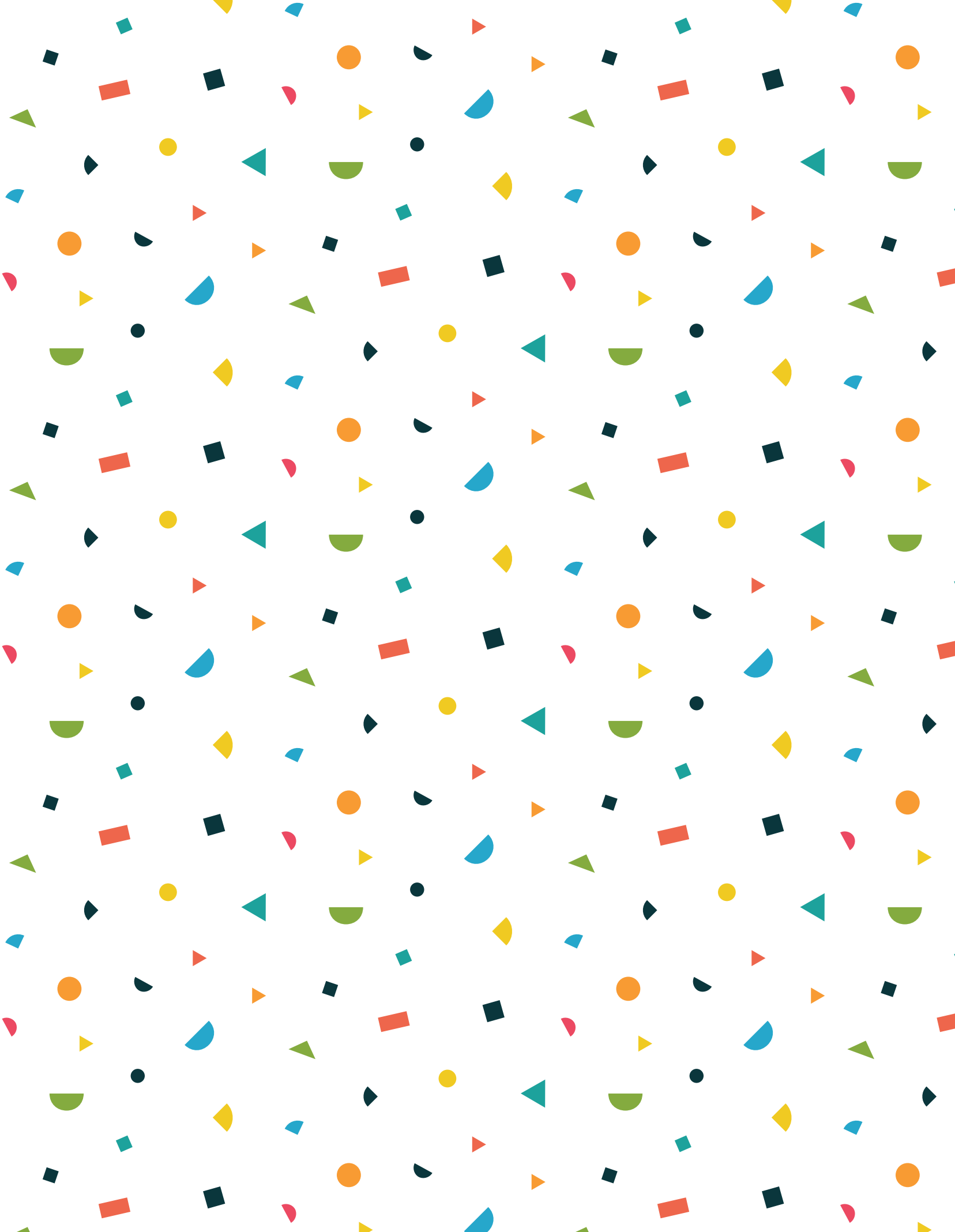


2017 BENEFITS





Living fully

There's never been a better time to be at Zendesk. We think our team is the best and we aren't afraid to show it. We've designed our benefits program with you in mind. Our goal is to offer you options that will enhance your quality of life and provide the support you need to achieve your personal and professional goals (and have fun while doing it). Our health and welfare benefits are comprehensive and our perks are unique, like us and just like you. Your benefits are important—they've got your back when you get sick or injured, provide rest and relaxation when you need it, and help you plan your future. Use this guide to learn about the different offerings that are available to you, and make the best selections for your life.

