

# Your Guide to Enrolling with Otuska

*Live Well, Be Well, Benefits for You.*

Welcome to the Otsuka family—we are excited to have you on our team! Otsuka's purpose is to defy limitations so that others can, too. Because you are an integral part of that purpose, Otsuka provides a range of highly competitive benefits and services to support your overall well-being.

As a Jnana Therapeutics employee, you are eligible to participate in the benefits program if you are a regular, full-time employee or a part-time employee scheduled to work at least 15 to 30 hours per week; each plan has specific eligibility requirements.

This overview guide provides you instructions on how to complete your benefits enrollment with Otsuka and highlights important changes to your benefits.

Please go to the **#people-and-culture** channel on **Slack** and select **Otsuka Bookmark**, then **Benefits Portal** to find detailed information on all your benefits options and resources to help you make informed decisions that best meet your individual needs.

[See all of your new benefits!](#)

[Learn about enrollment](#)

**jnana**  
Therapeutics



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# Enrolling & What's Changing

## Electing Your Benefits

*This eGuide helps you understand your benefits options, enabling you to select coverage that meets your current well-being needs and future plans.*

As a Jnana employee, you have access to a diverse range of benefits and programs to support your well-being and lifestyle:

- For Your Health & Well-Being
- For Your Financial Security & Support
- For Your Home & Family
- For Renewing & Recharging
- For Giving Back

This eGuide is organized into categories, highlighting all of the benefits, tools, and resources available to you and your family.

Your benefits enrollment period begins at **8 a.m. ET on Monday, March 3<sup>rd</sup>, 2025**, and continues until **8 p.m. ET on Wednesday, March 12<sup>th</sup>, 2025**.

**Take this time to add your dependents and coverage options.** You must enroll by **March 12<sup>th</sup>** or you will default to no coverage. You won't have another opportunity to change your 2025 benefits unless you experience a qualified life event.

### Get Help Choosing the Right Medical Plan

With the [Medical Plan Evaluator](#), answer a few questions and receive a suggested medical plan based on your and your family's needs. You can also see the benefits other employees like you choose.



# Enrollment & Eligibility

*It's time to take action! Benefits enrollment is from March 3<sup>rd</sup> through March 12<sup>th</sup>, 2025.*

**Benefits coverage is not automatic.** You will need to make your elections in Workday starting on **March 3<sup>rd</sup>**.

**Prior to March 3<sup>rd</sup>**, you will receive two emails at your work email address. One will contain a temporary username and a link to Workday. The other will include your password. Please save these emails.

**On March 3<sup>rd</sup>**, using your username and password, go to Workday to access your benefits enrollment.

**Please note:** You can also access Workday by going to the **#people-and-culture** channel on **Slack** and selecting **Otsuka Bookmark**, then **Workday**.

Once you complete your enrollment, your coverage will go into effect on **April 1<sup>st</sup>, 2025**.

**If you do not enroll by March 12<sup>th</sup>, you will default to no coverage with the exception of employer-paid benefits.** The elections you make are effective **April 1<sup>st</sup>** through **December 31<sup>st</sup>, 2025**.

You are encouraged to review all of your benefits options to ensure that your coverage meets your and your family's needs.



## Who Can I Cover?

All plans have the same dependent eligibility rules. You can cover certain dependents under medical, dental, vision, and other coverage. Eligible dependents include your:

- Spouse or domestic partner\*
- Children/domestic partner's children, up to the end of the month of their 26<sup>th</sup> birthday, with the exception of individuals with disabilities

The amount you pay for medical, dental, vision, and other coverage will be based on the option(s) you elect and who you choose to cover.

\*Spouses/domestic partners must be verified for coverage.

## Introducing Your New Otsuka Benefits Portal!

Please go to the **#people-and-culture** channel on **Slack** and select **Otsuka Bookmark**. There you will find your new **Benefits Portal** to learn more about all the benefits and resources available to you!

# Your New Otsuka Benefits

*As a Jnana employee, you now have access to a range of enhanced benefits, programs, and resources. Use this important information to help you make informed choices for yourself and your family during benefits enrollment and beyond.*

## Key Enrollment Information



### Plan Year Update

- **Your benefits elections for 2025 will take effect on April 1<sup>st</sup>, 2025**, and will remain active until **December 31<sup>st</sup>, 2025**.
- Beginning in **2026**, your plan year coverage will run on a calendar-year cycle, from **January 1<sup>st</sup> to December 31<sup>st</sup>**.



### Important Reminder: Add Your Dependents and Beneficiaries

- **Your current dependents and beneficiaries will not transfer automatically to Otsuka benefits, with the exception of your Jnana 401(k) savings plan beneficiaries.**
- Be prepared to designate beneficiaries and input your dependents' information in Workday as you complete your enrollment process.



## Considerations for Your Enrollment



### Otsuka 401(k) Savings Plan before March 25<sup>th</sup> and Blackout Period

The following will be transitioned from ADP to Fidelity:

- Contribution rate
- Investment elections
- Beneficiaries
- Outstanding loans

**Blackout period:** There will be a blackout period, beginning **March 25<sup>th</sup> at 4 p.m., ET**, when you will **not be able to make changes to your 401(k) account** while it's being transferred to Fidelity.

**Action Needed:** Please make any updates with ADP prior to March 25<sup>th</sup> in order for it to be reflected in your April 15<sup>th</sup> paycheck.

**Please note:** Your March 31<sup>st</sup> paycheck will not have any 401(k) savings plan deductions. Deductions will resume with your April 15<sup>th</sup> paycheck.

**Flat Dollar Amount Elections:** Flat dollar amount elections into the Otsuka 401(k) savings plan are not permitted. If you are currently enrolled in the Jnana 401(k) savings plan with a flat amount election, **you must change to a percentage election prior to March 25<sup>th</sup>**. If you do not change your election through ADP prior to March 25<sup>th</sup>, you will be defaulted to a 6% election with Otsuka. You will not be able to change this election until after the blackout period.



