



## Total Rewards at a Glance

Benefits Package for New Employees

### Begin To Make a Difference

At Japan Post Holdings, employees have the opportunity to earn a competitive salary and bonus, enroll in an array of benefits, and participate in programs and services that support healthy lifestyles, assist them in building financial security for themselves and their families and help them live well-balanced lives.

Like our industry, Japan Post Holdings is fast-paced, expanding and evolving. Our people are the foundation of our success. With comprehensive rewards that include professional development, health care coverage, incentives and a healthy work and life balance, we'll give you the tools and support you need to make a difference.

### DISCLAIMER:

This pamphlet is intended to provide prospective employees with an overview of the many benefits offered by Japan Post Holdings, Co., Ltd. and its certain subsidiaries. Benefits-eligible employees may participate in most benefit programs upon date of hire, provided they enroll within 30 days of hire.



## COMPETITIVE BENEFITS SUPPORTING YOUR TOTAL WELLNESS

Japan Post Holdings' Total Rewards Program offers a wide range of employee benefits to support your total wellness. Our competitive package provides the flexibility to select the benefits that best meet your needs.

### What is included in JPH's benefit package?

Japan Post Holdings' benefit package is part of a total rewards program that includes:

- Medical, dental and vision insurance
- Incentives of up to \$3,600 for employees and spouses who participate in voluntary wellness screenings
- Retirement planning and ways to protect your income (life, accident, disability insurance, etc.)
- Competitive salary, incentives and time off
- Additional rewards

### Who is eligible to receive JPH benefits?

To be eligible for benefits, you must be regularly scheduled to work 45 - 55 hours per week and may not be an Intern, Seasonal or Temporary employee. Eligible dependents include your legally married spouse and your children under age 26.

### When will my benefits become effective?

Insurance will start on the first of the month concurrent with or following your date of hire. 401(k) contributions can start immediately.



## MEDICAL PLAN

Japan Post Holdings offers two medical plan options allowing you to decide how you pay for your health care.

- **Consumer Driven Health Plan**—lower per paycheck premiums, but higher out-of-pocket expenses. This plan offers the use of a tax-exempt Health Savings Account (HSA) to help you save money for medical expenses. Japan Post Holdings contributes money into your HSA: \$1000 for employee only coverage or \$1,500 if you are covering dependents. Contribution is prorated for new hires. You may contribute into an HSA up to the annual contribution limit.
- **Traditional PPO Plan**—higher per paycheck premiums, but lower out-of-pocket expenses. You may elect to contribute into a medical Flexible Savings Account to be reimbursed for medical expenses through the plan year.

Both plan options use the same coverage network and cover the same services. The difference in the two plans is how you and Japan Post Holdings pay for your care. Premiums for both these options are included in the table below.

### Consumer Driven Health Plan with HSA Traditional PPO Plan

	Employee	Employee + Child[ren]	Employee + Spouse	Family	Employee	Employee + Child[ren]	Employee + Spouse	Family
<b>New hire cost per paycheck<sup>1</sup></b>	\$43.38	\$86.64	\$116.93	\$162.63	\$78.54	\$139.83	\$163.80	\$219.55
<b>Full cost per paycheck</b> (Not participating in wellness screenings)	\$74.15	\$117.41	\$178.47	\$224.17	\$109.31	\$170.59	\$225.34	\$281.09
<b>Deductible<sup>2</sup></b> (Amount you pay for covered services before your plan begins to pay)	\$2,800 Individual \$5,600 Family				\$500 Individual \$1,000 Family			
<b>Coinsurance<sup>2</sup></b> (A percentage you pay)	10% after the deductible				20% after the deductible			
<b>Out-of-pocket maximum<sup>2</sup></b> (Maximum you pay for covered services)	\$5,000 Individual \$10,000 Family				\$3,500 Individual \$7,000 Family			
<b>Preventive care<sup>2</sup></b>	Covered at 100%. Includes annual exams, age-based testing, prenatal care, etc.				Covered at 100%. Includes annual exams, age-based testing, prenatal care, etc.			
<b>Copays<sup>2</sup></b> (A fixed-dollar amount you pay)	After deductible, covered at 90% up to out-of-pocket maximum; 100% coverage thereafter.				\$10 convenience clinic \$25 office visit \$150 emergency room			
<b>Doctor on Demand<sup>3</sup></b>	\$53 per visit				\$10 per visit			
<b>Prescription coverage for 31-day supply</b>								
Tier 1	Covered at 90% after the deductible up to the out-of-pocket maximum; 100% coverage thereafter				\$10 copay			
Tier 2 and Tier 3					20%/minimum \$40, maximum \$75			
Tier 4					50%/minimum \$75, maximum \$150			
Specialty					\$300 copay			
<b>Prescription coverage for 90-day supply</b>								
Tier 1	Covered at 90% after the deductible up to the out-of-pocket maximum; 100% coverage thereafter				\$25 copay			
Tier 2 and Tier 3					20%/minimum \$100, maximum \$185			
Tier 4					50%/minimum \$185, maximum \$375			

