Otsuka

2027 Open Enrollment Benefits Information

October 26th, 2027 through November 6th, 2027



Agenda

- Open Enrollment Overview
- Benefits Program Updates
- Medical Plan Review
- Dental Plan Review
- Vision Plan Review
- Life and Disability Plan Review
- Spending Accounts Review
- Voluntary Benefits Review
- Employee Support Review
- Additional Benefits Offerings Review
- 401(k) Plan Review
- Employee Contributions & Enrollment Checklist

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Open Enrollment Overview



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Open Enrollment Overview

If you do not submit any changes for 2027, your current elections for medical / dental / vision & voluntary life insurance will remain in place.

Flexible Spending Accounts (FSA) and Health Savings Account (HSA) elections will not carry over. You will need to re-enroll in the applicable FSA or HSA plan for 2027.

Changes take effect January 1st, 2027.

This is your annual opportunity to enroll or make changes to your benefits elections:

- Review your 2027 Medical/Dental/Vision benefits.
- Enroll in Spending Accounts (re-enrollment required).
- Enroll in voluntary benefits: Supplemental Life, Legal, Identity Protection and Whole Life Insurance w/ Long Term Care.

Changes throughout the year require qualified life status event:

- Birth/Adoption of a child.
- Marriage or divorce.
- Any change in eligibility or loss of coverage.

Make enrollment choices between October 26th – November 6th

- Employees making a change must submit complete election forms by Friday, November 6th.
- This year, except for enrolling in Flexible Spending Account(s) or Health Savings account **(action required)**, will be a **PASSIVE** enrollment, meaning if you take no action, you will be enrolled in the same plans you are currently enrolled in.

What's Changing for 2027?

Program Updates	
Healthcare Providers:	

Coverage	2026	2027
Medical and Pharmacy	Anthem	No Change
Spending Accounts	Anthem	No Change
Vision	VSP	No Change
Dental	Delta Dental	No Change
Voluntary Coverages	Multiple Carriers	No Change

Medical Coverage:

- Anthem is removing age limits for certain covered cancer screenings. Eligible screenings will continue to be covered based on plan terms and applicable preventive care guidelines.
- PPO: Increased deductible to $500/$1,500
- HDHP with HSA Plan: Increased deductible to $1,750 / $3,500 to comply with IRS Requirements

BenePortal

Online benefits hub for everything related to benefits and health insurance

Includes benefit guides, resources, wellness, EAP information and much more!

No sign on or credentials required!

Informational only! Does **not** replace current enrollment process

- **https://www.opfabenefits.com/**

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Medical Coverage
Anthem Blue Cross



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2027 Medical Plans – Anthem

	PPO		HDHP with HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
General Plan Information				
Annual Deductible (Individual / Family)	$500 / $1,500	$2,000 / $6,000	$1,750 / $3,500	$1,750 / $3,500
Coinsurance	90%	70%	90%	70%
Office Visit / Specialist Visit	$20 / $40	70%	90%	70%
Preventive	No Charge	70%	No Charge	70%
Annual Out-of-Pocket Limit (Individual / Family)	$1,500 / $4,500	$5,000 / $15,000	$2,700 / $5,400	$5,400 / $10,800
Inpatient Hospitalization	90%	$100 per admission then 70%	90%	70%
Emergency Room	90%	90%	90%	90%

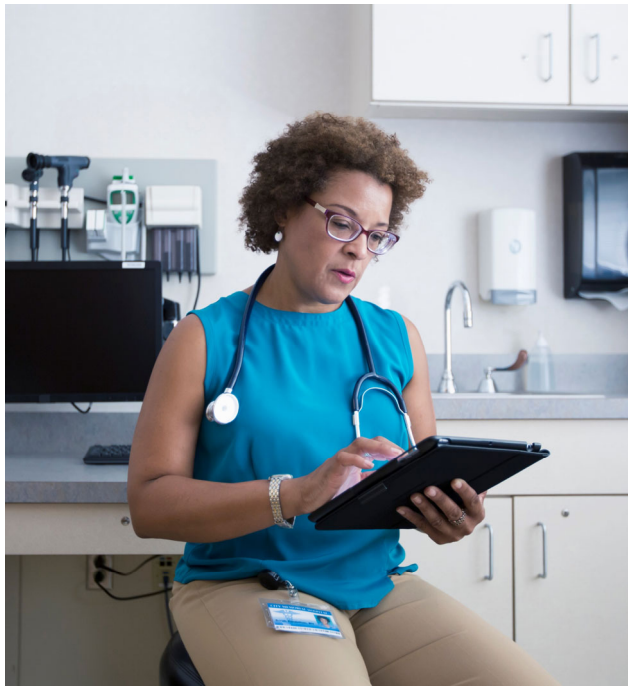
2027 Prescription Drug Benefits– Anthem

	PPO		HDHP with HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	No deductible to meet before the plan covers prescriptions.	Not Covered	Deductible must be met before the plan covers prescriptions.	Not Covered
Retail: **30 – day supply**	$10 generic, $20 preferred brand drugs, $35 other brand-name drugs		$10 generic, $30 preferred brand drugs, $50 other brand-name drugs	
Mail order: **90 – day supply**	$20 generic, $40 preferred brand drugs, $70 other brand-name drugs. Mail order prices are also available when you fill your maintenance prescriptions at CVS pharmacies.		$20 generic, $60 preferred brand drugs, $100 other brand-name drugs. Mail order prices are also available when you fill your maintenance prescriptions at CVS pharmacies.	

1. All of the following Otsuka family drugs are fully covered: Abilify Maintena, Abilify MyCite, Abilify Tablets, Abilify Asimtufii, Rexulti, Dacogen, IV Busulfex, Inqovi, Jynarque, Samsca, Nuedexta, Rexulti, Lonsurf, Balversa, Kisqali, Kisqal & Femara, and Rejoyn

Anthem Virtual Care

You have access to Doctors online 24/7 at no cost to you!



Fast and easy care for many common medical conditions

Get care for:

- Cold and flu
- Nausea and vomiting
- Asthma, allergies and rashes
- Insomnia, depression and mood swings
- Stress and Anxiety
- and much more

Please **visit www.anthem.com/ca** to login to your account. Select Care, and then choose Virtual Care and select the LiveHealth Online option.

Anthem Health Guides

An Anthem Health Guide answers your questions and walks you through the healthcare system so you can:

- **Find the right benefits for your needs.**
- **Save money on prescriptions.**
- **Stay on top of appointments.**
- **Compare costs for healthcare services.**

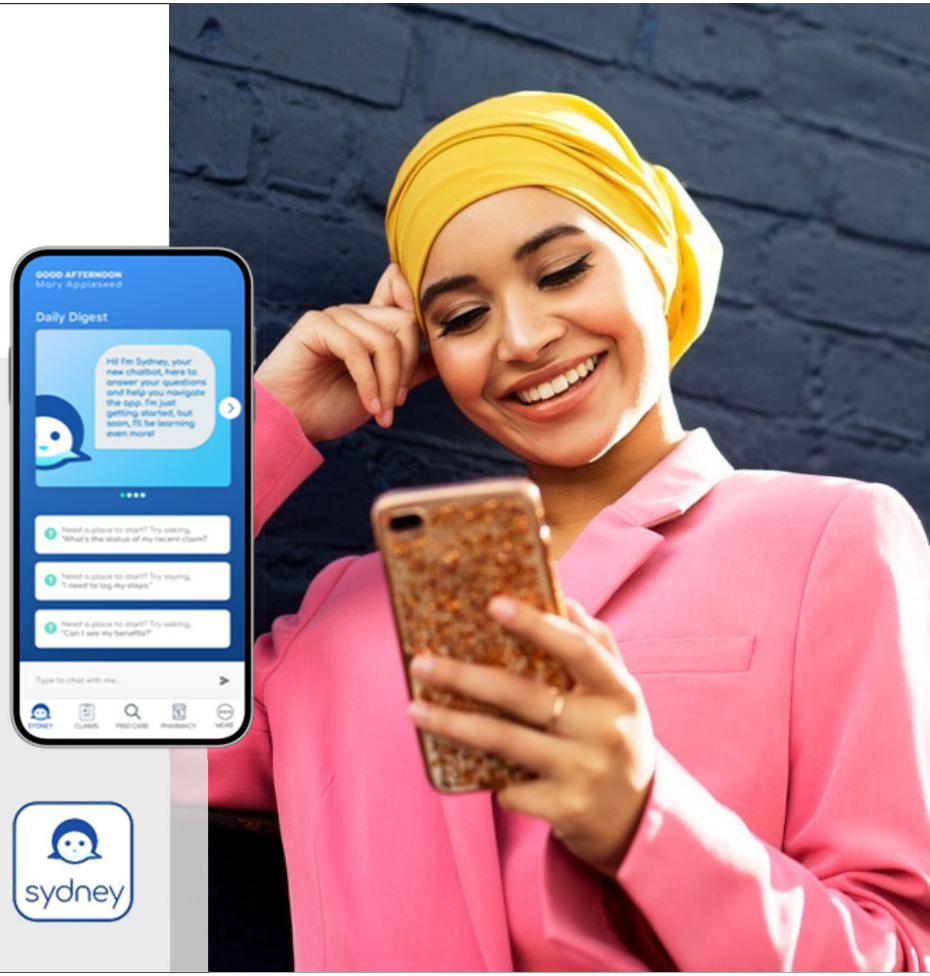
Reach an Anthem Health Guide at 833-807-1875.