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- 05** Master your finances
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Eligibility

Coverage for you + your spouse + your mini me's: You are eligible for benefits starting on your date of hire if you are a full-time employee working 30 hours or more per week. You may enroll your same or opposite sex spouse or domestic partner and your dependent children under the age of 26 in your medical, dental and vision plans. In order to comply with the Affordable Care Act (ACA), Zendesk, Inc. determines your eligibility for medical coverage based on the number of hours you work each month.



Manage your health

Medical

Your medical plan should be unique, just like you. Our medical plan offerings are meant to give you the options you need to manage your health the way you want. Most Zendesk employees will be able to choose between two medical plans from Blue Shield—an HMO and the Premier PPO. If you live in California you will have a fourth option—a Kaiser HMO. The following plan descriptions will help you understand how each plan works so you can determine which plan meets your healthcare needs. Check out pages 13-15 for more details about each plan's out-of-pocket costs and page 16 to see your monthly contribution for each option.

Preferred Provider Organization (PPO) Blue Shield Premier PPO

PPO plans offer the most flexibility in choosing your care. Unlike HMOs, PPOs allow you to see out-of-network doctors, you just have to pay a higher portion of the cost. You also don't need a referral to see a specialist, which is nice. If you visit providers in the Blue Shield PPO network, your out-of-pocket costs will always be lower.

Health Management Organization (HMO) Blue Shield HMO Kaiser HMO (CA only)

HMO plans keep your costs low and predictable. With our Kaiser and Blue Shield HMO plans you have no deductible to meet before the plan shares a portion of the cost. You will have flat copays for medical services and procedures you receive. When you choose an HMO medical plan, you are limited to receiving care in-network only; out-of-network care is covered only in an emergency. Depending on your plan, you must use doctors and hospitals at Kaiser facilities or within the Blue Shield network.



Zendesk + Collective Health = the easiest way to choose and use your health benefits

Collective Health is to your health benefits as Zendesk is to our clients, which of course means they're here to simplify everything and support all your needs. So, instead of making calls directly (and individually) to Blue Shield medical, Guardian Dental or VSP vision, you'll have a single point of contact for help with all your health plans.

Their knowledgeable, professional Member Advocates provide all the guidance you need to choose and use benefits with confidence, submit claims, find the right doctors, or anything else you need. You can access and manage all your health benefits information through their intuitive member portal or with the Collective Health mobile app while on the go.

- Single point of contact for all medical, dental and vision benefits
- Check your claims and coverage anytime, online or on the go
- Dedicated, comprehensive support through chat, email, or phone

Dental Guardian Dental PPO

Dental coverage is provided by Guardian. You can see any dentist you choose, but you will receive a higher benefit when you visit dentists in the Guardian network. You get two free cleanings per year and annual x-rays to keep your smile in check. Brace yourself—orthodontia is covered for both children and adults.

Vision Vision Service Plan

Vision coverage is provided by VSP. You'll get one annual eye exam, new lenses every year and frames every other year. VSP is accepted at most providers but you will receive the most savings at in-network doctors. VSP has exclusive member extras for more savings. You can even get discounts on hearing aids, LASIK and contact lens supplies. Visit vsp.com for more information.

Need to talk to a real, live person?

Visit: join.collectivehealth.com/zendesk
Call: 844-798-5850
Email: help@collectivehealth.com





Stay fit

While medical coverage is important, it is only one part of caring for your physical needs. Developing and maintaining healthy habits is equally as important. At Zendesk, we provide tools and resources that you can use to enhance your total wellness day-to-day.

- On-site fitness classes
- Fresh produce and healthy snacks in office
- Wellness discounts through AnyPerk
- Complimentary one-year membership for you and a significant other to One Medical Group



Comprehensive primary care that fits seamlessly into your life.