<sup>1</sup>New hires are eligible for this rate for a specified period of time. Employees and their spouses may complete a voluntary wellness screening by a deadline determined by hire date to continue receiving premium incentives (based on individual screening results).

<sup>2</sup>Coverage shown is in-network (health care professionals who contract with your medical plan to deliver services to you at a lower rate). Out-of-network coverage is also available.

<sup>3</sup>To see if online care is available in your area, log on to [bluecrossmnonline.com](http://bluecrossmnonline.com).





## DENTAL PLAN

Japan Post Holdings offers two dental plan options—Enhanced and Standard. The enhanced dental plan offers a higher level of coverage for a higher premium.

	Enhanced Plan				Standard Plan			
	Employee	Employee + Child[ren]	Employee + Spouse	Family	Employee	Employee + Child[ren]	Employee + Spouse	Family
<b>Cost per paycheck</b>	\$8.23	\$15.66	\$21.18	\$28.66	\$4.30	\$8.20	\$11.11	\$15.00
<b>Deductible<sup>1</sup></b> Amount you pay for covered services before your plan begins to pay	\$0 Person \$0 Family				\$25 Person \$75 Family			
<b>Plan paid maximum<sup>1</sup></b> The maximum amount your plan will pay per calendar year per covered individual	\$2,000 per calendar year				\$1,500 per calendar year			
<b>Preventive care<sup>1</sup></b>	Covered at 100%. Includes exams, cleanings, x-rays, fluoride treatments, sealants, space maintainers.				Covered at 100%. Includes exams, cleanings, x-rays, fluoride treatments, sealants, space maintainers.			
<b>Basic services<sup>1</sup></b> Emergency treatment for relief of pain, amalgam restorations (silver fillings) and composite resin restorations (white fillings) on anterior (front) teeth	90%				90%			
<b>Major restorative<sup>1</sup></b> Crowns, composite resin restorations (white fillings) on posterior (back) teeth. The Enhanced plan also includes occlusal guards.	60%				60%			
<b>Prosthetic<sup>1</sup></b> Dentures (full and partial), bridges	60%				60%			
<b>Dental implants<sup>1</sup></b> (implant, abutment and crown)	Covered at 60%				Not covered			
<b>Orthodontics<sup>1</sup></b>	Covered at 50% for all eligible dependents (adult and children). Lifetime maximum of \$1,500 per person.				Not covered			

<sup>1</sup> Coverage shown is in-network. Out-of-network coverage is also available.



## VISION PLAN

Japan Post Holdings offers two vision plan options — Enhanced and Standard. The enhanced vision plan offers a higher level of coverage for a higher premium.

	Enhanced Plan				Standard Plan			
	Employee	Employee + Child[ren]	Employee + Spouse	Family	Employee	Employee + Child[ren]	Employee + Spouse	Family
	\$6.45	\$13.82	\$12.93	\$22.11	\$3.30	\$7.06	\$6.60	\$11.28
<b>Eye exam<sup>1,2</sup></b> (once every calendar year)	100% after \$15 copay				100% after \$15 copay			
<b>Prescription lenses<sup>1</sup></b> (once every calendar year) (Single, bifocal, trifocal, lenticular, polycarbonate lenses for dependent children)	100% after \$30 copay				100% after \$30 copay			
<b>Frame<sup>1</sup></b> (once every other calendar year)	100% up to \$220; plus 20% off any additional costs \$30 copay if not yet paid this year for prescription lenses				100% up to \$160; plus 20% off any additional costs			
<b>Anti-reflective coating<sup>1</sup></b>	100% after \$30 copay				Not covered			
<b>Contact lenses<sup>1</sup></b> (once every calendar year in lieu of glasses/frames)	Covered at 100% up to \$220; lens exam covered after \$30 copay				Covered at 100% up to \$160 for lenses and exam			
<b>Second pair of glasses or contacts<sup>1</sup></b> (Lenses once every calendar year) (Frames once every other calendar year)	100% after \$30 copay, up to \$220; plus 20% off any additional costs				Not covered			
<b>Discounts<sup>2</sup></b>	15% off laser vision correction 20% off additional prescription glasses and sunglasses							