### Otsuka 401(k) Savings Plan after the Blackout Period

You will have access to your account through Fidelity the week of April 20<sup>th</sup> once the transition is complete. You will then be able to confirm your information, view your balance, as well as process transactions.

Employer contributions will be 100% vested in the Otsuka plan.

Look for more information on how to access your Fidelity account in future communications.



#### Did You Know?

Otsuka invests in your long-term financial well-being by matching your contribution dollar for dollar, up to 10% of your eligible base salary, per pay period.

## Considerations for Your Enrollment



### Medical Plan

- **Your medical coverage will be provided by Anthem.** Otsuka's health care **provider network** is the **same as Jnana's**, ensuring you have continued access to your current network of doctors and specialists.
- Otsuka offers **four Preferred Provider Organization (PPO) plans**:
  - Two traditional PPO plans and two consumer-directed health plans with a Health Savings Account (HSA) supported by Otsuka contributions.
  - Each plan differs in the cost of coverage and how expenses are shared for covered services.
- To help you choose the best plan for you and your family's needs, use the [Medical Plan Evaluator](#) tool or refer to this [side-by-side comparison](#) of all options.



### Prescription Drug Coverage

- If you enroll in a medical plan, your prescription drug benefits will be managed by **Carelon**.
- Please note that any current mail-order prescriptions and prior authorizations will **not automatically carry over**. You'll need to contact your prescribing physician to resubmit updated prescription(s) and prior authorization effective **April 1<sup>st</sup>, 2025**.
- If you would like to enroll in a mail-order option for prescriptions, visit [anthem.com](https://www.anthem.com) starting April 1<sup>st</sup>.

### Important: Prior Authorization

You may currently have prescriptions or medical services scheduled that you received prior authorization for prior to April 1<sup>st</sup>. Previously approved prior authorizations prior to April 1<sup>st</sup> will not be carried over under Otsuka benefits. New prior authorization will be required for both medical and prescription drug coverage.



## Considerations for Your Enrollment



### Flexible Spending Accounts (FSAs) & Health Savings Account (HSA)

- You have the option to participate in one or both of Otsuka's **FSAs**:
  - **Health Care FSA:** Manage eligible out-of-pocket medical expenses using pretax dollars. A new debit card will be issued by Anthem, Otsuka's FSA administrator.
  - **Dependent Care FSA:** Pay for qualified childcare or elder care expenses with pretax contributions.
- If you enroll in one of Otsuka's consumer-directed health plans (Consumer Select or Consumer Value), you are eligible for an **HSA**.
  - Use the HSA to save for health care expenses now or in the future through employer contributions.
  - You may also decide to contribute to your HSA with employee contributions.
- If you enroll in a medical plan with an HSA, you cannot enroll in the Health Care FSA.
- Please note that a **Limited Purpose FSA will no longer be available**.
- **Reminder and Special Consideration:** Your new plan year is based on a calendar year. If you decide to enroll in the Dependent Care FSA or HSA for the remainder of 2025, please see the next page for important information to help you determine your employee contribution amount.

### Did You Know?

For all eligible Anthem plans in which you enroll (HSA, FSA, and commuter benefits), you can **use the same debit card** provided.

### Reminder: Use It or Lose It

- You are encouraged to deplete any balance in your Jnana Health Care or Dependent Care FSA prior to April 1<sup>st</sup>.
- **If you wish to roll over your prior HSA account**, contact Health Equity. A monthly maintenance fee may apply if you maintain your Health Equity account.



### Important Reminder: Considerations for Making Your 2025 HCFSA, HSA, and DCFSA Elections

When making your elections with Otsuka, **do not surpass 2025 IRS limits**. Since your plan year will now begin on a calendar schedule (January 1<sup>st</sup>), you must take the following into consideration when electing for the remainder of 2025:

- **For all three plans:** Your goal amounts elected with Otsuka will be evenly distributed across 18 paychecks.
- **For the HSA:** In addition to 18 paychecks for the remainder of 2025, you must also take any funds you've contributed from January 1<sup>st</sup> through March 31<sup>st</sup>, as well as Jnana and Otsuka employer contributions, into consideration.
- **For DCFSA:** In addition to 18 paychecks for the remainder of 2025, you must also take into account any funds you've contributed from January 1<sup>st</sup> through March 31<sup>st</sup>.

Please see the example below for additional guidance:

Plan	2025 Goal Limit	Your 2024/2025 Jnana Election	Jnana Employer Contributions from 1/1/25 to 3/31/25	Jnana Employee Contributions from 1/1/25 to 3/31/25	2025 Otsuka Contribution (Consumer Select)	Maximum 2025 Employee Election through Otsuka*
Health Care Flexible Spending Account (HCFSA)	\$3,300	\$3,300	N/A	N/A	N/A	\$3,300
Health Savings Account (HSA)	<b>EE Only:</b> \$4,300  <b>Family:</b> \$8,550	<b>EE Only:</b> \$4,050  <b>Family:</b> \$8,050	<b>EE Only:</b> \$250  <b>Family:</b> \$500	<b>EE Only:</b> \$506.25  <b>Family:</b> \$1,006.25	<b>EE Only:</b> \$1,000  <b>Family:</b> \$2,000	<b>EE Only:</b> \$4,300 - \$250 - \$506.25 - \$1,000 <hr/> <b>Maximum Election:</b> <b>\$2,543.75</b>  <b>Family:</b> \$8,550 - \$500 - \$1,006.25 - \$2,000 <hr/> <b>Maximum Election:</b> <b>\$5,043.75</b>
Dependent Care Flexible Spending Account (DCFSA)**	\$5,000	\$5,000	N/A	\$625	N/A	\$5,000 - \$625 <hr/> <b>Maximum Election:</b> <b>\$4,375</b>

\*2025 Goal Limit minus your contribution and Jnana's employer contribution from 1/1/25 to 3/31/25 and Otsuka's employer contribution.

\*\*All employees with a salary of \$160,000 or more per year are limited to an annual contribution amount of \$3,500.

