

## Benefits Overview

At Mizuho OSI, we look after one another. We are passionate about taking care of our employees both personally and professionally. We offer a comprehensive benefits package to eligible employees who work at least 30 hours a week. The following is a list of plans the company offers:

### Medical Insurance

Both PPO and HMO plans are offered. Anthem Blue Cross is the major medical carrier and Kaiser is offered in California.

### Dental Insurance

Both PPO and DHMO plans are offered through Metlife.

### Vision Plan

Provides discounts on eye exams, frames, lenses and contacts through an integrated network of optometry options.

### 401(k)

Employees are eligible to enroll after 90 days of employment. Each year, in addition to your salary deferrals, Mizuho OSI matches 50% of the employee's contribution up to a maximum of \$4,500/year.

### Flexible Spending Account

Employees who enroll in this plan can set aside part of their salary (before taxes) to pay for qualified medical expenses or child/dependent care. Employees can then be reimbursed for those specific expenses.

### Basic Life and AD&D Insurance

Mizuho OSI pays 100% of the premium for this valuable coverage. Eligibility is on first day of hire. The designated beneficiary will receive a benefit equal to one times your annual salary to a maximum of \$300,000.

### Supplemental Life and AD&D Insurance

Employees have the option to purchase extra Life and AD&D insurance for themselves, spouse & child(ren).

### Commuter Benefits

Employees who commute using public transportation can receive pre-tax savings.

### Paid Holidays

Mizuho OSI provides 10 paid holidays in a year. This includes 8 federal holidays, 1 designated holiday and 1 floating holiday of the employee's choice. Plenty of time to relax and recharge.

### Paid Time Off (PTO)

All regular full-time employees will accrue PTO based upon their years of service with the company. Initial accrual rate for 0-5 years is 16 days/year.

### Employee Assistance Program (EAP)

Provides employees and their families the tools and resources to help them cope with life, from the everyday to the unexpected.

### Education Assistance

Tuition reimbursement is provided by the Company for approved courses relevant to the job.

### 529 College Savings Plan

Mizuho OSI has partnered with Fidelity to provide our employees with the option of a payroll deduction to invest in your child(ren) higher education.

### Employee Referral Bonus

Mizuho OSI pays out a \$750 referral bonus to employees after the successfully hired referral completes ninety (90) days of employment.

### Safety Shoe Program

A specified \$120 allowance is available to eligible employees in applicable departments once per year to purchase safety shoes.

### Discounts

Mizuho OSI is a distributor of Tempur-Pedic foam, so we can pass along our product discount to you. Employees are also eligible to receive discounts from AT&T and local gym membership.

### Pet Insurance

Mizuho OSI has partnered with Nationwide to offer employees pet insurance at a discounted rate via a payroll deduction.

### Health Advocacy

Healthcare can be complicated. Mizuho's health advocate benefit connects you with a personal Health Advocate who can help resolve healthcare and insurance related issues.