You can also go to anthem.com to send a secure email or chat online.



Sydney Health mobile app

Download Sydney Health and register on the app to take full advantage of your Anthem plan.



Use it to:

- Find care and check costs.
- See all benefits.
- View claims and payment information.
- View and use digital ID cards.
- Manage prescription orders and refills.
- Get answers quickly with the interactive chat feature.
- Access virtual care.
- Access wellness resources and rewards.
- Sync with your fitness tracker.
- Reach Member Services for support.

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Dental Coverage

Delta Dental



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2027 Dental Plan – Delta Dental

To search providers, Go to deltadentalins.com.

Look for the **Find a Dentist** tab**, Search by** name, address, landmark, city or ZIP code, **Select your network plan**, Click **Search**.

**Narrow your search by location, specialty, network and language.*

**Your search results will include a dentist's Yelp rating, address and phone number.*

You don't need a dental plan ID card to check in at the dentist. Just tell the dental office that you are covered by Delta Dental and *Provide*: Your name, Your date of birth, Your enrollee ID (or Social Security number), and the name of your employer.

But if you prefer, you can always find a virtual ID card on the mobile-responsive website or with the Delta Dental app.

*To find the app, visit the App Store or Google Play and search for "Delta Dental." Download the **Delta Dental** app by Delta Dental Plans Association.*

BENEFITS	Delta Dental DPPO IN and Out of NETWORK
CALENDAR YEAR DEDUCTIBLE	
Individual/Family	$50 / $150
CALENDAR YEAR MAXIMUM	
Per Member	$2,000
PREVENTIVE & DIAGNOSTIC CARE (DEDUCTIBLE WAIVED IN NETWORK ONLY)	
Routine Exams, Teeth Cleaning, Bitewing X-rays	Plan pays 100%
BASIC CARE	
Oral Surgery, Endodontics, Silver Fillings	Plan pays 80% after deductible
MAJOR CARE	
Inlays, Onlays, Crowns, Dentures, Bridges	Plan pays 50% after deductible
Orthodontia (Child and Adult)	Plan pays 50% after $50 deductible Lifetime maximum of $2,000

Enhanced Dental Benefit

- Delta Dental's Next Stage™ Women's Health program provides additional support for women during pregnancy and menopause. The program includes enhanced dental benefits and access to selected partner resources designed to support overall well-being during these important life stages. This benefit is available only under the DPPO plan.

For more information and to enroll, visit **deltadentalins.com/members/womenshealth.**

Delta Dental DPO networks

You can visit any licensed dentist, but your network choice affects what you may pay.

1

Delta Dental PPO

Usually offers the lowest contracted fees and helps annual maximum dollars stretch further.

2

Delta Dental Premier

Contracted fees are reduced, but are usually higher than PPO fees.

3

Non–Delta Dental

No fee agreement applies, so the dentist can charge any amount.

BEST VALUE: Start with a PPO dentist. If unavailable, Premier is generally the next-best option.

Source: Network Savvy.pdf, Delta Dental © 2022

How the Delta DPO networks compare

Three features can directly influence the value you receive from the plan.

What to compare	PPO	Premier	Non–Delta Dental
Reduced fees	PPO fees are usually lowest.	Reduced, usually above PPO.	No contracted fee limit.
Stretch your maximum	Lowest fees can make annual maximum dollars go further.	May stretch farther than non-Delta Dental.	Higher fees may use the annual maximum sooner.
Balance billing	Dentist cannot charge above the accepted fee.	Dentist cannot charge above the accepted fee.	You may owe charges above the plan allowance.

Plan deductibles, annual maximums, and non-covered services may still apply.

Source: Network Savvy.pdf, Delta Dental © 2022

Sign up for an online account

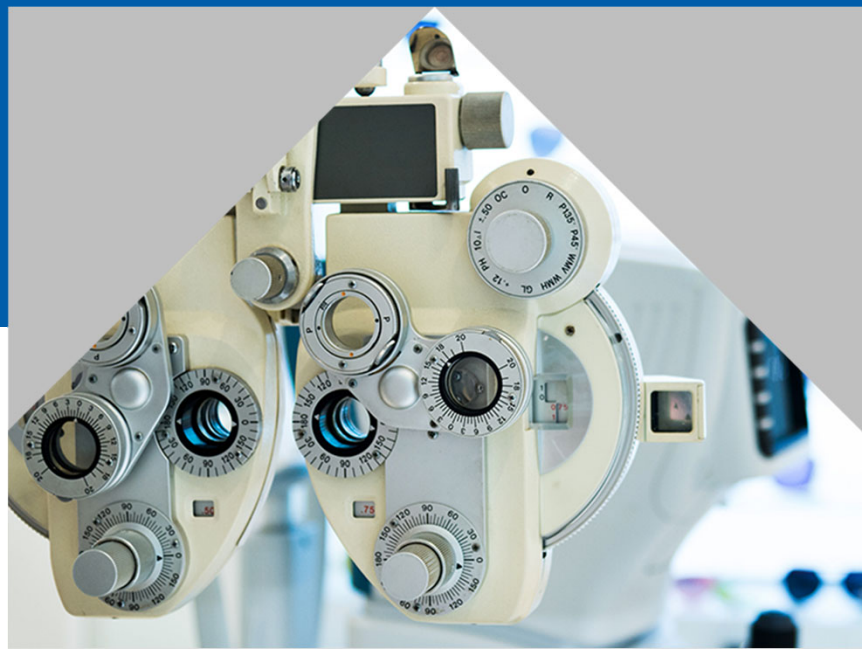
Check out the website: **deltadentalins.com**



- Check your plan details: eligibility, covered services and level of benefits.
- Look up claim statements for recent dental visits.
- View or print your ID card.
- Estimate the cost of your next procedure.
- Submit questions to Customer Service.

DELTA DENTAL®

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Vision Coverage
VSP



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2027 Vision Plan – VSP

- VSP is a best-in-class carrier providing expanded access to vision providers offering the same great plan benefits with a slightly reduced cost!
- To search providers, call 800-877-7195 or visit vsp.com.
  - On the home page, select **Find a Doctor**
  - *Select the Choice network*
- Once you're enrolled, you can create an account at vsp.com and review your personalized benefit information.
- At your appointment, simply tell them you have VSP. No ID card needed—and we'll take care of the rest! There are no claim forms to fill out when you see a VSP network doctor.

Benefits	Frequency
Exam	Every 12 months
Lenses/Contacts	Every 12 months
Frames	Every 24 months

	In-Network	Out-of-Network
Exam	$10 copay	Up to $40 Reimbursement
Single Lenses	$20 copay	Up to $40 Reimbursement
Bifocal Lenses (Lined)	$20 copay	Up to $60 Reimbursement
Trifocal Lenses (Lined)	$20 copay	Up to $80 Reimbursement
Contacts		
Medically Necessary	Covered 100%	Up to $210 Reimbursement
Elective	$150 Allowance	Up to $110 Reimbursement
Frames	$180 Allowance + 20% Discount	Up to $80 Reimbursement

Participating Retail Chains

There are many retail chain locations in the VSP network in addition to Visionworks, including:

- Costco Optical
- Walmart Vision Center
- Pearle Vision
- MyEyeDr
- Clarkson Eyecare
- RxOptical
- And more!