<sup>1</sup> Coverage shown is in-network. Out-of-network coverage is also available.

<sup>2</sup> An annual vision exam is covered at 100% under the medical plan.



## COMMITMENT TO PREVENTIVE HEALTH AND WELLNESS

As part of our commitment to preventive health and wellness, Japan Post Holdings offers:

### Awareness

A comprehensive biometric blood screening available at no cost to you (and your spouse) to educate you on your health status.

### Cognitive behavioral therapy

The Learn to Live program provides online resources, support groups, and clinical assessments for you and your family members (age 13 and older) struggling with stress, depression or social anxiety.

- immediate, 24/7 access at [learntolive.com/code](http://learntolive.com/code) will be provided
- no cost to you or your family
- no waiting lists

### Education

Access to programs and resources that support your efforts to maintain and improve your overall health are available at no cost through the be well online platform at [bravo.com/code](http://bravo.com/code) will be provided

- health risk assessment tool gathers information about how healthy you are, your modifiable health risk factors and conditions, and your readiness to change
- evidence-based e-learning courses that simulate live coaching seminars, are designed to address the root cause of behaviors related to modifiable health issues
- variety of online resources including meal planning and healthy recipes, exercise videos, and ways to reduce stress and improve sleep

### Individual and group wellness challenges

Offer interactive activities to get you engaged in fun ways while still focusing on improving your well-being.

### Medical plan premium incentive

Earn up to \$2600 (individually) and up to \$3200 (if your spouse participates) in medical premium reduction for taking the wellness screening and achieving Japan Post Holdings' Healthy Range Standards.

### Personal health coaching

Work one-on-one with the same coach to develop and implement a personalized health plan. Perfect for those who are ready to proactively take charge of their health.

### Support

- Japan Post Holdings' Employee Assistance Program provides a variety of nutrition, fitness and healthy living resources available to you and your family. Available 24 hours a day, 7 days a week, at no cost to you.



## RETIREMENT PLANNING AND INCOME PROTECTION

### 401(K) RETIREMENT PLAN

Japan Post Holdings offers a pre-tax and after-tax Roth 401(k) plan to help you meet your long-term financial goals.

Japan Post Holdings matches up to 100 percent of the first 6 percent you contribute, up to the IRS compensation limit. The plan features competitive investment options, loans, hardship withdrawals and rollovers. Professional investment management service available to all employees to help you better plan for retirement.

### HEALTH SAVINGS ACCOUNT (HSA)

#### Health care

Set aside pre-tax money to pay for qualified medical expenses. HSA advantages include year-over-year fund rollover, earning tax-free interest, investment opportunities and portability.

### FLEXIBLE SPENDING ACCOUNTS (FSAs)

#### Dependent care

Set aside pre-tax money to pay for qualified dependent care expenses including daycare, before and after school programs, preschool and adult care for disabled dependents.

#### Health care

Set aside pre-tax money to pay for qualified health care expenses such as copays, coinsurance, prescription medicines, some over the counter medicines, etc.

#### Transportation

Set aside pre-tax money to pay for qualified commuting transportation expenses including public transportation and parking expenses.

### INCOME PROTECTION BENEFITS

#### Disability insurance

Japan Post Holdings' short-term disability provides 60 percent of your base weekly earnings with a maximum weekly payout of \$3,950, for a period of up to 12 weeks.

Japan Post Holdings' long-term disability provides 60 percent of your basic monthly salary with a maximum of \$15,000 per month. The full cost of these benefits are paid by Japan Post Holdings.

#### Life insurance

Japan Post Holdings provides life insurance coverage equal to two times your annual salary up to a maximum of \$1,000,000. The full cost of this benefit is paid by Japan Post Holdings, Co., Ltd.