Please see [page 24](#) in the guide for Otsuka contribution amounts by plan and coverage category.



## Considerations for Your Enrollment



### Commuter Benefits

- Your commuter benefits will now be administered by Anthem. You may elect coverage for transit or parking (but not both) through Workday.
- If you elect to participate in commuter benefits, you will be issued a debit card to pay for expenses. When you use your Anthem debit card at participating commuter vendors, there is no need to submit your receipts. If your vendor is not participating, you will receive notification to submit your receipts by Anthem.
- If you choose to not use your debit card, you will need to use your personal credit card to pay for parking or transit and then submit for reimbursement.
- Jnana will continue to subsidize the benefit up to **\$415 per month\***, subject to applicable tax rules.

\*Does not apply to transfers to Otsuka.



### Dental and Vision Insurance

- **Dental Plan:** Otsuka offers a single, comprehensive dental plan **through Delta Dental** with a **\$3,000** lifetime maximum for orthodontia coverage.
- **Vision Plan:** You have two vision coverage options **through VSP**—a basic plan and an enhanced plan—tailored to meet your specific needs.



### Life Insurance

- You can choose optional life insurance coverage for you and your family, in addition to the company-provided basic life insurance.
- Otsuka also offers a **100% employee-paid permanent life insurance** option, which includes a **long-term care provision** for enhanced protection.

**Reminder:** If you participate in an HSA, an HCFSAs, a DCFSAs and/or commuter benefits, you will be issued **one** Anthem debit card that can be used for all eligible expenses.



## Considerations for Your Enrollment

### Voluntary Benefits

Consider expanding your coverage by enrolling into these voluntary benefit options to further protect yourself and your family:

- **Accidental Injury, Critical Illness, and/or Hospital Care insurance:**
  - Get cash benefits for a covered illness or injury.
  - Each plan provides a \$100 annual incentive for completing one approved wellness activity such as a health screening test.
- **Additional voluntary coverage:**
  - **Pet insurance** for dogs and cats.
  - **Identity theft protection** to safeguard your financial and personal information.
  - **Legal insurance** for access to affordable legal support when needed.



## Discover More Otsuka Benefits

Once your enrollment is complete, we encourage you to explore the wide range of additional benefits available to you starting April 1<sup>st</sup>. These programs are designed to support your well-being, financial security, work-life harmony, and opportunities to give back.



### For Your Health & Well-Being

- Support and resources to help you achieve and maintain your health and well-being goals
- Lyra Health provides a comprehensive suite of mental health care services, including 16 fully-subsidized therapy sessions for you and your immediate family.



### For Your Financial Security & Support

- Student loan assistance and tuition reimbursement
- Company-paid short- and long-term disability coverage



### For Renewing & Recharging

- A Flexible Time Off (FTO) policy and up to 18 paid holidays throughout the year

### Fitness Reimbursement Program

Beginning April 1<sup>st</sup>, weight loss and fitness reimbursements through BCBS will no longer be available.

However, Otsuka offers a Fitness Reimbursement Program. Eligible employees can receive **up to \$450** in annual reimbursement for exercise equipment and massage therapy or up to \$112.50 in reimbursement per quarter for all other eligible services.



## Discover More Otsuka Benefits



### For Your Home & Family

- Paid parental and caregiver leaves
- Reimbursement for adoption and surrogacy expenses
- Support for breastfeeding moms on business trips
- Caregiver benefit and backup care resources and tools
- Discounts on large and everyday purchases, well-being products, and more



### For Giving Back

- Paid time off to volunteer and make a difference in your community
- Otsuka matching donations when you give to nonprofits
- A recognition and anniversary program to celebrate achievements—with opportunities for kudos and cash rewards

### Jnana employees still get to enjoy these great office perks:

- BlueBikes Corporate Membership
- \$15 Daily Get Relish Lunch Stipend
- \$20 GrubHub In-Office Meal Stipend after 7 p.m.



# How to Enroll in Your Otsuka Benefits

Enroll using these simple steps:

Log in to Workday.

Follow the step-by-step process outlined below to **enroll between March 3<sup>rd</sup> and March 12<sup>th</sup>**.

Print or save a copy of your election summary before submitting your benefits enrollment.

**Be prepared:** To add dependents to your coverage, you will need your dependents' information, including dates of birth and Social Security numbers.

Contact the Otsuka AVA Contact Center at **877-4-OTSUKA** (877-468-7852) if you have questions.



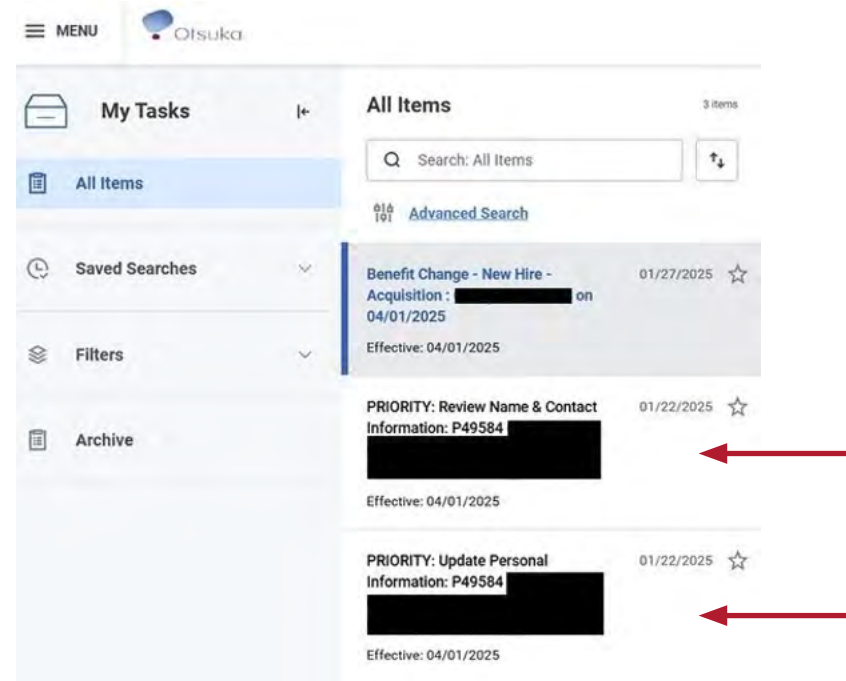
## Additional Benefits Information

Please go to the **#people-and-culture** channel on **Slack** and select **Otsuka Bookmark**, then **Benefits Portal** to find detailed benefits information.