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Cancer Care Support

Transcarent



Otsuka

Transcarent

Your Otsuka benefits include Cancer Care Support through Transcarent, a resource available to employees and covered dependents enrolled in an Anthem medical plan.

Value-Based Cancer COE Network

- Longstanding cancer care network (since 2007!)
- Comprehensive, prospective bundled payments
- Fastest growing network with 500+ sites & expanding

Clinical Excellence & Quality

- Unlimited access to LION-certified nurses, for everyone
- Quality-first approach to care & navigation
- Integrated expert second opinions from NCI expert physicians

Accelerated Access to Care

- Holistic navigation, whether in-network or with our COE
- 2 d nurse intake, 7 d second opinion, 10 d first appointment

Impactful Engagement

- One place for cancer care
- Members love it, with 90+ NPS
- 24/7 access to care & support



Transcarent

Comprehensive, Longitudinal Program Creates a Seamless & Supported Experience



Integrated Digital Platform

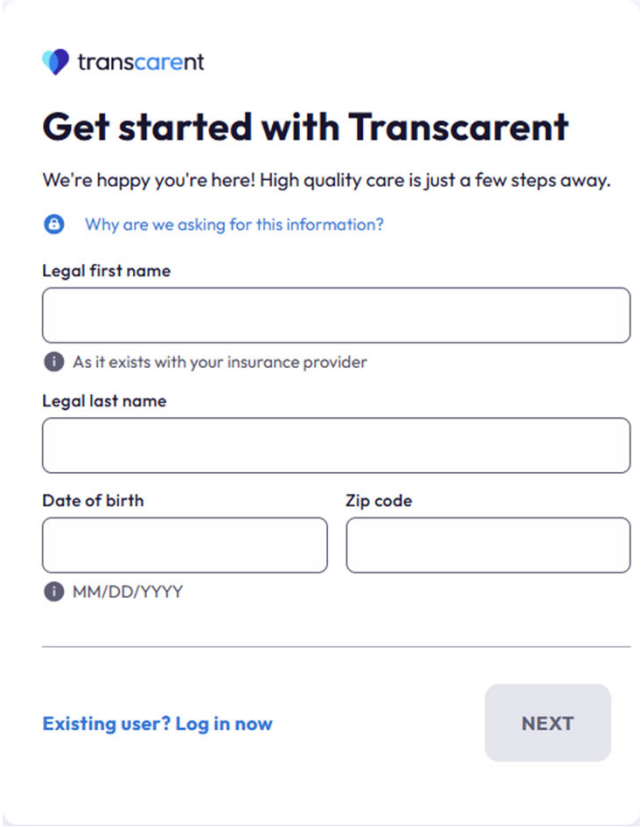
High-Quality Care Ecosystem

Dedicated Clinical Navigation

Transcarent – How To Register

- Visit member.transcarent.com or scan the QR code below to register for your account
  - Please enter your information and follow the prompted instructions to complete your registration.

Scan here to get started on your Transcarent account!



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Spending Accounts

Anthem Blue Cross



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Four Accounts, different purposes

Start with the medical plan you are enrolled in, then match the account to the expense.

HSA

Health Savings Account

Pairs with Anthem HDHP w/ HSA

Medical, dental and vision expenses

Balance carries over year to year

LPFSA

Limited Purpose Healthcare FSA

Pairs with Anthem Blue Cross HSA

Eligible dental and vision expenses

Annual election available January 1

FSA

Healthcare FSA

Pairs with Anthem Blue Cross PPO or Waiving Medical

Eligible healthcare, dental and vision

Annual election available January 1

DCFSA

Dependent Care FSA

Available with any plan

Eligible child daycare and elder care

Funds available as deposited

Contributions: What can go into each account

Contribution limits and Otsuka funding shown below are based on estimated 2027 IRS limits.

ACCOUNT	YOUR ANNUAL CONTRIBUTION MAXIMUM	SPECIAL LIMIT	OTSUKA CONTRIBUTION
HSA	**$4,500 single** **$9,000 family**	+$1,000 age 55+	**$800 EE Only** **$1600 EE + 1 or more dependents**
Limited Purpose FSA	**$3,500**	$3,500 family maximum	**None**
Healthcare FSA	**$3,500**	$3,500 family maximum	**None**
Dependent Care FSA	**$7,500** **$4,000*** (ees making $165,000 +)	$3,750 if married filing separately	**None**

Important: Combined HSA and DCFSA contributions cannot exceed annual IRS limits.
*Highly compensated employees earning more than $165,000 are limited to $4,000

Spending Accounts – Access and Timing

How the accounts work during the year

The key difference is whether the full annual election is available up front or only as money is deposited.

PAY-PERIOD AVAILABILITY

HSA

FUNDS	Available as deposited each pay period
YEAR-END	All savings carry over, including into retirement

Dependent Care FSA

FUNDS	Available as money is deposited each pay period
YEAR-END	2.5-month grace period for eligible expenses

FULL ELECTION AVAILABLE UP FRONT

Limited Purpose FSA

FUNDS	100% of annual election available January 1
YEAR-END	2.5-month grace period for eligible expenses

Healthcare FSA

FUNDS	100% of annual election available January 1
YEAR-END	2.5-month grace period for eligible expenses

For FSAs, the grace period covers qualified expenses incurred through March 15, 2027.

Which account fits your situation?

Use this as a quick starting point. Eligibility and eligible expenses still apply.

1 **Which medical plan are you enrolled in?**

Anthem HSA → HSA and/or Limited Purpose FSA
Anthem PPO or Kaiser HMO → Healthcare FSA

2 **What type of expense do you want to cover?**

Healthcare → HSA or Healthcare FSA
Dental and vision only → Limited Purpose FSA
Child daycare or elder care → Dependent Care FSA

3 **When do you need the money available?**

Immediately after enrollment → Healthcare or Limited Purpose FSA
As contributions are deposited → HSA or Dependent Care FSA

All four accounts include a debit card and can be accessed through anthem.com/ca.

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Health Savings Account (HSA)
Anthem Blue Cross



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How an HSA Works / Key Features

Health Plan Components

- HSA-qualified health plan
- Preventative services covered at 100%
- Leverages PPO Network
- Coverage of office visits, deductibles, copays and coinsurance
- Claims processing
- Access claims, HSA balances and transactions via Sydney Mobile App or online at Anthem.com

+

Integrated Financial Components

- Determine your annual election amount from your paycheck (pre-tax)
- HSA banking account setup w/ debit card
- Option of High-Yield Savings on HSA banking account
- Interest earned on banking account
- Option to invest HSA balances starting at $1K balances (ETFs / Funds / Stocks)
- Ability to consolidate / transfer other HSAs to your Anthem HSA

Advantages of an HSA

Why choose an HSA? Anthem HSAs offer many advantages to support your complex healthcare journey

Triple Tax Advantages – contributions, interest and withdrawals

Portability of HSA funds in accounts – funds stay with you even if you leave a company or retire

No "Use it or lose it rules" – funds rollover year over year even if you change health plans, retire or leave

Power of ONE approach – one portal, one mobile app, one debit card, one customer service number, support of Whole Health single ecosystem and more

Investment Opportunities – Ability to invest your HSA contributions. *Requires a $1,000 minimum beginning balance



HSAs Support Your Healthcare Journey

Anthem HSAs fully support member decisions throughout their entire healthcare journey. Options within the HSA product provide strategic flexibility and ease-of-use.