Supplemental life insurance may be purchased for you, your spouse and eligible dependents.

#### Other insurance

JPH employees are also eligible to obtain additional insurance including:

- Long-term care insurance
- Legal insurance
- Critical illness insurance
- Hospital confinement indemnity insurance
- Accident insurance
- Home and auto insurance
- Pet insurance





## PAY AND TIME OFF

### PAY

We have a market competitive approach to compensation to ensure that everyone at Japan Post Holdings is rewarded for their talents, performance and contributions to achieving our purpose and goals. We offer competitive pay ranges with incentive opportunity for every position.

Japan Post Holdings employees are paid on a biweekly payroll schedule. For your convenience we offer direct deposit and a pay card option.

### INCENTIVE OPPORTUNITY

All Japan Post Holdings positions are eligible for incentive pay. Japan Post Holdings rewards employee performance and organizational performance by providing an opportunity to share in Japan Post Holdings' success. Participants must meet incentive eligibility criteria to be eligible for an incentive award, and you must be a full-time employee and may not be an Intern, Resident, Seasonal or Temporary employee.

### ADDITIONAL COMPENSATION

Japan Post Holdings employees in eligible positions, that are required to work evenings, nights and/or weekends based on business need may be eligible for shift differential. In addition, eligible positions based on business need may be eligible for additional skill pay.

### PAID TIME OFF (PTO)

Japan Post Holdings offers employees a generous PTO program to protect their income during vacation, illness and other absence.

- Non-exempt: 156 hours annually
- Exempt: 196 hours annually
- PTO will increase at milestone service anniversaries
- PTO will be pro-rated based on your start date

### HOLIDAY PAY

Japan Post Holdings observes nine paid holidays each year: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the following Friday, Christmas eve and Christmas Day.

### PARENTAL LEAVE PAY

Japan Post Holdings offers 30 days of parental leave pay to employees to care for and bond with a newborn, newly adopted or newly placed foster child, during an approved leave of absence.

### BEREAVEMENT PAY

Japan Post Holdings offers employees up to three consecutive scheduled work days of absence with pay for bereavement, when an immediate family member has passed away.







## ADDITIONAL REWARDS

### Adoption assistance

Japan Post Holdings reimburses employees up to \$7,000 of eligible expenses related to each adoption.

### Back-up care

In the event that your child or adult care provider is unavailable, this benefit will arrange back-up care and also cover the majority of the costs—generally you incur a \$10 charge per employee per day up to 10 times a year.

### Discount programs

Take advantage of Japan Post Holdings' negotiated discounts, such as cell phone plans, ticket sales, car rentals, retail shopping and much more.

### Education reimbursement

Employees in degree-seeking programs that directly relate to their job at Japan Post Holdings may be eligible for tuition reimbursement in the amounts of \$5,000/year for undergraduate level and \$6,250/year for graduate level.

### Employee assistance program and work / life resources

This benefit provides personal support and resources to you and your family at no charge to you. These services include confidential counseling and support for emotional well-being, health coaching, financial and legal support, and child and elder care referrals for services.

### JPHCares

Japan Post Holdings believes in and supports community involvement by our employees. Japan Post Holdings matches employee donations up to \$1500 annually and employee volunteer hours up to \$1500 annually to eligible 501(C)(3) charities. Japan Post Holdings also conducts an annual giving campaign and is involved in many other community initiatives, including local run/walk/bike events.

### Professional development

Employees may be reimbursed for training courses, travel and professional memberships that are approved by their manager and directly related to their job at JPH or to JPH's business.

### Supportive work culture

Japan Post Holdings' supportive work culture promotes internal training, recognition and communication to help build the foundation for your success. Japan Post Holdings conducts surveys and uses the intranet and other communication tools to encourage sharing ideas and open communication at all levels of the organization.

This guide describes only certain highlights of some of the company's benefit plans. It does not replace the actual plan provisions of the plan documents or policies, which in all cases are the final authority. Eligibility criteria and company plans, programs, practices and processes may be amended, changed or terminated by the company at any time without giving participants prior notice or gaining their consent. This document does not constitute a contract of employment between the company and any individual or an obligation by the company to maintain any particular benefit program, practice or policy.