style-type: none"> • 50 cents for each dollar you contribute on a pre-tax and/or Roth basis • Up to 6% per pay period • Up to a maximum of \$4,500/year • You are 100% immediately vested in the Seagate match
You may defer	<ul style="list-style-type: none"> • 1% to 50% of your eligible pay to your account on a pre-tax and/or Roth basis • Up to the annual IRS maximum contribution limit and/or the IRS maximum compensation limit • IRS maximum for 2017 is 18,000 for both pre-tax and Roth contributions combined • Note that the IRS maximums apply only to your personal contributions, not to the Seagate match
You may elect to contribute	<ul style="list-style-type: none"> • 1% to 20% of your eligible base pay to the plan on an after-tax basis • Up to the annual IRS maximum contribution limit and/or the IRS maximum compensation limit
"Catch-up" pre-tax or Roth contributions	<ul style="list-style-type: none"> • Are available to employees age 50 and over in addition to regular contributions • IRS maximum for "catch-up" contributions in 2017 is \$6,000 • "Catch-up" contributions are not eligible for company match
Your combined deferral elections (pre-tax, after-tax, and Roth) cannot exceed	<ul style="list-style-type: none"> • 75% of your eligible pay

HOW TO ENROLL

Seagate will send Fidelity your enrollment information within two weeks of your employment date. Fidelity will then send you a 401(k) Plan Enrollment Guide, which has detailed information about the plan, including descriptions of the investment options available.

To enroll, log on to [401k.com](https://www.401k.com) or call 800-835-5098.

Your payroll deductions will begin no later than the second paycheck after you enroll.

IF YOU TAKE NO ACTION...

Sixty days from your date of hire, you will be automatically enrolled in the 401(k) Plan at a pre-tax contribution amount of 6%. If you do not wish to contribute to the 401(k) Plan, you must contact Fidelity and change your contribution rate to 0% within 60 calendar days of your date of hire.

Contributions due to automatic enrollment will be directed to the Vanguard Target Retirement Fund that has a target retirement date closest to the year of retirement, based on the participant's current age and assuming retirement age of 65. Newly eligible employees can opt-out of the automatic enrollment at any time or choose to enroll in the 401(k) Plan before the automatic enrollment becomes effective.

EMPLOYEE STOCK PURCHASE PLAN

The Employee Stock Purchase Plan (ESPP) allows you to become a part owner of Seagate — at a discount. Participation is open to all regular employees and interns.

- You may enroll in the ESPP prior to the start of each six-month Offering Period, which is generally held in early January and July for Offering Periods beginning the first business day in February and August
- You can set aside from 1% to 10% of each paycheck
- At the end of the Offering Period, your accumulated ESPP dollars are used to purchase shares of Seagate stock discounted 15% off the lower of the fair market value on the first or last day of the Offering Period

FOR MORE INFORMATION ON THE ESPP...

Log on to my.seagate.com, click on the HR Services tab, select *Compensation and Benefits*, and then select *Participate in Employee Stock Purchase Plan*.

Purchase or sale of stock through the ESPP may trigger a tax liability to you. Like any equity, there is a risk associated with purchasing Company stock. You are urged to consult with a tax professional, as appropriate, before participating in the plan.

Income Protection

LIFE INSURANCE

You are automatically enrolled in basic life insurance with coverage effective on your employment date. The benefit amount is two times your annual salary, up to \$1,000,000. This coverage is provided at no cost to you and is adjusted automatically whenever your salary changes.

As required by federal tax law, the value of your Seagate-paid coverage above \$50,000 is added to your income (as “imputed income”) and subject to taxation. While the resulting increase in your taxable income is minimal, you may avoid taxes on imputed income by capping your basic life coverage amount at \$50,000. If you cap coverage at \$50,000, you can change back to the standard benefit of two times salary during the annual Open Enrollment period or within 31 days of an IRS-defined life event.

You may also enroll in optional life insurance coverage for yourself and your eligible dependents. You pay for optional coverage. Please see below for your coverage choices.

Any optional life coverage you purchase for yourself is in addition to your Seagate-paid basic life insurance of two times your annual salary. Except for the guaranteed issue coverage amounts listed below, optional coverage for yourself and your spouse or domestic partner is subject to approval by the insurance company based on proof of good health, and coverage becomes effective on the date the coverage is approved by the insurance company. **[Click here](#)** to see what your costs would be.