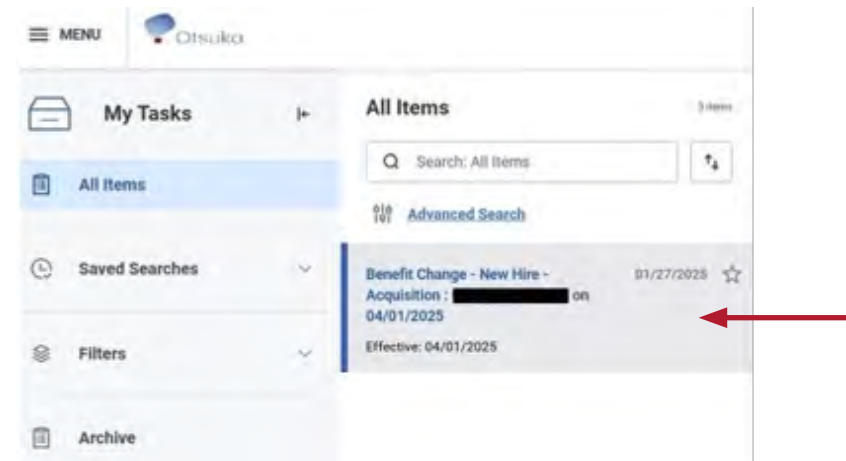
## Enrollment Process

- 1 Log in to Workday between **March 3<sup>rd</sup>** and **March 12<sup>th</sup>** and enter your temporary username and password.

**2** You will see three tasks awaiting your action. Please complete your priority tasks by reviewing and confirming your contact information and updating your personal information.

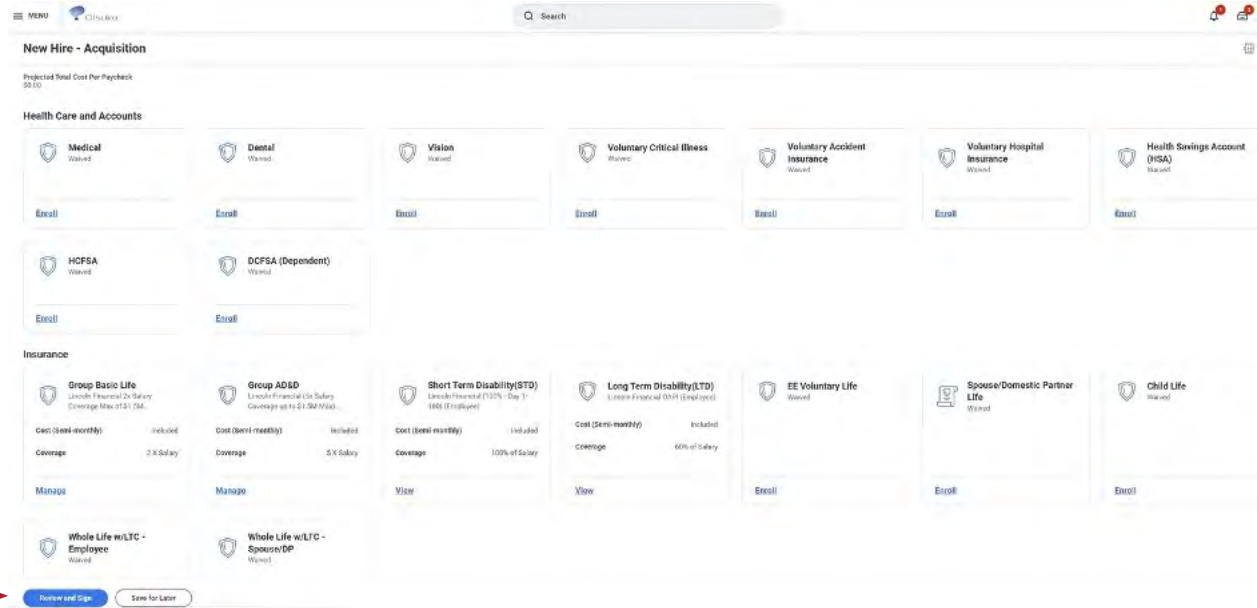


**3** After you complete your priority tasks, you are ready to enroll. Click the **Benefits Change** enrollment task.



4

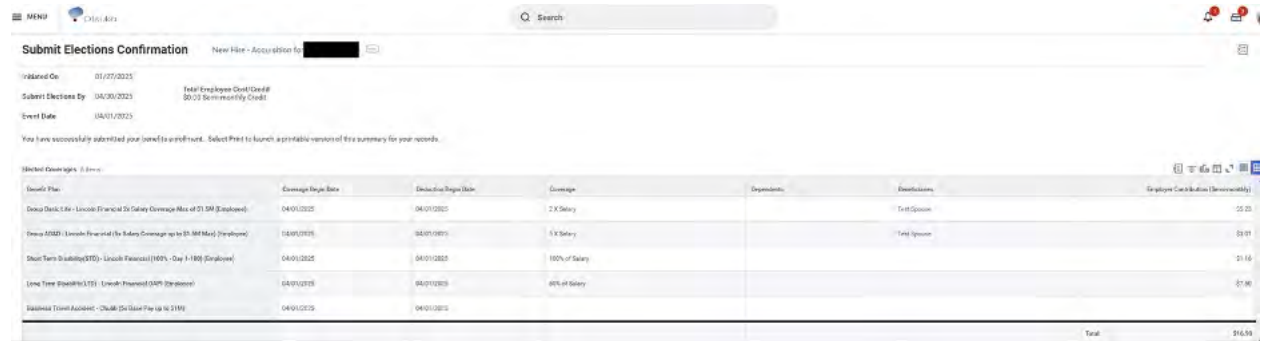
Navigate through the enrollment flow, making your choices. Once you have completed enrolling, and assigning your beneficiaries, click **Review and Sign** at the bottom of the page.