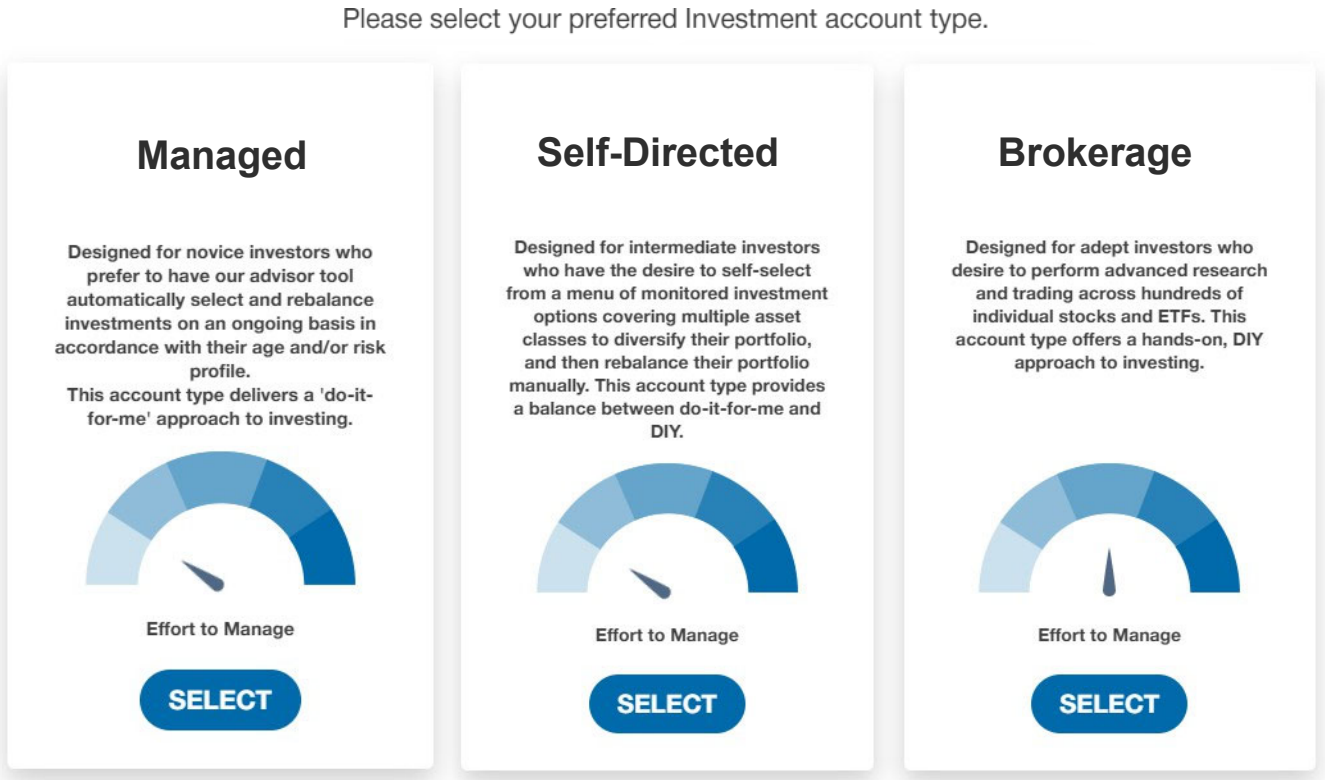
Spenders utilize their HSA to pay for qualified medical or other expenses and generally do not save

Savers may use their HSAs on a more limited basis and instead mostly save their contributions for expenses at a later time within their HSA account

Investors take their HSA savings to the next step and setup investments in ETFs and/or stocks to help grow their HSA funds for future use

Investment Path Options

Anthem HSA participants have three options with investments depending on the level of investing experience – from novice to experienced investors



Key Insight

HSA participants can start the investment journey once the HSA general balance has at least $1,000 in the account. Members have options when setting up their investment approach

https://www.wealthcaresaver.com/docs/WealthCare_Saver_HSA_Investment_Options.pdf

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Life and Disability Coverage

Lincoln Financial



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Life and AD&D Insurance – Lincoln Financial Group

Basic Life and Accident, Death, and Dismemberment (AD&D) Insurance covered by OPFA at no cost to you

- 2 times annual base salary to a maximum of $1,500,000
- Benefit reduces to 50% at age 70

Voluntary Supplemental Life: You Pay

- You may elect additional life insurance for yourself and your dependents
- Evidence of Insurability (EOI) form required for Supplemental Life if increasing over $20,000, electing above Guarantee Issue, or applying for coverage outside of your initial eligibility period

	Increments	Coverage Maximum
100% Employee Paid		
Employee	$10,000	6x Salary up to $1,500,000
Spouse	$5,000	Up to $250,000
Child(ren) Up to Age 26	$2,500	Up to $20,000

- You can access the EOI application by logging in to **LincolnFinancial.com** and clicking "Complete Evidence of Insurability" (First time users can register using the company code OTSUKAAMERICA). Once you complete and submit the application, Lincoln Financial Group will notify you with the outcome of your application.

IMPORTANT: Be sure to name a beneficiary!

Disability Insurance – Lincoln Financial Group

When you cannot work due to an illness or injury, OPFA provides two benefits which provide partial income replacement:

- **Short-Term Disability (STD)**
- **Long-Term Disability (LTD)**

You do not need to enroll in either of these programs – coverage is automatic once you meet eligibility requirements and is no cost to you.

	Short Term Disability	Long Term Disability
Benefit Amount	60% of base weekly earnings	60% of base monthly earnings
Benefit Begins	After 7 calendar days from date of disability	After 26 weeks of STD benefits
Maximum Duration	26 weeks from date of disability or when you have recovered and are no longer disabled	Continues until earlier date: • You are no longer considered disabled • You attain Social Security Normal Retirement Age
Monthly Benefit Maximum	$3,000 per week	$15,000 per month

To file a claim:

- If you need to file an STD or LTD claim, contact Lincoln Financial Group at 800-487-1485 or submit via www.LincolnFinancial.com.
    - First time users can register using the company code OTSUKAAMERICA.

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Voluntary Benefits:

- Lincoln Financial
- MetLife Legal
- Norton Lifelock
- Wishbone Pet Insurance
- Whole Life Insurance w/ LTC
- Fidelity 401(k)