- Same day appointments
- 24-7 clinical support phone line
- Mobile app to book appointments and access your medical records
- Video visits and email communication with providers

New members: visit onemedical.com/activate and use discount code ZNDXOM

Renewal for current members: visit members.onemedical.com/pt/patient/login and log in using your existing username and password. Enter promo code ZNDXOM and save to complete your annual renewal.



Master your finances

Flexible Spending Accounts - pay for your care pre-tax!

Flexible Spending Accounts (FSA) allow you to set aside pre-tax dollars to pay for your health and dependent care expenses. Why should you care about FSAs? Two words. Big Savings. You can estimate your eligible expenses for the coming year and have that amount deducted from your pay on a pre-tax basis. The most important thing to remember when estimating your annual expenses is that FSA funds are “Use it or Lose it”—you lose any money you don’t spend or claim in time according to IRS rules. Once you have accumulated expenses, you submit a claim to get reimbursed—up to your total annual election. There’s even a WageWorks app where you can access your account and submit claims on-the-go.

Remember only the healthcare FSA has a rollover provision and it is limited to a \$500 max by the IRS.

Healthcare Flexible Spending Account

Annual Maximum Contribution	Up to \$2,600*
Eligible Expenses	Medical, dental and vision care costs not paid for by your health insurance and on the IRS list of approved expenses

Dependent Care Flexible Spending Account

Annual Maximum Contribution	Up to \$5,000* per married couple filing jointly (\$2,500 max for married, filing separately)
Eligible Expenses	Dependent day care expenses that make it possible for you to work

*FSA maximums are set by the IRS and are subject to change



Commute made easy

Set aside \$\$\$ pre-tax for transportation and parking. Use our commuter benefit program administered by WageWorks to save money instantly on your commuting expenses. Eligible expenses include fares for bus, vanpool, subway, ferry, train and parking at or near work.

Contribution Limits

Parking	up to \$255* per month
Transportation	up to \$255* per month

*Contribution limits are set by the IRS and are subject to change

Employee Stock Purchase Plan

Share in our success and own a piece of Zendesk - at a 15% discount! Participation is entirely voluntary. Eligible employees must have completed at least 30 days of employment before the offering date. For more information email stockadmin@zendesk.com

Retirement Savings Plan—your future self will thank you

There's no better way to ensure you will be well taken care of later in life than to start a retirement savings plan. It's never too early or late! You have the option of contributing to your account with traditional pre-tax contributions, or with Roth after-tax contributions. The difference between these two options is when you pay taxes. With a traditional 401(k) your contributions are made pre-tax and you pay taxes when you withdraw money. With the Roth option you pay the taxes up-front but pay no taxes when you withdraw. It's like a gift to the future you.

401(k) Plan

Annual Maximum Contribution	Up to the IRS limit of \$18,000 or \$24,000 if over age 50 in 2017
Eligibility	All regular employees 21 and older are automatically enrolled at a 3% contribution. You may opt out at any time.

How do I access my account?

Visit 401k.com or call Fidelity at 800-294-4015 for additional assistance.

Create your safety net

Life and Disability Insurance

Life is full of surprises, that's why it is important to plan for the future. Life and Disability insurance ensures that your family will have a safety net in place should you ever need it. Zendesk provides the following coverage at no cost to you.

Basic Life and Accidental Death and Dismemberment (AD&D) Guardian

Benefit Amount	2 x annual salary
Benefit Maximum	\$500,000

Short-Term Disability (STD) Guardian

Pays you a portion of your salary while you are temporarily disabled. It replaces 60% of your weekly salary to a maximum of \$2,500 per week. This benefit covers a period of up to 12 weeks.

Weekly Benefit Amount	60% of weekly salary
Maximum Weekly Benefit	\$2,500
Benefit Begins	7 days after accident or sickness
Maximum Payment Period	12 weeks

Long-Term Disability (LTD) Guardian

LTD guarantees that you will have financial protection in the event you are unable to work for an extended period of time. This plan replaces 60% of your monthly salary up to a maximum of \$10,000 per month.