IMPORTANT!

Don't forget to designate beneficiaries for Life and AD&PL insurance.

	Coverage Options	Guaranteed Issue Coverage Available with no proof of good health if you enroll within 31 calendar days of your employment date or an IRS-qualified life event
You	1x, 2x, 3x, 4x, 5x, 6x, 7x, or 8x annual salary	1x, or 2x annual salary
	Coverage cannot exceed \$500,000; your coverage automatically changes if your salary changes	
Your Spouse or Domestic Partner	\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, \$300,000, \$400,000, or \$500,000	\$25,000
	Coverage cannot exceed 100% of the employee's combined basic and supplemental life insurance coverage amounts	
Your Dependent Child(ren)	\$10,000	\$10,000


If you elect coverage for your domestic partner or the children of your domestic partner, your domestic partnership must meet the eligibility requirements stated in the **[Partner Enrollment Guide](#)**.

ACCIDENTAL DEATH AND PERSONAL LOSS (AD&PL) INSURANCE

You are automatically enrolled in basic AD&PL insurance with coverage effective your employment date. The benefit amount is one times your annual salary, up to \$1,000,000. This coverage is provided at no cost to you and automatically changes if your salary changes. Basic coverage applies only to you, not to your dependents.

You may purchase optional AD&PL insurance of up to 10 times your annual salary, and up to a maximum of \$1,000,000. You pay for optional coverage. You can choose to cover yourself only or your family — family coverage covers you, your spouse or qualified domestic partner, and dependent children (including the children of your domestic partner). All AD&PL coverage is automatically approved with no proof of good health required. [Click here](#) for your optional AD&PL costs.

Your eligible dependent children are covered under optional child life insurance and optional AD&PL insurance until they turn age 26.



Seagate's supplemental life insurance and optional AD&PL plans allow an individual to be covered only once. You may not be covered simultaneously as an employee and a dependent, nor can your dependent children be covered both by you and your spouse or domestic partner.

LONG TERM CARE INSURANCE

Long term care insurance helps cover the cost of care if you or your covered family members are unable to maintain physical independence and need assistance to perform daily activities. This optional benefit is available to you, your spouse, parents, parents-in-law, grandparents and grandparents-in-law. Coverage is subject to approval by the insurance company based on proof of good health and coverage is effective when approved by the insurance company. Coverage is available to you (but not to dependents) with no proof of good health required if you enroll within 31 days of your employment date.

Visit the [Unum Long Term Care plan enrollment website](#) for more information. You must wait until your employment effective date before you can enroll.

HOW DOES LONG TERM CARE COVERAGE HELP?

Long Term Care insurance provides benefits to help pay for services such as:

- Adult day care
- Home health care
- Personal care
- Respite care
- Alzheimer's facility
- Nursing facility
- Residential care facility

DISABILITY PLANS

In the event that you are unable to work due to a disabling medical condition, Seagate's disability program provides income replacement payments to you.

You are automatically enrolled in Basic Short Term Disability and Long Term Disability coverage effective your employment date. If you are eligible for supplemental short term disability coverage as a new employee and do not waive coverage within 31 calendar days of your first day as a Seagate employee, you will be automatically enrolled in supplemental coverage effective your date of employment. Please see the table below for more information on eligibility, benefits, and costs.

The Long Term Disability plan has a pre-existing condition exclusion. For details, please see the [disability insurance policy](#).

	Eligibility	Benefit Amount	Benefit Begin Date	Benefit Taxability	Cost
Basic Short Term Disability	California: All employees All Other States: All employees scheduled to work 30 or more hours per week	<i>For CA employees acquired through Xyratex, LaCie, Seagate Federal, Lyve Minds, and Dot Hill:</i> 55% of regular pay up to a maximum weekly benefit of \$1,129 All other CA employees: 60% of regular pay (no maximum weekly benefit) All Other States: 60% of regular pay, up to a maximum weekly benefit of \$346	8th calendar day of continuous disability	California: Not taxable All Other States: Taxable	California: The CA VDI contribution will continue at the same rate as 2016. Please see the table on the next page for your costs All Other States: No employee cost — Seagate pays for coverage
Supplemental Short Term Disability	State Disability Insurance (SDI), if your annual salary exceeds \$106,742* All Other States: If your annual salary exceeds \$30,000	60% of regular pay (when combined with Basic benefit)	8th calendar day of continuous disability	Not taxable	Please see the table on the next page for your costs
Long Term Disability	All employees scheduled to work 30 or more hours per week	60% of regular pay, up to a maximum monthly benefit of \$30,000	181st calendar day of continuous disability	If you pay premium: Not taxable If Seagate pays premium: Taxable	You decide who pays premium (you or Seagate) — Please see the table to the right for your costs

* Applicable ONLY for CA employees acquired through Xyratex, LaCie, Seagate Federal, Lyve Minds, and Dot Hill.