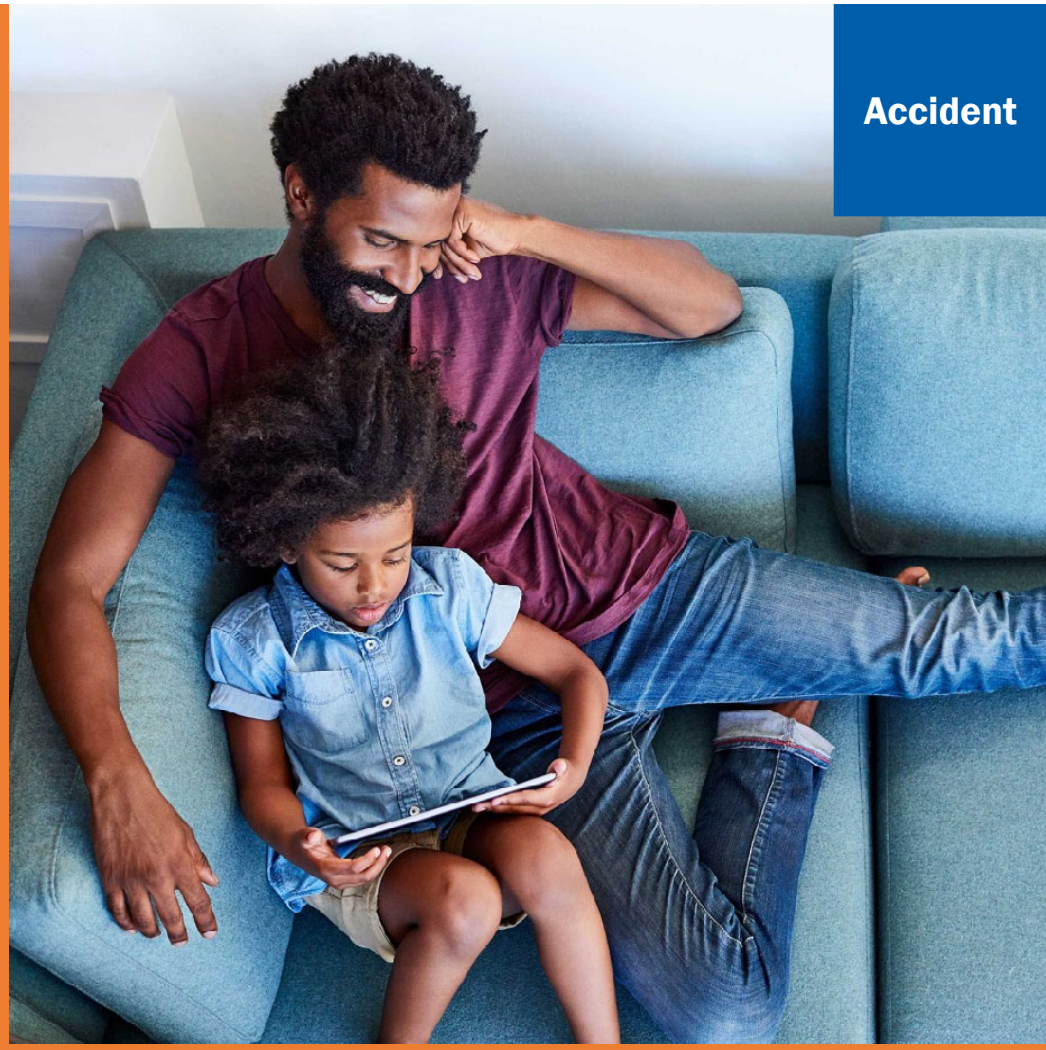
Otsuka

Accident insurance can make mishaps a little less painful

Receive a check if a covered injury results in any of the following:

- Initial physician office or urgent care center visit
- Physician follow-up visits
- Emergency room (ER) visit
- X-ray
- Major diagnostic exams
- Physical, occupational, or chiropractic therapy
- Lacerations
- Dislocations and fractures

Monthly Rates:
Employee Only: $7.05
Employee & Spouse: $12.76
Employee & Child(ren): $16.85
Family: $22.56



Lincoln Financial

What's Covered

Covered accidents and services include:

ER visits	Ambulance transportation	Hospital admission and confinement
Intensive care	Surgeries	Fractures
Dislocations	Concussions	And more!



Example:

Scenario: Noah is knocked unconscious during a high school soccer match

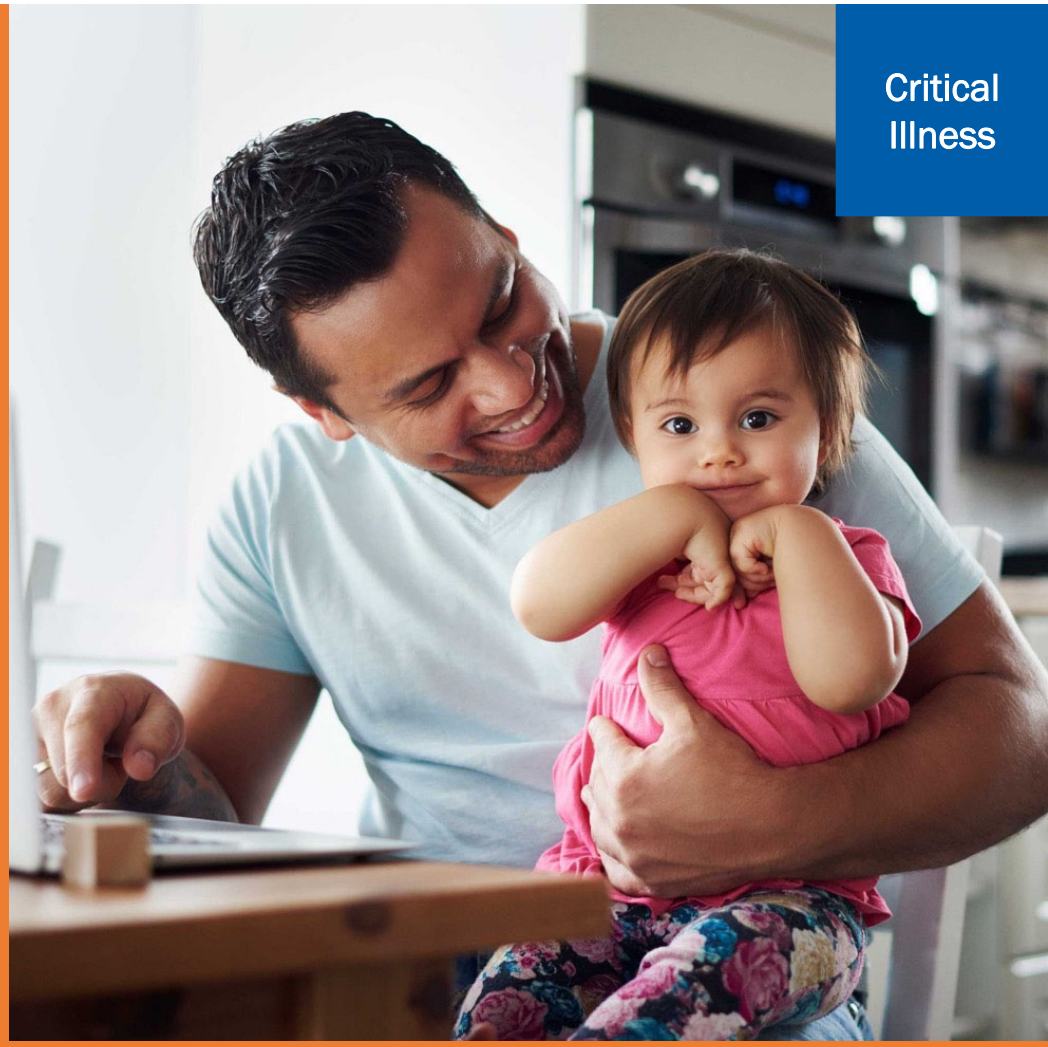
Service/Treatment	Amount Paid Directly to Employee
Ground Ambulance	$500
Emergency Room	$250
CT Scan	$155
Concussion	$400
Broken Tooth	$150
Two Follow-up Treatments	$200
Sports Benefit	$414
TOTAL BENEFIT AMOUNT	$2,069

Critical illness insurance helps take some of the worry out of getting sick

Consider the expenses you may face during an illness, such as:

- Health insurance deductibles and copays
- Childcare
- Mortgage
- Groceries
- Utilities
- Other living expenses

Benefits are in increments of $10,000 up to a maximum of $40,000.
Rates are based on age, tobacco status, and coverage amount



Lincoln Financial

What's Covered

Covered conditions include:

- Heart attack
- Sudden cardiac death
- Mitral or aortic valve disease
- Skin cancer
- Arterial or vascular disease
- Renal failure
- Major organ failure
- Stroke
- Invasive cancer
- Non-invasive cancer



Hospital indemnity insurance can make a difference when it matters most

Receive a check for the following related to a hospitalization:

- Hospital admission
- Hospital confinement
- Hospital intensive care unit (ICU) admission
- Hospital ICU confinement
- NICU admission
- NICU confinement

Monthly Rates:
Employee Only: $11.63
Employee & Spouse: $26.92
Employee & Child(ren): $22.21
Family: $36.95



Lincoln Financial

Health Assessment Benefits

Accident, Critical Illness and Hospital indemnity plans each include a $100 cash benefit for completing important tests.

Receive a $100 cash benefit for tests, including:

- Annual physicals
- Blood tests
- Cancer screenings
- Infectious disease-related tests
- Immunizations
- Vitamin D screenings
- Behavioral tests
- Prenatal counseling
- Mental disorder and substance abuse screenings



* Health assessment requirements vary by coverage; participants should check with Lincoln for eligibility.