5

On the **Submit Elections Confirmation** page, review your choices and electronically sign by clicking **I Agree**. You will need to scroll to the bottom and electronically sign.

**Please note:** Your elections are not submitted unless you electronically sign.



## Qualified Life Events: How to Make Changes Outside of Open Enrollment

There are certain life circumstances that allow you to enroll, drop, or change your coverage throughout the year, typically within 31 days of the life change. Below are a few examples of these types of changes to give you an idea of what you are required to do during these life events, along with other considerations.

Life Event	Take Action	Other Considerations
<p><b>Birth, Adoption</b></p>	<ul style="list-style-type: none"> <li>✓ <b>Change your coverage.</b> Add your new child to your health and insurance coverage (unless your child will be covered under your spouse's/ domestic partner's plan or another plan).</li> <li>✓ <b>Apply</b> for a Social Security card for your new child.</li> </ul>	<ul style="list-style-type: none"> <li>✓ <b>Have a Health Savings Account (HSA)?</b> Consider increasing your contributions to help cover medical expenses.</li> <li>✓ <b>Enroll in the Dependent Care Spending Account.</b> Expect to need day care? Enroll in or increase your contributions to a Dependent Care Flexible Spending Account (Dependent Care FSA) to save on taxes.</li> <li>✓ <b>Update your beneficiaries for insurance and retirement savings plans.</b> Review and update your beneficiary designations, if needed. Remember to have their birth date and Social Security number handy as well.</li> </ul>
<p><b>Divorce, Legal Separation, Annulment, or End of a Domestic Partnership</b></p>	<ul style="list-style-type: none"> <li>✓ <b>Change your coverage.</b> Drop your ineligible former spouse or domestic partner from your health and insurance coverage or enroll in health and insurance coverage for yourself and eligible dependents.</li> <li>✓ <b>Learn about COBRA coverage.</b> If your former spouse and/or your children lose benefits coverage as a result of separation, they will receive information by mail within a few weeks about continuing coverage through COBRA.</li> </ul>	<ul style="list-style-type: none"> <li>✓ <b>Update your beneficiaries for insurance and retirement savings plans.</b> Review and update your beneficiary designations, if needed. Remember to have their birth date and Social Security number handy as well.</li> <li>✓ <b>Update your income tax withholding.</b> You may want to update your income tax withholding choices on your W-4 form to reflect a different filing status.</li> </ul>





### Qualified Life Events

Certain life events require you to change your benefits.

If you experience a life event during the year, **you have 31 days from the date of the event** to alter your benefits. Appropriate documentation will be required.

- Marriage or divorce
- Birth or adoption
- Change in spouse's employment status
- Spouse or dependent gained or lost other coverage
- Death of a covered dependent
- Enrollment in CHIP/ Medicare or Medicaid



Life Event	Take Action	Other Considerations
 <p><b>Marriage/ Domestic Partnership</b></p>	<ul style="list-style-type: none"> <li>✔ <b>Change your coverage.</b> Add your spouse/domestic partner and/or their children to your health and insurance coverage.</li> <li>✔ <b>Drop your Otsuka coverage</b> if you will now be covered under your spouse's/ domestic partner's plan.</li> </ul>	<ul style="list-style-type: none"> <li>✔ <b>Update your beneficiaries for insurance and retirement savings plans.</b> Review and update your beneficiary designations, if needed. Remember to have their birth date and Social Security number handy as well.</li> <li>✔ <b>Update your income tax withholding.</b> If your marital status has changed, you may want to update your income tax withholding choices on your W-4 form.</li> </ul>
 <p><b>Change of Address</b></p>	<ul style="list-style-type: none"> <li>✔ <b>Change your health benefits coverage.</b> Moving to a new location, in your current state or out of state, may mean you need to find new in-network doctors, or you may have new available plans.</li> </ul> <p>After your address change is processed, you will be notified if you are eligible to make changes to your health coverage. You will make your new coverage choices online.</p>	<ul style="list-style-type: none"> <li>✔ <b>Update your income tax withholding.</b> If you have moved to another state, you may want to update your state income tax withholding choices on your W-4 form.</li> </ul>



# For Your Health & Well-Being

## Medical Plan Options



### Did You Know?

On average, Otsuka contributes 83% of the total cost of health care coverage.

*Otsuka offers four Anthem preferred provider (PPO) plans with the same network.*

- The Premier and Choice Plans are traditional PPO plans.
- The Consumer Select and Consumer Value Plans are consumer-directed plans with a higher deductible and include a Health Savings Account (HSA).
- The plans differ in how much each one pays for covered services and how much you pay for the cost of coverage (employee rates). Following is a high-level overview of the plans.

Premier Plan	Choice Plan	Consumer Select Plan	Consumer Value Plan
<ul style="list-style-type: none"> <li>• Highest employee rates</li> <li>• No in-network annual deductible—the plan begins paying benefits for covered expenses immediately</li> <li>• Many in-network services, including hospital care, are covered 100%</li> <li>• A copay is required for office visits</li> </ul>	<ul style="list-style-type: none"> <li>• Lower employee rates than the Premier Plan</li> <li>• Small annual deductible for in-network covered services: \$300 individual/\$900 family</li> <li>• Many in-network services, including hospital care, are covered 90% after you meet the annual deductible</li> <li>• A copay is required for office visits</li> </ul>	<ul style="list-style-type: none"> <li>• Near-lowest per-paycheck rates of all four Anthem plans</li> <li>• This is a consumer-directed health plan with a Health Savings Account (HSA)</li> <li>• You pay 100% of Anthem's negotiated cost of most covered services and prescriptions until you meet the annual deductible, except for in-network preventive care</li> <li>• After you meet your annual deductible, in-network services are covered 90%</li> </ul>	<ul style="list-style-type: none"> <li>• Lowest per-paycheck rates of all four Anthem plans</li> <li>• This is a consumer-directed health plan with a Health Savings Account (HSA)</li> <li>• You pay 100% of Anthem's negotiated cost of most covered services and prescriptions until you meet the annual deductible, except for in-network preventive care</li> <li>• After you meet your annual deductible, in-network services are covered 80%</li> </ul>

