



Frequently Asked Questions

2023 Open Enrollment

All eligible Palo Alto Networks employees will be making their 2023 Open Enrollment selections in our BenefitConnect portal (accessible through [Okta SSO](#) from October 24). Coverage selections made will be effective as of January 1, 2023, and are irrevocable for the plan year unless you experience a mid-year qualifying life event after your submission (marriage, birth, loss of coverage, etc.).

Please note that this year's Open Enrollment is a **passive enrollment, which means your current 2022 coverage will carry over automatically.**

Please note: Regardless of this year's passive enrollment - if you'd like to participate in an FSA for 2023, you'll need to actively elect it. Additionally, make sure you're getting the most out of your current FSA. If you have a LPFSA or HCFSA up to \$570 can rollover into 2023, but any amount over that is forfeited!

You must complete your enrollment in BenefitConnect between October 24 and November 11, 2022, 11:59pm (in your respective time zone). You can refer to our BenefitConnect Guide for step-by-step instructions to enroll on BenefitConnect.

1. What's new in 2023?

Each year we review our benefit programs to ensure they effectively support our diverse employee population. Please review the following list of main updates. All updates will be effective January 1, 2023.

- **Same quality, even better value.** We're making enhancements to our Blue Shield Platinum PPO plan across in-network services including cutting the individual calendar year deductible by a massive 38% for individuals and 58% for families. The same great plan with even better value when you stay in-network.
- **Updates to ID cards.** Your family's health and wellbeing is something we're incredibly passionate about and we want both you and them to feel equally valued. So, from January 2023, your dependents' names will feature on your Blue Shield ID cards. You'll receive 2



additional cards but you can request more IDs through the Engagement Point app. Additionally, dental and vision ID cards will be mailed for 2023.

- **Updates to voluntary life insurance and premiums.** If you have voluntary life insurance, you should take some time to review your premium amount, as the increments are increasing to \$50,000 for employees and \$25,000 for spouses (up to plan limits). Make sure your premiums are at a level you're comfortable with.
- **Choose, use or lose FSAs.** If you'd like to participate in a Flexible Spending Account for 2023, you'll need to actively elect it. Plus, make sure you're making the most out of your current FSA. If you have a LPFSA or HCFSA up to \$570 can rollover into 2023, but any amount over that is forfeited!

2. Where can I learn about 2023 plan options, and how do I know what plan is best for me?

You can find various resources from our vendors on the Benefits Microsite at benefits.paloaltonetworks.com. This site is available to you (and your dependents!) and is accessible from any computer, even if not on the Palo Alto Networks VPN. We encourage you to share the information with your family as you see fit and use it as a reference for making choices during OE.

3. Who do I contact if I can't find the answer to a question here or on The Benefits Microsite?

If you have an issue or concern not covered in any of our materials, please email HRConnect at hrconnect@paloaltonetworks.com. As you know, Open Enrollment is a very busy time, so please allow us ample time to respond.

4. What are the dates of Open Enrollment this year?

Open Enrollment will begin on Monday, October 24, and run through Friday, November 11, 2022, for a January 1, 2023, effective date.



5. Where do I go to complete Open Enrollment?

Our enrollment platform- BenefitConnect which is a user-friendly enrollment platform that allows you to compare benefit plans, access educational resources and make the best elections that fit your needs.

You can log into the BenefitConnect portal (through Okta SSO) anytime on or after October 24 to review the resources available there - or you can reach out to the BenefitConnect Service Center team by sending them a message via the secure portal or calling 844-380-2467 (Monday - Friday 7:00am - 5:00pm PST).

There is a text messaging functionality in the BenefitConnect that allows you to receive text messages from BenefitConnect in response to your service inquiries or other benefit services. To activate text messaging functionality, you should opt into this option, and you will be required to enter a valid phone number in the system. You can opt out of receiving text message notifications any time by accessing BenefitConnect or replying stop to any text message received.

6. Am I required to do anything during Open Enrollment?

This year's Open Enrollment is a passive enrollment, which means your current 2022 coverage will carry over automatically.

Please note: Regardless of this year's passive enrollment - if you'd like to participate in an FSA for 2023, you'll need to actively elect it. Additionally, make sure you're getting the most out of your current FSA. If you have a LPFSA or HCFSA up to \$570 can rollover into 2023, but any amount over that is forfeited!

7. If I'm on leave of absence during Open Enrollment, do I still need to enroll?

Yes. Leave of Absence employees have the same Open Enrollment period as active employees. Therefore, if you're on leave of absence during OE, you must access BenefitConnect to confirm or make new benefit elections for 2023.