FILING A CLAIM

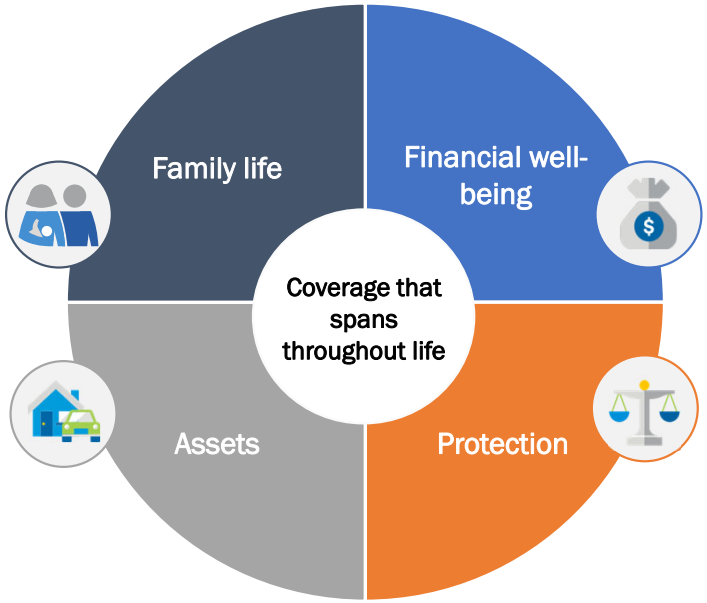
- **Option 1: Lincoln's self-service benefits website**
  - **Log into LincolnFinancial.com. (First-time users must register.**
  - **Select the coverage (accident, critical illness, or hospital indemnity) you're submitting a claim for.**
  - **Navigate to the claims section and select Submit a claim.**
  - **Answer the questions and upload requested supporting documentation, including your completed Authorization for Release of Information form.**
  - **Confirm your submission.**
  - **Check the status of your claim anytime at LincolnFinancial.com.**

- **Other ways to submit a claim**
  - **Phone: 866-783-2555**
  - **Online: via secure messaging through the self-service portal**
  - **Email: FileClaim@LFG.com**
  - **Fax: 888-735-7636**
  - **U.S. Mail: The Lincoln National Life Insurance Company**
    - P.O. Box 2609
    - Omaha, NE 68103

MetLife Legal - Protection at every step

Employees are concerned about the impact of a legal issue on their:

- 61% **Financial Health**
- 47% **Mental Health**
- 44% **Physical Health**



- Adoption
- Prenuptial agreement
- Elder care law matters
- Estate planning

- Buying or selling a home
- Property tax assessment
- Refinancing
- Foreclosure

- Debt issues, bankruptcy
- Negotiating with creditors
- Tax audit representation
- Financial planning workshops

- Identity theft
- Small claims assistance
- Pet liabilities
- Civil matters

Monthly Rate: $16.50

MetLife Legal - Choice & convenience

Multi-channel and easy access to your legal plan



Client Service Center

The Client Service Center handles all your legal plan needs. Call to learn about your coverage, find and schedule with your attorney, ask questions about how to use the plan, and more.



24/7 digital experience

Access our online platform to search for an attorney and review coverages.



Ask an attorney

Email a legal question to our expert panel and receive a response from an attorney within 48 hours.



Online chat

Use our live chat feature to ask questions regarding finding an attorney, plan coverage, and more.

Additional online features

Attorney filters

Members can select a firm based on identity attributes such as **minority, veteran, or LGBTQ+ owned. Years of experience and international licenses are also available.**

Dependent access

Give spouses and dependents online access **to view the attorney network, access self-help documents, and more.**

Digital Estate Planning

Create wills, living wills, and powers of attorney online in **as little as 15 minutes.**

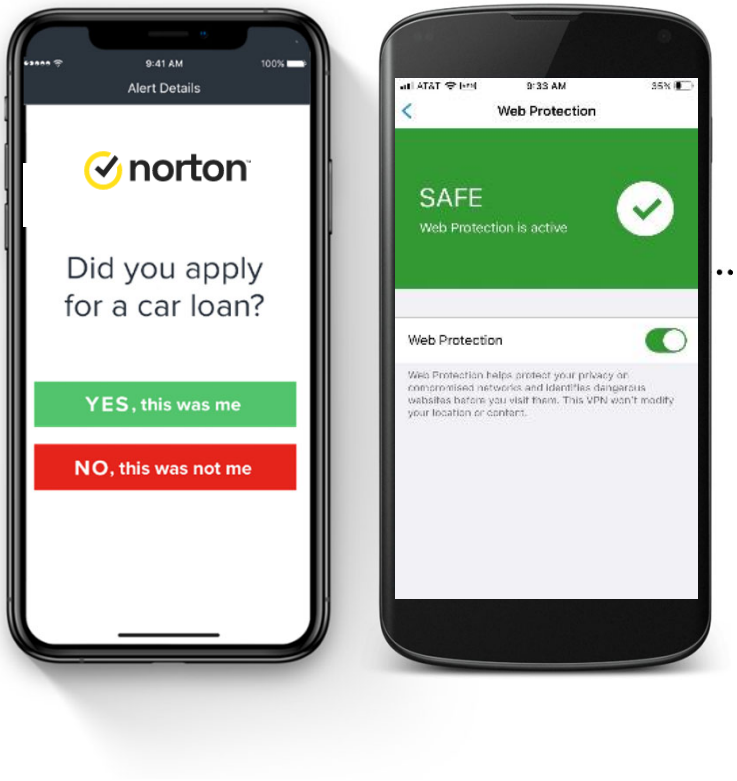
Self-help Library

Access 1,700+ documents so you can help yourself when you don't necessarily need a lawyer.

Create an account at www.members.legalplans.com

Norton Identity Theft

norton™ LifeLock Benefit Solutions



Step 1

SCAN & PROTECT

- Norton technology blocks 9M threats a day.
- VPN protect members' information on public WiFi or unsecured networks.
- Includes award-winning Norton antivirus software.

Step 2

DETECT & ALERT

- Monitors† for threats to members' identities.
- Alerts by phone‡‡, text, email, or mobile app when a potential threat is detected.

Step 3

FIX & REIMBURSE

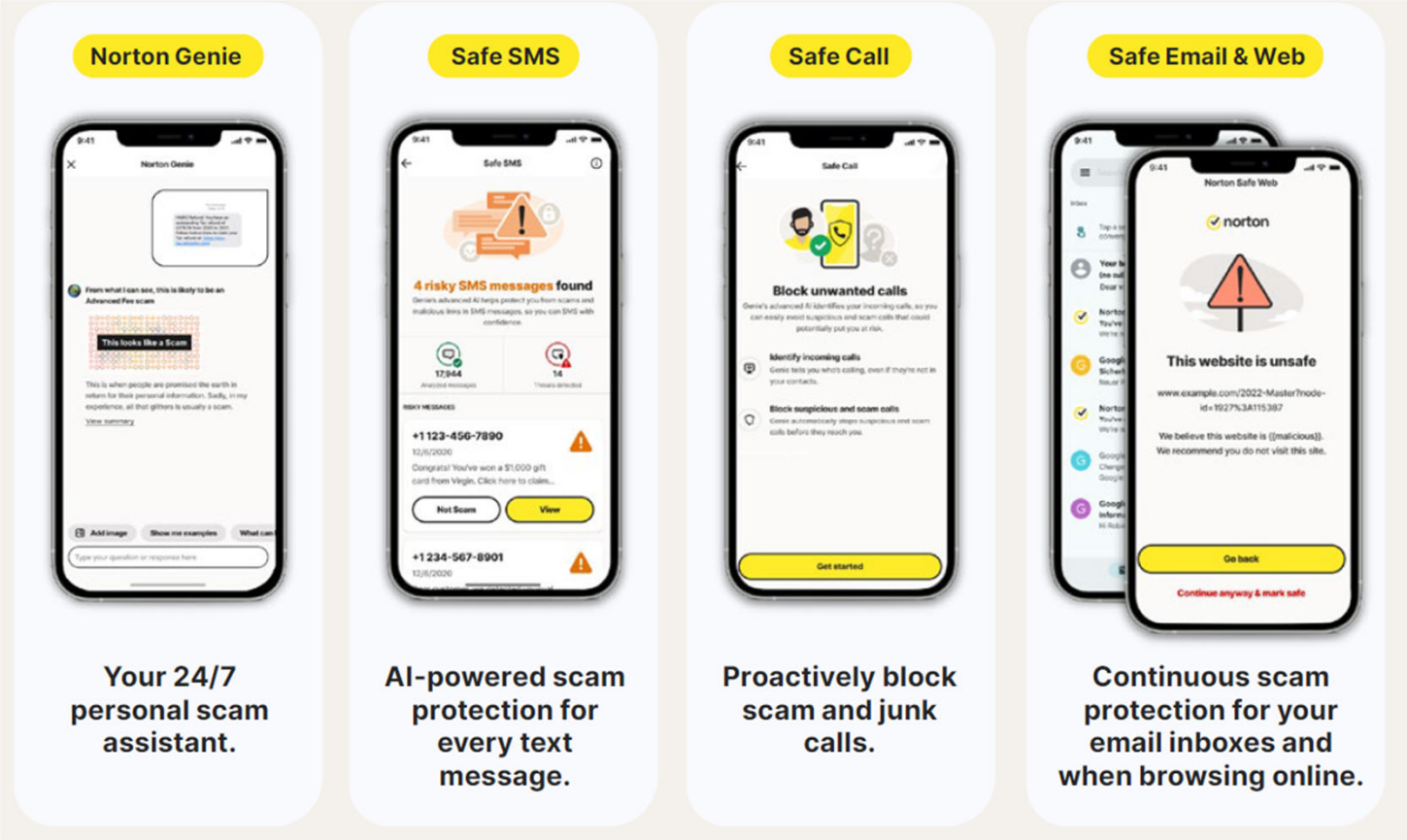
- Identity Restoration Agents work to resolve ID theft issues.
- Reimbursement of funds stolen due to ID theft up to $1M*.