If you work in Hawaii, New Jersey, New York, or Rhode Island, your Short Term Disability coverage differs from the coverage outlined here. Contact HR Central at SeaTel 8-324-3225 or toll-free 866-324-3225 for details of your coverage. The Long Term Disability coverage described here applies to you.

Disability Coverage			
Basic Short Term Disability Coverage	Supplemental Short Term Disability Coverage		Long Term Disability Coverage
<p>Basic short term disability in CA is a mandatory payroll tax. The deduction is calculated as a percentage of payroll earnings and will appear on your pay stub.</p>	<p>Beginning in 2017, there is no salary cap on the benefit for VDI for California employees so there is no need to purchase Supplementary Disability Coverage.*</p> <p>California employees acquired through Xyratex, LaCie, Seagate Federal, Lyve Minds and Dot Hill:</p> <ol style="list-style-type: none"> 1. SDI: You are eligible if your annual salary is more than \$106,742. 2. Subtract \$106,742 (SDI) from your annual salary. 3. Multiply by .0021. 4. Divide by 26 pay periods. This is your per-paycheck cost. 	<p>Other States**</p> <ol style="list-style-type: none"> 1. You are eligible if your annual salary is more than \$30,000. 2. Subtract \$30,000 from your annual salary. 3. Multiply by .0021. 4. Divide by 26 pay periods. This is your per-paycheck cost. 	<p>If you choose to pay the LTD premium yourself:</p> <ol style="list-style-type: none"> 1. Divide your annual salary by 100. 2. Multiply by .200. 3. Divide by 26 pay periods. This your per-paycheck cost.

* Not applicable for CA employees acquired through Xyratex, LaCie, Seagate Federal, Lyve Minds, and Dot Hill.

** If you work in Hawaii, New Jersey, New York, or Rhode Island, your Short Term Disability coverage differs from the coverage outlined here. Contact HR Central at SeaTel 8-324 3225 or 866-324-3225 for details of your coverage. The Long Term Disability coverage described here applies to you.



Time Away From Work

TIME AWAY FROM WORK

VACATION PAY

Having time away from the workplace allows you to balance your professional and personal life. Seagate offers 15 paid vacation days per year to start.

HOLIDAY PAY

Seagate provides 11 paid holidays or the equivalent per calendar year.

2017 HOLIDAY SCHEDULE

January 1 – New Year's Day

January 16 – Martin Luther King's Birthday

February 20 – Presidents' Day

May 29 – Memorial Day

July 4 – Independence Day

September 4 – Labor Day

November 23 – Thanksgiving Day

November 24 – Day after Thanksgiving

December 22 – Winter Holiday

December 25 – Winter Holiday

December 26 – Winter Holiday

REQUIRED TIME OFF

Seagate observes an annual scheduled closure every December around the year-end holiday period. In 2017, the Required Time Off days will be December 27, 28 and 29. You may use available vacation to cover these days or take them as unpaid time off.

SICK PAY

You may use available sick pay for an absence due to your own illness or the illness of a family member (spouse, parent, child, domestic partner, or child of your domestic partner).

Exempt employees have up to 40 hours of sick pay available per personal or family illness.

Non-California employees

Non-exempt employees working 30 or more hours per week receive an allocation of 48 hours of paid sick time every January 1 to be used over the course of the year.

New non-exempt employees starting part way through the year receive a prorated sick pay balance. Unused non-exempt sick pay is paid out at the end of the calendar year. Non-exempt employees are eligible to use sick pay after 90 days of continuous employment. If a non-exempt employee misses work due to a work-related injury or illness, the employee has 40 hours of work-related sick pay available in addition to regular sick pay.

California employees

CA employees accrue 2.77 hours of sick time for every 30 hours worked, capping at 72 hours annually. Per CA Paid Sick Leave law, unused sick time must rollover to next year, so CA non-exempt employees do not receive end of year pay out.