8. What resources will be available during Open Enrollment, and will the Benefits Team host any informational events?

You'll have plenty of support throughout Open Enrollment. We've posted many resources on the Open Enrollment page on the Benefits Microsite, and our benefit vendors will host a number of Zoom sessions during Open Enrollment to answer any questions regarding our programs, offerings, vendors, etc. You can access Zoom events calendar on the [Benefits Microsite](#).



2023 Medical & Rx Plan Details

1. What medical plans will be offered in 2023?

In 2023, we'll continue to offer three medical plans through [Blue Cross Blue Shield](#) –Blue Shield Silver PPO Savings, Blue Shield Platinum PPO Savings, and Blue Cross Blue Shield Platinum PPO. The Blue Shield network is nationwide, and all three plans are available to all employees in the US.

In addition to the [Kaiser](#) HMO plan, we'll continue to offer the HSA-qualified Kaiser Savings plan in 2023. The Kaiser HMO network is available in California, Hawaii, Georgia, Mid-Atlantic States, Northwest, and Washington. The HSA-qualified Kaiser Savings plan will be available in all these states except for Hawaii where the HMO plan will be the only available option through Kaiser.

2. Will there be any prescription drug changes in 2023?

There will not be any Palo Alto Networks directed changes to our prescription drug plan offerings next year and we will continue to use Kaiser and Express Scripts (through Blue Cross Blue Shield). Express Scripts and Kaiser both have the right to update their prescription drug formularies on a quarterly basis, so it is possible that changes will occur on January 1 or throughout the year. If you're impacted at any point in time, you will be notified directly by Express Scripts and/or Kaiser with a recommendation for alternative medications that might fit your needs.

3. Will I receive new medical ID cards in 2023?

For 2023, your dependents' names will feature on your Blue Shield ID cards. You'll receive 2 additional cards but you can request more IDs through the Engagement Point app. Blue Shield medical members may access Blue Shield's [EngagementPoint website](#) (on or after January 1) - to access their medical plan ID card. Members can also download to access their digital ID card.

- BSC will mailing out new ID cards for all with two additional ID cards for dependents
- Employees need to opt into "mailing" preference on engagement point
- Additional cards can be requested to be mailed via Engagepoint app).

[Kaiser](#) members can access their ID card the same way through the Kaiser mobile app - also available on or after January 1 unless you're already a member in 2022. Kaiser will send physical cards to their members as well.

Employees may also download the Delta Dental and Vision Service Plan (VSP) apps to access digital ID cards. In addition, you'll receive physical ID cards from your dental and vision providers - using new member ID numbers that further protect you when seeking care. Dental and Vision cards will now show your employee ID # instead of SSNs.



Dental and vision ID cards will be issued from Delta/VSP

- Cards mailed will refer to “EE ID” as the key identifier and not Employee SSN

4. When can I expect to receive my ID cards?

New plan members who complete their Open Enrollment elections on or before the November 11 deadline should expect to receive their ID cards in the third week of December. New hires who join us during the Open Enrollment period (or after) should expect to receive their ID cards about two weeks after making their selections in BenefitConnect.

5. I’m considering a High Deductible medical plan through Blue Cross Blue Shield or Kaiser for 2023, but I’ve never been on a high deductible plan before and I’m nervous. Do you have any advice?

Although the idea of a “high deductible” plan can be intimidating, this type of plan can be a smart choice for many individuals and their families. This plan is especially appealing to individuals who fall into the following three categories:

- Low utilizers (i.e., those who expect few medical expenses in a plan year)
- High utilizers (i.e., those who expect high medical expenses in a plan year)
- High income earners (i.e., those who could benefit from additional tax deferral)

You may be thinking, why would this type of plan be valuable for those with high medical expenses? Well, the answer is simple. If you (or your family) are high medical benefit utilizers, then you’re probably already expecting that your medical expenses will be high in any given year.

If that’s the case, you might as well let Palo Alto Networks offset some of that cost for you via its employer contributions into your Health Savings Account (HSA) and cover your portion of the costs via tax-free dollars that you’ve contributed to your account. The money contributed into your HSA really adds up and it’s yours to keep, forever even if you decide in the future that Palo Alto Networks is no longer the right place for you.

This plan option is also much less expensive from a contribution standpoint, which means you’ll save money the other options.



6. Is there any other health benefits support available to employees?

We understand that navigating health insurance to get the right care at the right time can be confusing. We encourage you to view our BenefitConnect portal as your one-stop-shop for all things related to your health benefit coverage in 2023. Whether you need enrollment assistance due to a qualifying life event, you have questions about how your new medical plan works, or you simply want to educate yourself about spending accounts - we've got you covered.

