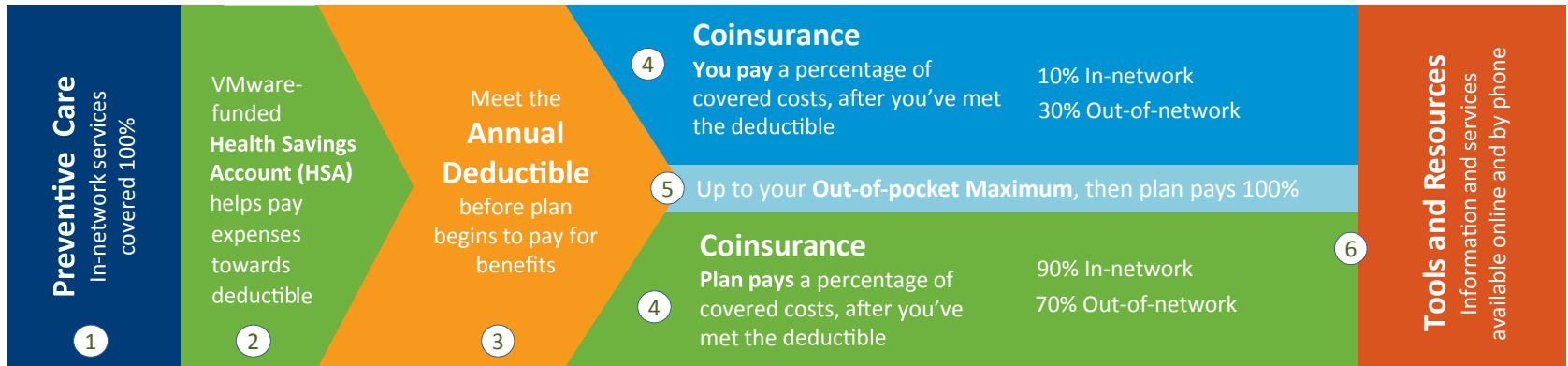




At-a-Glance: HSA PPO



1 Preventive Care covered at 100% — no deductible!

Routine in-network preventive care services such as:

- Adult physical exams
- Well-child exams
- Immunizations
- Gynecological care exams
- Mammograms
- And more...

The deductible is waived and you don't use your personal Health Savings Account. The deductible is also waived for applicable preventive care medications. For those, you only pay a copay amount.

2 Health Savings Account (HSA)

As soon as administratively possible after the first paycheck in January 2018, VMware will contribute the following employer contribution¹ into your HSA account if you are still actively employed:

| | |
|-------------------|---------|
| Employee only | \$750 |
| Employee + Family | \$1,500 |

¹ All new hires will receive quarterly funding based on coverage level and employment start date

You can elect to pay your deductible using monies from your Health Savings Account (HSA) or pay out of pocket and save your HSA for future retirement medical expenses.

You can also use the HSA to pay for your covered family members' out-of-pocket medical expenses, including children who are your tax-dependents (up to age 19 or, if full-time student, age 24). Exceptions apply to Domestic partners and non IRS tax dependents (consult with your tax advisor).

