

# **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 though 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 Check**

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 \$350 referral bonus to employees after the successfullyhired 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 Verizon, 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.