



This summary provides a brief overview of the employee benefits provided to eligible employees, generally full-time employees working a minimum of 30 hours per week. New employees are eligible for Mizuho OSI benefits on the first day of the first full month coinciding with or following your date of hire. Eligible dependents include your spouse and children up to age 26.

Refer to the Benefit Summary for additional details on eligibility, benefit coverage details, and plan limits.

BENEFIT	COVERAGE OPTIONS
MEDICAL	<ul style="list-style-type: none"> • Anthem Blue Cross PPO 750 (CA and Non-CA) – Plan pays 80% for most covered services after you reach your deductible of \$750 per individual, or \$1,500 per family*. For some services, you pay a set copay and the deductible is waived. • Anthem Blue Cross PPO 250 (Non-CA) – Plan pays 90% for most covered services after you reach your deductible of \$250 per individual, or \$500 per family*. For some services, you pay a set copay and the deductible is waived. • Anthem Blue Cross HMO (CA) – In-network coverage only. You pay a set copay for most covered services up to an annual out-of-pocket maximum of \$3,500 per individual or \$7,000 per family. Plan pays 90% after deductible for hospital services. • Kaiser HMO (CA) – In-network coverage only. You pay a set copay for most covered services up to an annual out-of-pocket maximum of \$3,000 per individual or \$6,000 per family. Plan pays 90% after deductible for hospital services. <p><i>*In-network</i></p>
MEDICARE OPTIONS	<ul style="list-style-type: none"> • Alliant Medicare Solutions (AMS) – No-cost service available to you, your family members and friends nearing age 65 or 65+. The licensed insurance agents at AMS can help you understand Medicare, what is and isn't covered, and how to choose the best coverage for your situation.
DENTAL	<ul style="list-style-type: none"> • MetLife Dental PPO – Provides services for Preventive, Basic and Major dental care up to \$2,000 per year. Orthodontia is available for children and adults up to a lifetime maximum of \$2,000. • MetLife Dental HMO (CA) – In-network coverage only. Provides services for Preventive, Basic and Major dental care. Orthodontia is available for children and adults up to a lifetime maximum of \$1,450.
VISION	<ul style="list-style-type: none"> • VSP Vision – Includes an annual eye exam (\$10 copay) and lenses and frames (\$200 allowance) once every 12 months.
FLEXIBLE SPENDING ACCOUNTS (FSA)	<p>Enroll in the HealthEquity Flexible Spending Accounts (FSA) to pay for health and dependent care expenses with tax-free dollars:</p> <ul style="list-style-type: none"> • Healthcare FSA – Contribute up to \$3,300 per year through pre-tax payroll deductions for eligible medical, dental and vision expenses. • Dependent Care FSA – Contribute up to \$5,000 per family per year for dependent care expenses.

BENEFIT	COVERAGE OPTIONS
BASIC LIFE AND AD&D INSURANCE (COMPANY-PAID)	<ul style="list-style-type: none"> • Voya Life and AD&D – 1 x salary up to maximum of \$300,000.
DISABILITY INSURANCE	<ul style="list-style-type: none"> • Voya Short Term Disability (Non-CA) – Replaces 60% of your salary (maximum \$1,229 per week) up to 25 weeks. • Voya Long Term Disability – Replaces 50% (Staff) or 60% (Management) of your salary (maximum \$10,000 per month) up to SSNRA or Maximum Benefit Period.
EMPLOYEE ASSISTANCE PROGRAM (EAP)	The ComPsych GuidanceResources EAP provides you and your dependents 24/7 support, resources, and information to help you with all of life's challenges. From no-cost, confidential counseling and legal support to financial information and personalized work-life resources.
401(k) RETIREMENT SAVINGS PLAN	Mizuho OSI matches 50% of your contribution up to a maximum of \$4,500 in the calendar year. Employees are automatically enrolled at 3% contribution rate once they have met eligibility requirements, which is the first of the month following 90 days of employment.
VOLUNTARY BENEFIT PLANS	<ul style="list-style-type: none"> • Voya Voluntary Life – Maximum coverage of \$500,000 or 5x annual salary. • Voya Voluntary AD&D – Maximum coverage of \$500,000 or 5x annual salary. • MetLife Voluntary Prepaid Legal and ID Theft Protection plans. • Nationwide Pet Insurance.
COMMUTER BENEFITS	Save money on commuting expenses through the HealthEquity Commuter Benefits plan—set aside up to \$325 per month pre-tax for public transportation and vanpool expenses and \$325 per month for parking expenses.
PAID TIME OFF	All regular full-time employees accrue PTO based on their years of service with Mizuho OSI. Initial accrual rate for 0-5 years is 16 days per year
HOLIDAYS	<p>10 holidays per year:</p> <ul style="list-style-type: none"> • New Year's • President's Day • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Day after Thanksgiving • Christmas Eve (Observed) • Christmas Day (Observed) • Floating Personal Holiday
PERKS	<p>Employees can take advantage of these programs and perks!</p> <ul style="list-style-type: none"> • LifeBalance discount Program • BenefitHub perk Program • Mother's milk program • 529 College savings program • Safety shoe program • PTO donation • Employee referral bonus • Tempur-Pedic discounts • AT&T and Verizon discounts

This 2025-2026 Benefits at a Glance is an overview of benefits effective from 8/1/25 through 7/31/26 and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.