Weekly Benefit Amount	60% of monthly salary
Maximum Monthly Benefit	\$10,000
Benefit Begins	90 days
Maximum Payment Period	SSNRA

Voluntary Coverage

Supplemental life insurance is offered through Guardian. You can purchase additional life and accident protection for yourself, your spouse or your children

Employee (not to exceed 5 times salary)

Minimum coverage amount	\$10,000
Maximum coverage amount	\$500,000
Guarantee issue	up to \$150,000

Spouse (not to exceed 50% of employee amount)

Minimum coverage amount	\$5,000
Maximum coverage amount	\$250,00
Guarantee issue	up to \$50,000

Child (not to exceed 10% of employee amount)

Minimum coverage amount	\$10,000
Maximum coverage amount	\$10,000
Guarantee issue	up to \$10,000



Keep your life in balance

Find your serenity with plenty of PTO to enjoy time with your family, friends or just yourself. Taking occasional breaks from work is healthy and necessary to maintain your sanity, which is why we've developed a "take what you need" vacation policy. Sometimes you just can't fit everything into a set amount of time off. Our goal is to provide you with what you need find your zen at work—and home.

PTO/Time-off/Sick Days

Take what you need PTO policy
10 Paid Holidays

Additional Leave Options

Need more time to take care of the home front? Zendesk provides a number of solutions that will help you keep everything in balance.

- Family Medical Leave
- Reduced or Flexible Hours

To learn more about your leave options email:
benefits@zendesk.com

Parental Leave

Welcome your bundle of joy with plenty of paid parental leave for maximum cuddles. Moms and Dads with a newborn or adopted child will be eligible for a Parental Leave benefit of up to 16 weeks, during which time your compensation is made "whole." Payments to the employee during this time are offset by any outside compensation received (e.g., SDI, STD) up to 100% of base pay, subject to any other policies. For non-primary caregivers, Parental Leave may be taken all at once, or in no more than two separate leaves. We want you to take the time you need to start—or grow your family! We're serious when it comes to supporting our parents and families, that's why our parental leave policy is equal for all Zendesk parents.

Discounts



VPI (Pet Insurance)

Need discounted insurance for Fluffy or Fido? All you need to do is call. Give VPI your pet's details and let them know you work at Zendesk. Your deductions will come right out of your paycheck, making it easy to get your loyal companions covered.



SHN

Discounted tickets for San Francisco Broadway shows. Whether you work in our San Francisco office or are just in town for a visit, don't miss out on taking in a show at one of our beautiful theaters.



Zipcar

Get convenient 24/7 access to Zipcars parked all over the city. Just by working here, new and existing members can enjoy discounted membership and utilization. Dedicated Portal: members.zipcars.com/zendesk



Hawaiian Air

Say Aloha and start your vacation right. Book a discounted trip with Hawaiian Airlines.

Visit: HawaiianAirlines.com/Affiliate
Discount code: Z3NDESK

Employee Assistance Program

Become your best self. Our program administered by Concern is free to you and your family. You get access to counseling support, work/life services and personal growth resources. The Concern EAP also partners with Collective Health to work with your Blue Shield medical plan for referrals to in-network care. Call 800-344-4222 for more information or visit concern-eap.com to access online resources, company code: Zendesk.

- 6 free confidential counseling visits per year
- 24-hour crisis intervention line
- 10 visits for chemical dependency
- Child and elder care referrals
- Legal consultation
- Financial coaching

Follow the path to enlightenment

Going back to school to get an edge in your career? Let us help! We hope that lifelong learning is a goal of everyone who works at Zendesk.

- Get reimbursed when you attend pre-approved professional conferences related to your job
- Tuition assistance—up to \$1,500 per year when you take pre-approved job related courses at an accredited academic institution

A few extras, just because

- (Good) Coffee everyday & weekly happy hours
- Stocked kitchen for snack attacks
- Mobile phone discount
- Employee referral bonus
- Patent bonuses
- Annual company soccer tournament and picnic
- Employee art shows

Zendesk gives back

Our team is active in our respective neighborhoods. We participate in volunteer events regularly and love finding new ways to serve our community.