In addition to the new BenefitConnect portal, Blue Shield medical members may download Blue Shield's EngagementPoint app (on or after January 1) - where they can access their medical plan ID information, find in-network doctors, and talk with board-certified doctors and RNs about upcoming care appointments, treatment options, and health concerns.

Kaiser members can access their medical plan information in much the same way through the Kaiser mobile app - also available on or after January 1 unless you're already a member in 2022.

2023 Dental & Vision Plan Details

1. Will there be any dental plan changes for 2023?

None! The dental plan, network, and coverages will stay the same for 2023 with Delta Dental.

Dental ID cards will be issued and mailed by Delta.

Cards mailed will refer to "EE ID" as the key identifier and not Employee SSN.

2. How do I find out that my dentist accepts Delta Dental insurance?

To confirm whether your provider participates in the Delta Dental network you can visit [Delta Dental's website](#) and use the "Find a Dentist" tool to search for your provider by name/zip code. You may also log in or create your online account to find a dentist, get your virtual ID card, and learn about our dental plans.

3. Will there be any vision plan changes for 2023?

None! The vision plan, network, and coverage will stay the same for 2023 with VSP.

Vision ID cards will be issued and mailed by VSP.

Cards mailed will refer to "EE ID" as the key identifier and not Employee SSN.



4. How do I find out that my doctor accepts VSP vision insurance?

To confirm whether your provider participates in the VSP network, you can visit [VSP's website](#) and use the "Find a Doctor" tool to search for your provider by name/zip code. You may also log in or create your online account to find a dentist, get your virtual ID card, and learn about our dental plans. You may also log in or create your personalized online account to access your digital ID card, find an eye doctor or to make an appointment.

2023 Benefit Costs

1. How much Palo Alto Networks will pay for Medical, Dental and Vision next year?

Palo Alto Networks will continue to pay about 80% of the total medical, dental, and vision costs for employees and their dependents. The cost of coverage varies by plan type and coverage tier; please refer to the [Benefits Microsite](#) for full cost details.

Family Care and Reproductive Health Benefits

1. Will Palo Alto Networks offer family building and fertility benefits in 2023?

Yes. We'll continue our partnership with [Progyny](#) who is our family planning vendor that provides infertility treatment and services. In 2023, Progyny will work with our Blue Shield enrolled employees.

Progyny will connect you with leading infertility specialists to increase your chances of a healthy and successful pregnancy. Through the service, you'll get your own personal Patient Care Advocate, who'll help you find a clinic that's right for you, coordinates your appointments, and answers your questions. You'll also have access to community forums, where you can connect with other Progyny members to give and receive support.

Progyny will also administer adoption and surrogacy reimbursements, which are available to everyone— even those enrolled in Kaiser or waived from the Palo Alto Networks medical plans entirely. For adoption we offer \$5,000 per adoption and for surrogacy we offer up to \$20,000 (lifetime).

In a nutshell, Progyny provides:

- Comprehensive coverage for your family-building journey including IUI, IVF, egg freezing, etc.
- Personalized support from a Patient Care Advocate throughout your fertility journey



- Access to the largest network of premier fertility specialist

Please note: Progyny services are not included under the new Blue Shield Silver PPO Savings Plan.

Please visit our [Benefits Microsite](#) for more details or reach out to Progyny directly.

2. Can I use Progyny for infertility if I'm enrolled in the Kaiser HMO or HSA-qualified Kaiser Savings plan?

No, Progyny cannot partner with the Kaiser HMO or HSA-qualified Kaiser Savings network to render services. Infertility treatments through Progyny are available only to employees and their partners enrolled in the Blue Shield Platinum PPO and Blue Shield Platinum PPO Savings plans. As a Kaiser member, you will have access to adoption and surrogacy reimbursements, but not infertility treatments.

3. Can I use Progyny for infertility services if I'm not enrolled in a Palo Alto Networks medical plan?

No, infertility services are available only to Blue Shield enrolled employees and their partners only.

4. What is Cleo and how do I access it?

Cleo is an app that offers expert guidance and support to help employees on their journey from pregnancy to parenthood. Cleo has a network of certified care practitioners, including certified lactation specialists, birth doulas, baby sleep consultants and career consultants. Cleo will also give you a tailored plan with recommendations based on your family's needs.

Please visit our [Benefits Microsite](#) for details or reach out to Cleo directly.

5. What is Milk Stork?

Milk Stork is a service that provides lactating moms with simple, effective breast milk transportation services while they travel on business. Employees planning a business trip can



access the Milk Stork site to create an account. Milk Stork does the rest! You have the option to ship your milk home or take it with you.

Please visit our Benefits Microsite for details or reach out to Milk Stork directly.