No one can prevent all identity theft or all cybercrime.
† We do not monitor all transactions at all businesses.
‡‡ Requires your device to have an Internet/data plan and be turned on.
*Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Global Privacy Statement and Legal at: NortonLifeLock.com/legal.

Norton Identity Theft

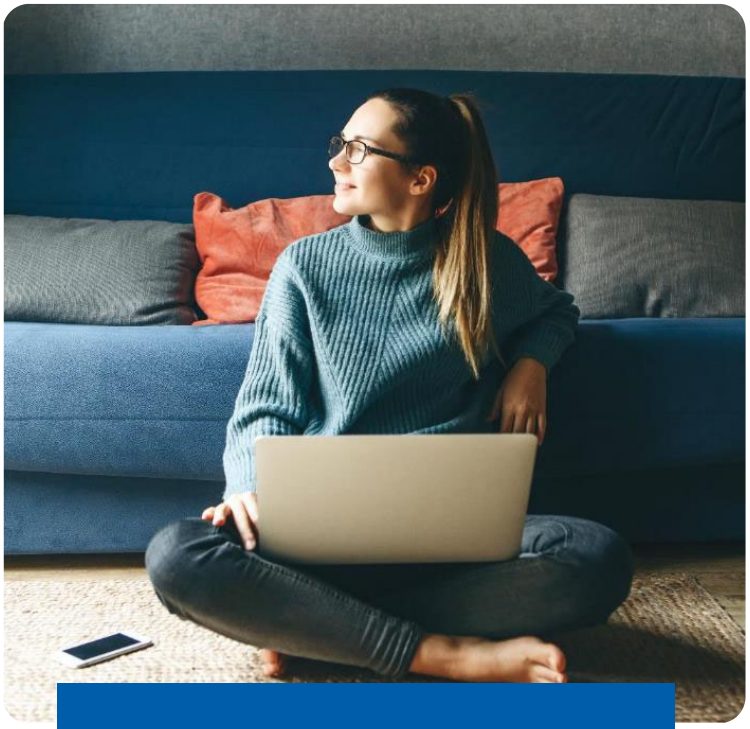
norton™ LifeLock Benefit Solutions

Genie Scam Protection Pro helps stop scammers before they reach you, protecting you across text messages, phone calls, emails, and websites.



Special Pricing for Employees

Benefit Plans are 60% less than the retail equivalent.



Monthly Rates

$9.49 - Employee Only.
$17.98 - Employee + Dependents.

LifeLock with Norton Benefit Premier
3B Credit Score & Report (On-Demand, 1B Daily, 3B Annual)
3B Credit Monitoring + 1B Application Alerts
Monthly Credit Score Tracking
Home Title Monitoring
Court Record Scanning
Checking & Savings Application Alerts
Bank Account Takeover Alerts
Norton Device Security **(5 EE / 10 FAM)**
SafeCam for Windows
50GB Cloud Backup
Norton VPN **(5 EE / 10 FAM)**
Identity Lock + Account Freezes
Social Media Monitoring
Phone Takeover Monitoring
Prior ID Theft Remediation
Password Manager
Parental Controls



WISHBONE

BEST-IN-CLASS PET COVERAGE ACCIDENT/ILLNESS & WELLNESS

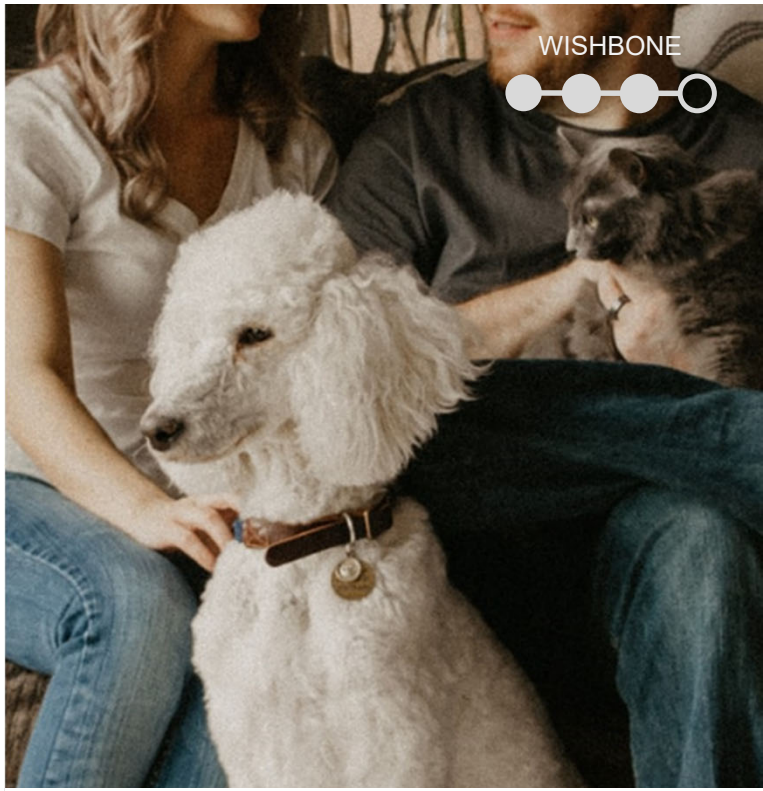
- Can be used at any veterinary facility, including specialty and emergency clinics.
- Covers dogs and cats older than 7 weeks, with no upper age restriction.
- Easy claims submission with fast processing.
- Easy access to your account through your online portal.
- Dedicated customer care team.

wishbone

Wishbone Pet Insurance is a pet health insurance program offered by Pet Assure Corp., dba Pet Benefit Solutions, a licensed agency (NJ License Number 1677880). Insurance coverage is administered by Norse Specialty Insurance Company, Inc. and underwritten by Trisura Insurance Company, Clear Blue Insurance Company, or Clear Blue Specialty Insurance Company. Claims are processed by a third-party administrator, PrimeOne Insurance Co. Please visit https://www.wishboneinsurance.com/terms-and-conditions for more information.

WISHBONE
ACCIDENT & ILLNESS PLANS

- Reimbursement on exam fees, diagnostics, and treatment due to eligible accidents and illnesses.
- Accident and illness rates are based on age, breed and zip code.
- Pre-existing conditions are not covered.
- Short waiting periods.
- Easy claims submission with fast processing.
- 30-day free look period.
- Get a quote at www.wishboneinsurance.com/otsuka-us for additional information on coverage limits and waiting periods.



wishbone

Risk-free cancellation terms and waiting periods may vary based on state regulations and payment method.

Group Whole Life

Base Policy Death Benefit provides a lump-sum cash benefit upon death or when the policy matures. Optional riders can be added to provide extra coverage.

Base Benefits

- Life insurance coverage for primary insured.
- Primary insured can be the Employee, Spouse*.

Included Riders*†

- Accelerated Death Benefit for Terminal Illness or Condition.
- Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits.

† The riders listed above have exclusions and limitations and are subject to state limits.
*Rider availability varies by primary insured, issue age and state requirements.