## Anthem Plan Comparison

	Premier Plan		Choice Plan		Consumer Select Plan		Consumer Value Plan	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*	In-Network	Out-of-Network*	In-Network	Out-of-Network*
<b>Annual Deductible (What You Pay)</b>								
<b>Employee only</b>	None	\$2,000	\$300	\$2,000	\$1,650	\$1,650	\$3,000	\$3,000
<b>Family</b>	None	\$6,000	\$900	\$6,000	\$3,300	\$3,300	\$6,000	\$6,000
<b>Health Savings Account Contribution from Otsuka</b>								
<b>Employee only</b>	N/A	N/A	N/A	N/A	\$1,000	\$1,000	\$500	\$500
<b>Family</b>	N/A	N/A	N/A	N/A	\$2,000	\$2,000	\$1,000	\$1,000
<b>Annual Out-of-Pocket Maximum** (What You Pay)</b>								
<b>Employee only</b>	\$1,500	\$5,000	\$1,500	\$5,000	\$2,700	\$5,400	\$4,000	\$8,000
<b>Family</b>	\$4,500	\$15,000	\$4,500	\$15,000	\$5,400	\$10,800	\$8,000	\$16,000
<b>Hospital and Other Facility Expenses (What You Pay)</b>								
<b>Inpatient***</b>	\$0	30% (10% MH/SA) after deductible	10% after deductible	30% (10% MH/SA) after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
<b>Outpatient***</b>	\$0	30% (10% MH/SA) after deductible	10% after deductible	30% (10% MH/SA) after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
<b>Emergency room</b>	\$150 copay	\$150 copay	10% after deductible	10% after deductible	10% after deductible	10% after deductible	20% after deductible	20% after deductible

\*The cost of services received from out-of-network providers may be subject to balance billing.

\*\*Copays and out-of-pocket costs paid toward meeting the annual deductible will be applied to your annual out-of-pocket maximum.

\*\*\*Mental health (MH) and substance abuse (SA) services performed out-of-network are covered at higher reimbursement levels under the Premier and Choice Plans.

## Anthem Plan Comparison (continued)

	Premier Plan		Choice Plan		Consumer Select Plan with HSA		Consumer Value Plan with HSA	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*	In-Network	Out-of-Network*	In-Network	Out-of-Network*
<b>Professional Expenses (What You Pay)</b>								
<b>Maternity office visits and delivery</b>	\$30 copay	30% after deductible	10% after deductible	30% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
<b>Office visits (PCP)</b>	\$15 copay	30% after deductible	\$20 copay	30% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
<b>Office visits (specialist)***</b>	\$30 copay	30% (10% MH/SA) after deductible	\$40 copay	30% (10% MH/SA) after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
<b>Physical, speech, and occupational therapy</b>	\$30 copay	30% after deductible	\$40 copay	30% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
<b>Surgery (inpatient and outpatient)</b>	\$0	30% after deductible	10% after deductible	30% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
<b>Other Eligible Expenses (What You Pay)</b>								
<b>Ambulance</b>	\$0	\$0	10% after deductible	10% after deductible	10% after deductible	10% after deductible	20% after deductible	40% after deductible
<b>Lab, X-rays, and diagnostic tests (outside the doctor's office)</b>	\$0	30% after deductible	10% after deductible	30% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible

\*The cost of services received from out-of-network providers may be subject to balance billing.

\*\*Copays and out-of-pocket costs paid toward meeting the annual deductible will be applied to your annual out-of-pocket maximum.

\*\*\*Mental health (MH) and substance abuse (SA) services performed out-of-network are covered at higher reimbursement levels under the Premier and Choice Plans.

## Coverage and Cost Details

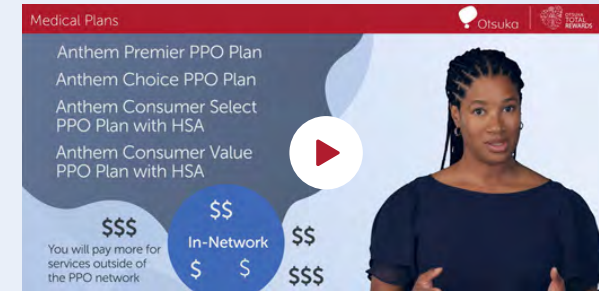
All Otsuka medical plans cover the same services and cover preventive care at 100% in-network. **Anthem lets you use in-network and out-of-network providers.** The Anthem plans provide access to the extensive BlueCard PPO network of doctors, hospitals, and pharmacies, so it's likely the providers you use are in the BlueCard PPO network. Anthem plans also allow you to visit out-of-network providers, but you will pay more for out-of-network care.

## How Much You Pay for Benefits

Your per-paycheck cost for the medical, dental, and vision plans depends on the plan you choose and the coverage tier you elect, including the number of dependents you choose to cover. Your costs are deducted automatically from your paycheck each pay period.

## Understanding Medical Plan Differences

While all four Anthem plans are PPOs, how you pay for your benefits differs. To learn about the differences between traditional PPOs and consumer-driven PPOs, click the video below.



## 2025 Employee Rates (Semi-Monthly, Per Pay Period, Pretax)

Rates	Premier Medical	Choice Medical	Consumer Select Medical	Consumer Value Medical	Dental	VSP Vision Core	VSP Vision Enhanced
Employee	\$96.17	\$58.28	\$49.85	\$32.46	\$7.20	\$0.44	\$2.92
Employee + Spouse	\$206.14	\$125.86	\$104.23	\$68.02	\$14.97	\$0.87	\$5.84
Employee + Child(ren)	\$186.74	\$113.61	\$95.12	\$61.78	\$16.55	\$0.94	\$6.25
Employee + Family	\$308.99	\$186.79	\$144.88	\$95.61	\$24.67	\$1.50	\$9.96



## Tax Impacts for Domestic Partners

Otsuka extends health coverage to the domestic partners of employees and the dependent children of those domestic partners.