3 Annual Deductible

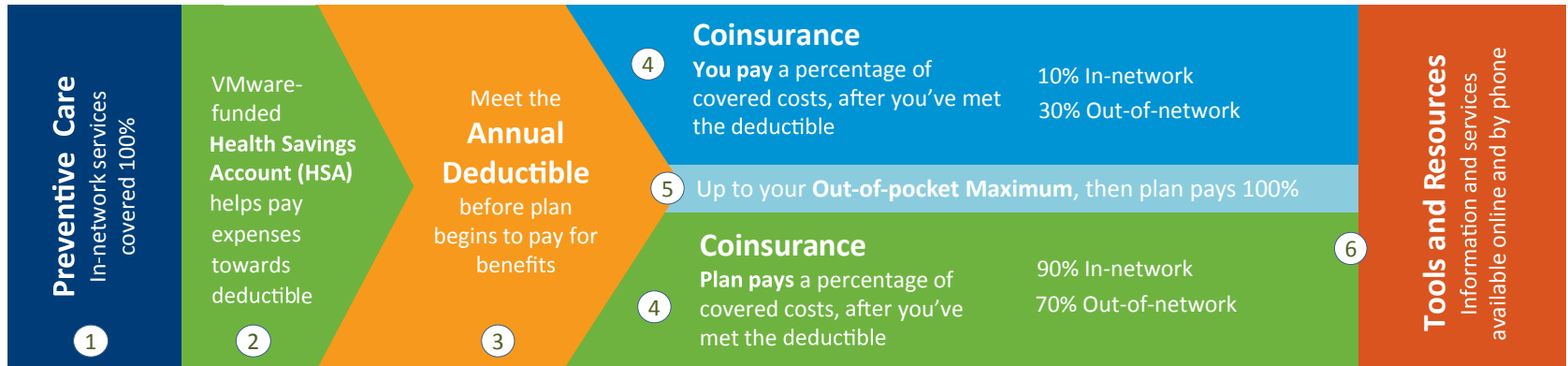
The annual deductible is the amount you owe for health care services including **prescription drugs** before the plan begins coinsurance. Deductibles are:

| | |
|-------------------|---------|
| Employee only | \$1,500 |
| Employee + Family | \$3,000 |

The VMware contribution into your HSA helps you pay your share of qualified expenses under the deductible if you elect to use your HSA debit card.



At-a-Glance: HSA PPO



4

Coinsurance

Coinsurance for medical expenses

Once you've met the deductible, the plan begins paying eligible expenses under coinsurance. Below is an outline of what you and the plan will pay for covered medical expenses including prescription drugs once you have met the deductible. You may elect to pay for your coinsurance portion using monies from your HSA using your HSA debit card.

| | The Plan pays: | You pay: |
|-----------------------|--------------------------|--------------------------|
| In-network | 90% after the deductible | 10% after the deductible |
| Out-of-network | 70% after the deductible | 30% after the deductible |

As a reminder, routine in-network preventive care services are covered 100% by the Plan.

Coinsurance for Retail (30 day) and Mail Order (90 day) prescription drugs

| Generic | The Plan pays: | You pay: |
|-----------------------------|--------------------------|--------------------------|
| In-network | 90% after the deductible | 10% after the deductible |
| Out-of-network ¹ | 50% after the deductible | 50% after the deductible |
| Brand | The Plan pays: | You pay: |
| In-network | 85% after the deductible | 15% after the deductible |
| Out-of-network ¹ | 50% after the deductible | 50% after the deductible |
| Non Formulary | The Plan pays: | You pay: |
| In-network | 80% after the deductible | 20% after the deductible |
| Out-of-network ¹ | 50% after the deductible | 50% after the deductible |

¹Mail order prescriptions are not covered when out-of-network

5

Out-of-pocket Maximum

There is a limit to how much you will spend out of your own pocket each calendar year. When your deductible plus coinsurance reach the limits below, the plan pays 100% of covered expenses for the rest of the calendar year including prescription drugs.

In-network:

| | |
|-------------------|---------|
| Employee only | \$2,500 |
| Employee + Family | \$5,000 |

Out-of-network:

| | |
|-------------------|----------|
| Employee only | \$6,000 |
| Employee + Family | \$12,000 |

6

Tools and Resources

The plan offers several health and wellness programs at no cost to you, and provides a myriad of information and services via online and by phone.

- Plan Cost Estimator
- Aetna Navigator®
- 24-hour Nurse Line
- Simple Steps To A Healthier Life®
- Beginning Right® Maternity Program
- Discount Programs
- And more...

Learn more about the Health Savings Account
at www.healthequity.com/vmware