Behavioral Health & EAP Services

1. Will Palo Alto Networks offer behavioral health support in 2023?

Yes. [Modern Health](#) is our global behavioral health administrator providing behavioral health support to all Palo Alto Networks employees, regardless of location. Modern Health's offering gives every employee and eligible dependent up to 10 private coaching sessions and 10 private counseling sessions that can help with various types of needs such as stress, anxiety, depression, relationship issues, substance abuse and addiction and more. You can access Modern Health through OKTA/SSO or you can enter your company email.

Please visit our [Benefits Microsite](#) for details and/or go to my.modernhealth.com.

2. Do my dependents and I need to be enrolled in a Palo Alto Networks medical plan to access Modern Health services?

No, all employees and their eligible dependents, regardless of medical plan enrollment (or not), are eligible to access Modern Health services. We want everyone to have access to this great benefit!

Life Insurance

• Any updates to voluntary life insurance for 2023?

If you have voluntary life insurance, you should take some time to review your premium amount, as the increments are increasing to \$50,000 for employees and \$25,000 for spouses (up to plan limits). Make sure your premiums are at a level you're comfortable with.

• Can I purchase more voluntary life insurance during Open Enrollment?

Yes! we encourage you to do so. We'll continue to offer life insurance through [Standard](#). Evidence of insurability (EOI) is still required for employee amounts over \$200,000 and spouse amounts over \$50,000. There is no evidence of insurability for child life insurance coverage.

- For employees- Up to 6x Annual earnings or \$1M whichever is less
- For spouses/Partners- Up to \$500,00



- For children- \$10,000 or \$20,000

- **How do I complete Evidence of Insurability?**

If you elect coverage over the guarantee issue amount in BenefitConnect, the system will prompt you to complete your evidence of insurability [here using these instructions](#).

- **What is the Survivorship benefit?**

Under this plan, Palo Alto Networks will make a lump sum payment in the amount of \$20,000 to your designated beneficiary in the event of your death while you are part of our company.

When you log into the BenefitConnect system for Open Enrollment, you'll notice that we've asked you to confirm/make a beneficiary designation for our Survivorship Benefits plan, separate from your Life Insurance designations.

Spending Accounts & Commuter Benefits

1. Are there any changes to the spending accounts & commuter plans for 2023?

- None – our spending accounts and commuter plans will continue with ViaBenefits.
- Choose, use or lose FSAs - If you'd like to participate in a Flexible Spending Account for 2023, you'll need to actively elect it. Plus, make sure you're making the most out of your current FSA. If you have a LPFSA or HCFSA up to \$570 can rollover into 2023, but any amount over that is forfeited!

Voluntary Benefits

1. Will there be any changes to the Critical Illness & Accident plans in 2023?

No, we'll continue to offer Critical Illness & Accident insurance coverage through [AFLAC](#). Enrollment into one or both plan options will be completed in BenefitConnect during Open Enrollment and premiums will be deducted through Payroll according to normal pay cycles (semi-monthly).

2. Will there be any changes to the legal insurance plan in 2023?

No, legal insurance will be offered through [ARAG](#). You'll be enrolling directly in the BenefitConnect. This means your premiums will be deducted through payroll starting in January.



3. Does Palo Alto Networks offer Pet Insurance next year?

Palo Alto Networks offers discounted group pet insurance policies through Nationwide, with discounts up to 15%. You can insure one pet, three pets, or 12 pets -it's entirely up to you. You will be directly enrolling in Nationwide's website and monthly premiums for this plan will be paid by you to Nationwide directly. If you're interested in enrolling during Open Enrollment, please follow the instructions below:

- Navigate to the [Nationwide Enrollment site](#)
- Enter your pet information
- Click on "Get Started".

4. Will Palo Alto Networks continue to offer auto and home insurance discounts through MetLife?

Yes! We will continue to partner with [MetLife](#) to offer discounts on auto and home insurance through MetLife. To enroll, please visit MetLife's website. The Group ID is **162261**.

5. What is Care.com and how can I use their services?

[Care.com](#) services allow companies like Palo Alto Networks to offer employees resources for a more balanced home life. Through this partnership, you'll get:

- A free premium membership to care.com which you can use to search for providers or post a job listing of your own
- Access to up to 10 days of backup services for your dependents (i.e., for a sick child, last-minute meeting, etc.)
- Access to dog walking and pet sitting resources for your furry family members
- Access to housekeepers, house cleaning and other work life resources
- Access to senior care planning resources, to help you plan for that unexpected day when your aging parent requires more care than you're currently offering

Please visit the [Benefits Microsite](#) to learn more.