Unlike benefits for a spouse, health benefits for domestic partners are taxable, per IRS regulations. Please note that if you are covering your domestic partner and/or their children, your tax burden may be higher. This taxable portion of your rates is called imputed income. It is shown in the table below.

## 2025 Domestic Partner Rates and Imputed Income (Semi-Monthly, Per Pay Period)

Rates	Premier Medical	Choice Medical	Consumer Select Medical	Consumer Value Medical	VSP Vision Core	VSP Vision Enhanced	Dental
<b>Employee + Domestic Partner</b>							
Employee rate	\$206.14	\$125.86	\$104.23	\$68.02	\$0.87	\$5.84	\$14.97
Imputed income	\$396.60	\$420.87	\$405.12	\$390.87	\$2.17	\$2.17	\$23.06
<b>Employee + Employee's Child(ren) + Domestic Partner</b>							
Employee rate	\$308.99	\$186.79	\$144.88	\$95.61	\$1.50	\$9.96	\$24.67
Imputed income	\$384.32	\$415.28	\$409.70	\$392.59	\$2.79	\$2.79	\$22.72
<b>Employee + Domestic Partner + Domestic Partner's Child(ren) + Employee's Child(ren)</b>							
Employee rate	\$308.99	\$186.79	\$144.88	\$95.61	\$1.50	\$9.96	\$24.67
Imputed income	\$708.20	\$759.59	\$740.37	\$712.17	\$5.26	\$5.26	\$51.05

## Anthem Consumer Select and Consumer Value Plans with Health Savings Account (HSA)

In addition to the traditional Anthem PPO plans (Premier and Choice), we also offer two consumer-directed plans, the Consumer Select Plan and the Consumer Value Plan. Both include an HSA. You are eligible for the HSA plan if:

- You do not have other medical coverage.
- You are not covered by your spouse's medical plan or prescription drug plan.
- You are not covered through Medicare Part A or B.
- You do not contribute to a Health Care Flexible Spending Account through Otsuka or your spouse's employer.

Once you meet your annual deductible, you pay a percentage of your health care costs (called coinsurance). Only services covered by your plan count toward the annual deductible. In-network preventive care and certain preventive care medications (e.g., for blood pressure, cholesterol, asthma, or diabetes) are covered 100% and not subject to the annual deductible.

### Rolling Over Your Prior HSA

If you wish to roll over your prior HSA account, contact Health Equity. A monthly maintenance fee will apply if you maintain your Health Equity account.

### Is a Consumer-Directed Plan Right for You?

Health Savings Accounts (HSAs) offer a way to save for both immediate and future out-of-pocket medical expenses.

To determine if an HSA is right for your needs, use the [Medical Plan Evaluator](#).

### Your 2025 HSA Contributions

For the 2025 plan year, HSA deductions will occur over 18 pay periods, so calculate your total contributions accordingly. If you enroll in the HSA, you will receive a new debit card from Anthem. Please see [page 7](#) and [page 8](#) for additional considerations when completing your election for 2025.



## How the HSA Works

An HSA can be used to cover or get reimbursed for qualified health care expenses (like deductibles, copays, and coinsurance) or save for future medical expenses. Your HSA is yours to keep no matter what and grows tax-free through contributions you and Otsuka make (up to the annual IRS limit). Once you reach a balance over \$1,000, you can invest your HSA funds to grow it even more.

	2025 IRS Contribution Limit Total	Otsuka's Contribution		Your Maximum Contribution	
		Consumer Select	Consumer Value	Consumer Select	Consumer Value
<b>Under Age 55 in 2025</b>					
<b>Employee only</b>	\$4,300	\$1,000	\$500	\$3,300	\$3,800
<b>Family</b>	\$8,550	\$2,000	\$1,000	\$6,550	\$7,550
<b>Age 55 or Older in 2025</b>					
<b>Employee only</b>	\$5,300	\$1,000	\$500	\$4,300	\$4,800
<b>Family</b>	\$9,550	\$2,000	\$1,000	\$7,550	\$8,550

## The HSA is an Investment in Your Long-Term Well-Being

- **Save on taxes.** You pay no taxes on contributions made by you or Otsuka, withdrawals for eligible expenses, or investment earnings.
- **Your money is always yours.** HSA funds roll over each year and stay with you, even if you switch medical plans or leave Jnana. Just make sure to actively enroll in your HSA at Open Enrollment for the upcoming year.
- **Grow your HSA funds tax-free.** Once your HSA balance is over \$1,000, you can invest your money tax-free in a self-directed brokerage account or in mutual funds. Review your investment options on Anthem's [member portal](#).

## Did You Know?

If you are enrolled in the Consumer Select Plan, Otsuka's contribution to your HSA equates to **over 60% of your annual deductible.**

## Additional Considerations for Your 2025 Election

Please see [page 7](#) and [page 8](#) of this guide for additional guidance on making your 2025 election through Otsuka.



# Anthem Prescription Drug Benefits

*The four Anthem medical plans include prescription drug coverage, also administered by Anthem.*

**Tip!** Save money on maintenance medication (drugs taken for long periods, for conditions such as high blood pressure or high cholesterol) by ordering them by mail.

## How Much You Pay for Prescription Drugs

Prescription drugs are grouped into three tiers, based on a drug's effectiveness and affordability.