Plan Details

Medical Plans

	Blue Shield HMO (Collective Health)	Kaiser HMO (CA only)
	In-Network	In-Network
Annual Deductible	\$0	\$0
Annual Out-of- Pocket Max	\$1,500 per individual, up to \$3,000 per family	\$1,500 per individual, up to \$3,000 per family
Office Visit		
Primary Provider	\$20 copay	\$20 copay
Specialist	\$20 copay	\$35 copay
Preventive Services	No charge	No charge
Lab & X-Ray	No charge	No charge
Inpatient Hospitalization	\$250 copay per admission	\$250 copay per admission
Outpatient Surgery	\$150 copay	\$35 copay
Emergency Room	\$100 copay	\$100 copay
Other Services		
Chiropractic	\$20 copay	\$15 copay
Durable Medical Equipment	No charge	You pay 20% of covered charges
Prescription Drugs		
Generic	\$10 copay pharmacy, \$20 mail order	\$10 copay pharmacy, \$20 mail order
Preferred Brand	\$20 copay pharmacy, \$40 mail order	\$35 copay pharmacy, \$70 mail order
Non-preferred Brand	\$40 copay pharmacy, \$80 copay mail order	\$35 copay pharmacy, \$70 copay mail order (if medically necessary and authorized by Plan Physician)
Supply Limit	30 days pharmacy, 90 days mail order	30 days pharmacy, 100 days mail order

Medical Plans

Blue Shield Premier PPO (Collective Health)

	In-Network	Out-Of-Network
Annual Deductible	\$250 per individual, \$500 per family	\$500 per individual, \$1,000 per family
Coinsurance	You pay 10%	You pay 30%
Annual Out-of- Pocket Max	\$3,000 per individual, up to \$6,000 per family	\$5,000 per individual, up to \$10,000 per family
Office Visit		
Primary Provider	\$20 copay	You pay 30% after deductible
Specialist	\$20 copay	You pay 30% after deductible
Preventive Services	No charge	No charge
Lab & X-Ray	You pay 10% after deductible	You pay 30% after deductible
Inpatient Hospitalization	You pay 10% after deductible	You pay 30% after deductible
Outpatient Surgery	You pay 10% after deductible	You pay 30% after deductible
Emergency Room	\$100 copay	\$100 copay
Other Services		
Chiropractic	\$20 copay (limited to 12 visits per calendar year)	You pay 30% after deductible (limited to 12 visits per calendar year)
Durable Medical Equipment	You pay 10% after deductible	You pay 30% after deductible
Prescription Drugs		
Generic	\$10 copay pharmacy, \$20 mail order	Not covered
Preferred Brand	\$20 copay pharmacy, \$40 mail order	Not covered
Non-preferred Brand	\$40 copay pharmacy, \$80 mail order	Not covered
Supply Limit	30 days pharmacy, 90 days mail order	N/A

Dental Plan

Guardian Dental PPO (Collective Health)

	In-Network	Out-Of-Network
Annual Deductible	\$50 per individual, up to \$150 per family (combined with out-of-network)	You pay \$50 per person, up to \$150 per family (combined with in-network)
Annual Plan Maximum	\$2,000 (combined with out-of-network)	\$1,500 (combined with in-network)
Diagnostic and Preventive		
Exams	No charge	No charge
Cleanings	No charge (limited to 2 cleanings per calendar year)	No charge (limited to 2 cleanings per calendar year)
X-rays	No charge (limited to 1 per 12 months)	No charge (limited to 1 per 12 months)
Basic and Major Services		
Fillings	You pay 10% after deductible	You pay 20% after deductible
Root Canals	You pay 10% after deductible	You pay 20% after deductible
Periodontics	You pay 10% after deductible	You pay 20% after deductible
Major Services	You pay 40% after deductible	You pay 50% after deductible
Orthodontic Services		
Orthodontia	You pay 50% deductible waived	You pay 50% deductible waived
Lifetime Maximum	\$1,500 (combined with out-of-network)	\$1,500 (combined with out-of-network)
Children to age 26	Covered	Covered
Adults	Covered	Covered

Vision Plan

VSP Vision (Collective Health)

	In-Network	Out-Of-Network
Examination	\$10 copay	Reimbursed up to \$45
Materials	\$25 copay	N/A
Single Vision Lens	No charge after materials copay	Reimbursed up to \$30
Bifocal Lens	No charge after materials copay	Reimbursed up to \$50
Trifocal Lens	No charge after materials copay	Reimbursed up to \$65
Frames	Coverage limited to \$150 + 20% off amount over \$150	Reimbursed up to \$70
Contacts (Elective)	Coverage limited to \$150	Reimbursed up to \$105

What does it cost per paycheck?