Refer to the [Leaves of Absence Policy](#) for more details.



Regular employees scheduled to work 20 or more hours per week are eligible for vacation, holiday, and sick pay.

Additional Benefits

Seagate's comprehensive benefits also include programs and services to help you find a healthy balance between your work life and your personal life, advance your education, and live well.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program, offered through Cigna Behavioral Health, provides five free counseling visits for confidential assistance in areas such as marriage and family, grief and loss, or substance abuse. All employees and family members are eligible for the EAP, even if not covered under a Seagate medical plan. Behavioral Telehealth is also available. Please visit cignabehavioral.com for details.

The Get a Handle on Life! Work/Life balance website provides information and tools related to work/life balance. Some of the topics include:

- Parenting
- Aging Well
- Effective Communication
- Career Decisions
- Healthy Lifestyles
- Consumer Tips

For assistance call 888-371-1125 or visit cignabehavioral.com (Employer ID: seagate).

ADOPTION ASSISTANCE

Seagate's Adoption Assistance program is designed to provide financial assistance for adoption-related expenses incurred by employees who are adopting a child. Seagate will reimburse you up to \$2,500 per adoption for expenses related to an adoption after the adoption is finalized.

In instances where Seagate employs both you and your spouse or domestic partner, the reimbursement is limited to a combined total of \$2,500 per adoption.

For more information, call HR Central at SeaTel 8-324-3225 or toll-free 866-324-3225 (option 2, then option 2).

DEGREE ASSISTANCE PROGRAM

Seagate offers eligible employees degree assistance for business relevant degree programs at accredited universities.

Full-time and part-time employees working 30 or more hours per week who have completed 6 months of employment and received either a 5, 4, 3, or 2 on their last performance evaluation are eligible for degree assistance.

Seagate provides 100% reimbursement of eligible costs, up to a maximum reimbursement of \$7,500 per fiscal year, based on approval and budget availability.

For more information, call HR Central at SeaTel 8-324-3225 or toll-free 866-324-3225 Monday to Friday 8 a.m. to 7 p.m. Central Time (option 2, then option 2).

EMPLOYEE DISCOUNTS

The EmployeeAdvantages program, administered by YouDecide, offers a selection of products and services to Seagate employees at discounted rates. EmployeeAdvantages links you to featured partners with special offers in twenty product categories, including:

- ARAG pre-paid legal plan
- Pet insurance
- Computers and electronics
- Travel
- Food and restaurants
- Auto
- Events and theme parks
- Sports
- Health and fitness

To purchase any of these products or services, call 888-551-0957 or log on to youdecide.com/seagate (Client ID: SEA732). The availability of services may vary from state to state.

COMMUTER BENEFITS ACCOUNT

For those who use public transportation or pay for public parking as part of their commute to Seagate, the Commuter Benefits Account enables employees to pay for these expenses with tax-free dollars.

With the Commuter Benefits Account, you fund your account with tax-free dollars via payroll deductions. Then, access your account to pay for transportation and/or parking expenses.

To learn more or enroll in a Commuter Benefits Account, visit payflex.com.

Note: When prompted for your HealthHub employee ID, use your Seagate Global ID with leading zeros to total 9 digits.



Accessing the Benefit Summary Plan Descriptions

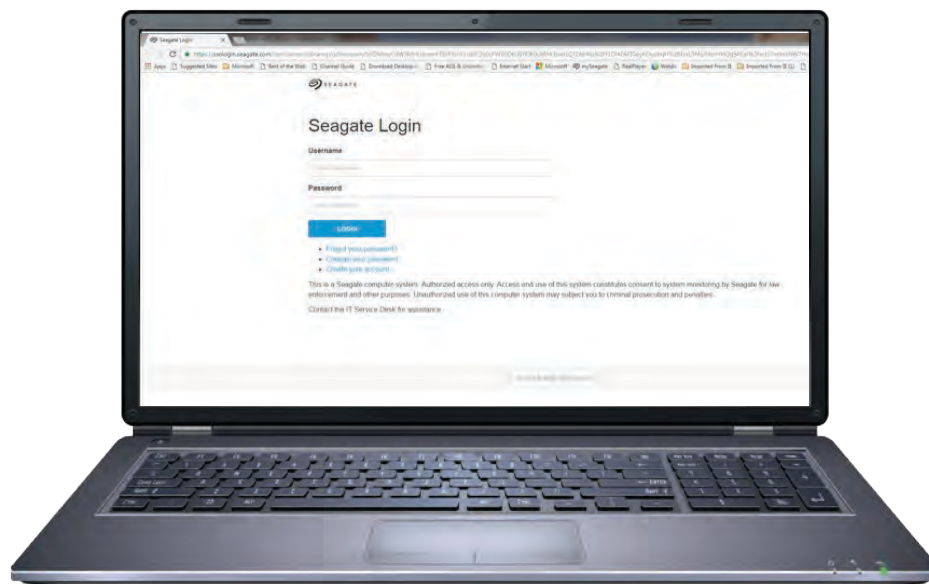
This guide provides highlights of your Seagate benefit plans. Additional details can be found in the Summary Plan Descriptions (SPDs).