Group Whole Life Features

- **Underwriting:** Guaranteed Issue (GI).
- **Face amounts:** up to $200,000 EE | $30,000 SP
- **Face amount payable upon death before age 121 while the coverage is in force.**
  Face amount payable as maturity benefit if the insured is still living at age 121 and coverage is still in force.

- **Premiums:**
  - Payable to age 95, guaranteed at issue.
  - Based on issue age, premiums lock at age of enrollment.
  - Rates for an account can be quoted one of four ways.
    - Issue Age Specific, Tobacco/Non-Tobacco (TNTS).

- Guaranteed Level benefit and premiums.
- Benefit paid directly to beneficiary.
- Coverage is portable.
- Available up to issue age 70.

**Varies based on group size. Although Guaranteed Issue, Contingent Guaranteed Issue, or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued. Policy exclusions and limitations are not waived even though Guaranteed Issue and/or Contingent Guaranteed Issue is made a part of the offer.*

Group Whole Life

Long-Term Care Riders

Accelerated Death Benefit for Long Term Care with Restoration of Benefits & Extension of Benefits

Pays a percentage of the death benefit amount each month to help pay for long-term care services while also restoring the death benefit amount to pre-acceleration levels and may extend the benefit for a period equal to the original benefit term. Benefits after a 90-day elimination period when certified chronically ill by a licensed health care practitioner.

Maximum Benefit Period:	4% Option
Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits	Up to 50 months

Does the Accelerated Death Benefit for Long Term Care with Restoration of Benefit and Extension of Benefits Rider qualify me for an exemption from contributions to my state's long-term care fund?

Several states have created trusts to pay long-term care benefits for qualified residents; typically, the trusts are funded by a payroll tax. Residents may be able to claim an exemption from the payroll tax if they have qualified long-term care insurance in place by a specific deadline. Each state's criteria for exemptions is different; please refer to www.standard.com/ahlevb/otsuka for more information about your state

† The riders listed above have exclusions and limitations and are subject to state limits.
*Rider availability varies by primary insured, issue age and state requirements.

401(k)

- Otsuka offers a traditional 401(k) plan and a Roth 401(k) plan through Fidelity.
- Otuska will match employee contributions dollar-for-dollar, up to 6% of salary.
- Make changes to your contribution level by logging into www.netbenefits.com.
  - Be sure to notify the Accounting team of any changes.
- Take advantage of the many planning tools offered by Fidelity, including Take Home Pay Calculator, College Savings Calculator, Investment Guidance, and much more.



401(k) Savings Plan Catch-Up Contributions

SECURE 2.0 ACT:

The IRS allows you to make additional catch-up contributions if you are age 50 or older. **All catch-up contributions you elect must be made as a separate election.**

Additional Catch-Up Regulations for Highly-Compensated Employees:

Your catch-up contribution is limited to a separate 401(k) Roth contribution only if:

- **You earned $150,000 or more in 2026 (reported as FICA wages on your Form W-2), AND**
- **You will be age 50 or older in 2027.**

Now is a great time to talk to a financial or tax advisor about how Roth catch-up contributions can impact your retirement investing plan.

Fidelity INVESTMENTS

401(k) Bonus Deferral Option – New for 2027

Save beyond your regular paycheck contributions

Defer all or a portion of your eligible bonus into the Otsuka 401(k) Savings Plan.

What to Know

Separate election required
Your regular paycheck deferral election will not automatically apply to eligible bonus pay.

Company match remains unchanged
Otsuka's matching contribution continues to be based on eligible base salary only, with a match up to 6% of eligible base salary.

What to Do

Decide how much of your eligible bonus you would like to defer.

Choose pretax, Roth and/or after-tax contributions.

Consider the impact on annual 401(k) limits and other eligible savings options.

Make a separate election through Fidelity at least 30 days before your bonus payout date.

Take action early Visit www.401k.com or call Fidelity at 800-835-5097, 8:30 a.m.–8:30 p.m. ET **Deadline: 30+ days before payout**

10
Employee Support
Lyra



Otsuka

Lyra Health: Your go-to for mental health

Care for Every Need

Lyra offers support across the mental health spectrum for challenges like stress, sleep, anxiety, depression, relationship issues, and PTSD.

High-Quality Providers & Personalized Care

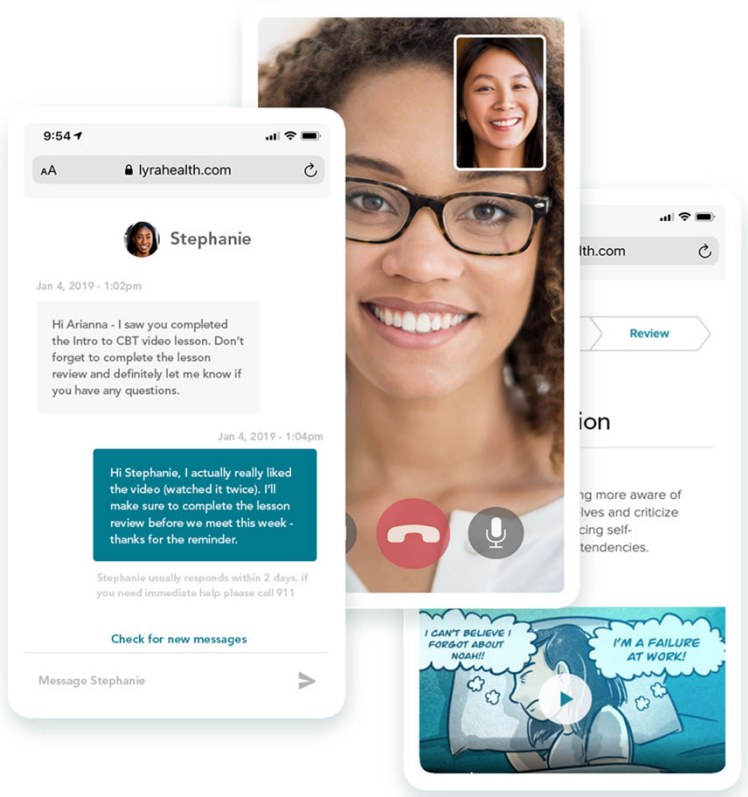
Your care is personalized to your needs and preferences. Our providers have been vetted for their expertise and effectiveness.

Meaningful Coverage for You and Your Family

There's no cost to you as a covered employee, spouse, or dependent, for **up to 16 sessions** per year with a Lyra therapist or coach.

Easy to Get Started

Sign up online, receive personalized recommendations, book real-time appointments, and find 24/7 support from our care team.



Get started at https://otsuka.lyrahealth.com/
(877) 467-1893

Lyra's Care Options: The right care for every need

Guided Self-care

Get to the root of your challenges with ongoing live video coaching sessions and between session support activities.

Mental Health Coaching

Get started quickly on a care plan crafted by your Lyra coach and learn new mental health strategies at your own pace.

Therapy

Meet with a Lyra therapist who can diagnose and treat mental health conditions like depression or PTSD by teaching you new skills, so you feel better.



Track your symptoms over time.



Practice skills and exercises between sessions.



Message with your provider anywhere, anytime.

11

2027 Employee Contributions & Enrollment Checklist



Otsuka

Enrollment Checklist

Open Enrollment dates are October 26th through November 6th

If you do not actively select your benefits during this year's Open Enrollment,

Your current elections for medical / dental / vision & supplemental life insurance will remain in place

Spending Accounts (HCFSA, DCFSA, LPFSA, and HSA) contributions will end on 12/31/2026.

- Employees electing a change or enrolling for the first time are required to complete the Benefits Election Form.
- **Review 2027 Open Enrollment materials:** Think about your health history and healthcare needs. How much do you spend, on average, for healthcare? How might that change in the upcoming year?
- **FSA Contributions:** Re-elect your contributions to the FSAs each year.
- **Dependents:** Add or ensure all dependents are listed for each benefit plan.
- **Beneficiaries:** Review your beneficiaries for Basic and Supplemental Life Insurance coverage.
- **Voluntary Benefits:** Review the voluntary benefit options: Legal, Identity Protection and Whole Life Insurance w/ LTC.
- **Submit 2027 Elections:** Make sure to submit your elections by November 6th.

No changes can be made after the enrollment period without a qualifying life event, such as a change in marital status or birth of a child.

Questions?