	Blue Shield Medical Plans		Kaiser	Dental	Vision
	Network Only (HMO)	Premier Plan (PPO)	Kaiser (HMO)	Guardian Dental	VSP Vision
Just me	\$60	\$57	\$43	\$5	\$1
Me + other half	\$125	\$120	\$94	\$10	\$2
Me + mini me's	\$113	\$108	\$86	\$12	\$2
Me + family	\$179	\$171	\$129	\$17	\$3

Plan Contacts

	Provider	Phone	Website	Group #
Medical	Blue Shield / Collective Health	844-798-5850	join.collectivehealth.com/ zendesk	W0063524
Medical	Kaiser	800-464-4000	kp.org	603769
Dental	Guardian / Collective Health	844-798-5850	join.collectivehealth.com/ zendesk	00471993
Vision	VSP / Collective Health	844-798-5850	join.collectivehealth.com/ zendesk	30052971
FSA	WageWorks	877-924-3967	wageworks.com	35850
Commuter Benefits	WageWorks	877-924-3967	wageworks.com	35850
EAP	Concern	800-344-4222	concern-eap.com	Zendesk
401(k)	Fidelity	800-294-4015	401k.com	217086
Life & AD&D	Guardian	800-525-4542	guardiananytime.com	00471993
STD & LTD	Guardian	STD: 800-268-2525 LTD: 800-538-4583	guardiananytime.com	00471993

For all other benefit questions, contact the Benefits team at benefits@zendesk.com

Important Plan Notices and Documents

Current Health Plan Notices

Notices that must be provided to plan participants on an annual basis are available on [zendesk.hr.com > AMER United States > Benefits](https://zendesk.hr.com) and include:

Medicare Part D Notice

Describes options to access prescription drug coverage for Medicare eligible individuals.

Women's Health and Cancer Rights Act

Describes benefits available to those that will or have undergone a mastectomy.

Newborns' and Mothers' Health Protection Act

Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery.

HIPAA Notice of Special Enrollment Rights

Describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment.

Notice Grandfathered Plan Status

Notifies you that a plan is grandfathered and does not include all Affordable Care Act (ACA) provisions.

Notice of Choice of Providers

Notifies you about the plan's requirement that you name a Primary Care Physician (PCP).

Michelle's Law

Describes right to extended dependent medical coverage during student leaves.

Notice of Availability of Alternative Standard for Wellness Plans

Describes right to alternative ways of participating in employer's wellness program.

Children's Health Insurance Program Reauthorization Act (CHIPRA)

Describes availability of premium assistance for Medicaid eligible dependents.

Current Plan Document

Important documents for our health plan are available on [zendesk.hr.com > AMER United States > Benefits](https://zendesk.hr.com) and include:

Summary Plan Descriptions (SPDs)

A Summary Plan Description, or SPD, is the legal document for describing benefits provided under the plan as well as rights and obligations of participants and beneficiaries. The following Summary Plan descriptions are available:

- Zendesk Group Health Plan

Summary of Benefits and Coverage (SBCs)

A Summary of Benefits and Coverage (SBC) is a document required by the Affordable Care Act (ACA) that presents benefit plan features in a standard format. The following SBCs are available on [zendesk.hr.com > AMER United States > Benefits](https://zendesk.hr.com) :

- Kaiser HMO
- Blue Shield Network Only HMO
- Blue Shield Premier PPO

Paper copies of these documents and notices are available if requested. If you would like a paper copy, please contact the Benefits team at benefits@zendesk.com

The Fine Print

This brochure is intended to provide a convenient summary of the Zendesk benefit plans. It is not intended to be a legal document. If there are any inconsistencies between the information in this brochure and the plan documents or contracts, the plan documents and contracts will prevail.



December 2016