To access the online Summary Plan Descriptions:

1. Log on to my.seagate.com
2. On the my.seagate.com welcome page, click on the HR Services tab
3. Select HR Policies on lower left-hand of page
4. Access the SPDs in the Benefits Healthcare policy under References.

You may also request hard copy printouts of a Summary Plan Description by calling HR Central at SeaTel 8-324-3225 or toll-free 866-324-3225.

The Annual Reports (SARs) for Seagate's benefits plans are also available on my.seagate.com within the [Legal Notices](#) document. You may also call HR Central at SeaTel 8-324-3225 or toll-free 866-324-3225 to request a hard copy of a SAR.



Key Terms

Beneficiary: A beneficiary is a person who is eligible to receive a payment in the event of your death. For life and AD&PL insurance, the beneficiary is the person (or persons) eligible to receive payment in the amount of your coverage under the plan. For contributory plans like the 401(k) or Health Savings Account, your beneficiary is eligible to receive payment in the amount of your account balance. Certain payments to beneficiaries are taxable while others are not.

Health screening: Health screening includes tests that measure: blood pressure, blood cholesterol and lipid profile, glucose measurement, height, weight and waist measurement, and body mass index (BMI).

Results of these tests may indicate health conditions such as heart disease, high blood pressure, and diabetes. Early detection of a health condition increases the effectiveness of treatment.

Coinsurance: A percentage of the cost that you pay for a given health care service, with the plan paying the remainder of the cost. For example: under the HDHP 1, after you have paid the deductible amount, for an office visit with an in-network primary care doctor, you pay 10% of the cost and the plan pays the remaining 90%. In this example, the coinsurance is 10%.

Dependents: Refer to the [Definition of Eligible Dependents](#) document.

Deductible: The amount you must pay in a calendar year before the plan begins paying its share of health care expenses.

Flexible Spending Accounts (FSAs): FSAs are special accounts authorized by the Internal Revenue Service that let you set aside a portion of your income before taxes to help pay for certain health care and day care expenses. You decide how much you want to set aside each year before taxes. That contribution amount is divided by the number of pay periods in which you will be contributing and that amount is then deducted – before taxes – from each paycheck through the end of the calendar year. Your flexible spending account options are: the Dependent Care Flexible Spending Account (DCFSA), the Health Care Flexible Spending Account (HCFSA), and if you participate in HDHP, the Limited Purpose Flexible Spending Account (LPFSA).

Health Savings Account (HSA): A federal tax-exempt trust account, like an Individual Retirement Account (an “IRA”). To be eligible for the HSA, you must first enroll in the HDHP. Both your and Seagate’s contributions to the account are tax-free. You may use the funds to pay for qualified out-of-pocket medical expenses, including deductibles, both now and in the future, including in retirement. As long as you use the funds for qualified medical expenses, they remain tax-free. HSA contributions, growth, and qualified medical expense distributions are exempt from federal taxes. State tax laws vary. Please consult your tax advisor for details.

High Deductible Health Plan (HDHP): Both of the Seagate medical plan options are High Deductible Health Plans. The HDHP 1 has higher bi-weekly payroll contributions, but a lower deductible and a larger Seagate contribution to your HSA. The HDHP 2 has lower paycheck contributions, but a higher deductible and less money from Seagate to your HSA. Both plans cover in-network and out-of-network services provided by licensed health care professionals. For more information about the HDHP, see the [Medical Plan Comparison Chart](#).

Out-of-pocket expense: Refers to health care expenditures not covered by a health insurance policy that you are responsible for paying out of your personal funds.