### PHARMACY



Tier 1:	Tier 2:	Tier 3:
<p>The drugs in this tier cost you the least. They are usually generic drugs. Generic drugs have the same active ingredients and effectiveness as their brand-name equivalents and meet FDA standards for safety and quality.</p>	<p>The drugs in this tier cost you more than Tier 1 drugs. They may be preferred brand drugs, based on how they work and how much they cost compared to other drugs used to treat the same conditions. They may also be generic drugs if those drugs are new to the pharmaceutical market.</p>	<p>The drugs in this tier cost you the most of the three tiers. They often include non-preferred brand and generic drugs. And they may include drugs that were recently approved by the FDA, or specialty drugs used to treat a serious, long-term health condition.</p>

Prescription drugs can help you attain health and reduce overall health care costs.

Click below to view a video about your prescription drug coverage.





### Mail Order Prescriptions

If you take a medication regularly, Anthem's mail-order service can save you money. Get a 31- to 90-day supply of your prescription in one fill, delivered to your home. It'll cost you **less** than three 30-day prescriptions at a retail pharmacy. There's **no additional cost for mail delivery**.

Call Anthem's mail-order service 24/7, at **833-263-2858** to get started!

Premier & Choice Plans (What You Pay)		
	Retail (Up to 30 Days)	Mail Order (31–90 Days)
<b>Tier 1</b>	\$10 copay	\$20 copay
<b>Tier 2</b>	\$20 copay	\$40 copay
<b>Tier 3</b>	\$35 copay	\$70 copay

Consumer Select & Consumer Value Plans (What You Pay)		
	Retail (Up to 30 Days)	Mail Order (31–90 Days)
<b>Tier 1</b>	\$10 copay after deductible	\$20 copay after deductible
<b>Tier 2</b>	\$30 copay after deductible	\$60 copay after deductible
<b>Tier 3</b>	\$50 copay after deductible	\$100 copay after deductible

### Pay \$0 for Otsuka Prescription Drugs

As a Jnana employee, you pay \$0—no copay, no deductible, no coinsurance—for any Otsuka US-branded drug if you are covered under the Premier Plan or the Choice Plan. If you are covered under the Consumer Value or Consumer Select Plan, you pay \$0 after meeting the plan's annual deductible. Review the 2025 Otsuka Custom Prescription Drug list below to see where you can save.

Otsuka Group Branded Drugs					Otsuka Collaborations
Abilify Asimtufii	Abilify Maintena	Abilify MyCite	Abilify Tablets	IV Busulfex	Balversa
Dacogen	Inqovi	Jynarque	Lonsurf	Nuedexta	Kisqali
Rexulti	Samsca	Rejoyn			Kisqali & Femara

# Anthem Well-Being & Support Resources

*Anthem offers a variety of online and by-phone services to help you understand and use your health plan to the fullest.*

## Anthem Health Guide

The Anthem Health Guide is the experienced customer service team that knows the ins and outs of the health care world. Their representatives can help you:

- Choose the right plan during the benefits enrollment window
- Find in-network doctors
- Compare health care service costs
- Connect with health care professionals, programs, and support resources covered by your benefits
- Remind you to make appointments for exams, tests, and preventive screenings

## Meet Sydney: Your Digital Health Resource

Anthem's mobile app, Sydney, can tell you almost everything about your health plan. You can search for Anthem network doctors, hospitals, labs, and other providers, check your claims, see what your plan covers and how it's covered, view and use your digital plan ID cards, and use the chat feature to get answers quickly! Sydney is available for download by visiting the [App Store](#) or [Google Play](#). Use your Anthem username and password to log in to the app.

## LiveHealth Online

Speak with a board-certified doctor or mental health care professional from the comfort of your home or anywhere else, 24/7, through LiveHealth Online. It's easy, convenient, and a cost-effective alternative to urgent care. The service can be used for non-emergency medical needs such as a sore throat, stomach ailment, or rash. Doctors can also prescribe certain medications to your local pharmacy. To get started at LiveHealth Online, download the app by visiting the [App Store](#) or [Google Play](#), or call **888-548-3432**.



## Contact Anthem Health Guide

Call **833-807-1875**, Monday through Friday, 5 a.m. to 8 p.m. PT (8 a.m. to 11 p.m. ET).

Register [online](#) using the Member ID on the front of your ID card; get access to your personalized health care portal.

## Anthem Behavioral Services

Enrolled in an Anthem medical plan? You and your dependents have access to 24/7 support from experienced mental health professionals with 100% coverage for telehealth visits with licensed therapists and board-certified psychiatrists.

To learn more, contact Anthem's Behavioral Health Resource Center at **866-621-0554**.

# Lyra Mental Health & EAP Services

*At Jnana, supporting the mental health and well-being of our employees and their families is our highest priority.*

## Lyra Health: Comprehensive Mental Health Care Services

**Lyra Health** provides a comprehensive suite of mental health care services, combining self-guided resources, personalized coaching, medication management, and up to 16 fully-subsidized therapy sessions.

With access to Lyra's robust network of over 5,500 credentialed mental health care providers, you and your family can receive support whenever and wherever you need it. All of Lyra's mental health offerings, including the 16 fully-subsidized therapy sessions, are available to Jnana employees and their eligible dependents, including spouses, domestic partners, children, and the children of domestic partners, regardless of whether they are enrolled in Otsuka benefits.

Lyra also offers important initiatives designed to help young people age 0-17 and their families in getting the mental health support they need, including:

- **Therapy for Teens**—Lyra's combination of therapists and digital content for adolescents has been proven to improve mental health conditions quicker than traditional approaches.
- **Coaching programs for Parents and Caregivers**—Get guidance and skills to address common parenting challenges such as tantrums and bullying.
- **Personalized Care Navigation for Autism Spectrum Disorder (ASD)**—As part of Lyra's Advanced Care Coordination solutions, 1:1 support is offered to help parents and caregivers connect with specialized ASD providers.
- **Lyra Renew**—Find help cutting down or quitting alcohol use from a specialized Alcohol Use Disorder (AUD) therapist and access peer group support sessions, digital lessons, and weekly check-ins.

### Questions About Your Lyra Benefits?

To get started with Lyra mental health or EAP services, visit [otsuka.lyrahealth.com](https://otsuka.lyrahealth.com), and follow the instructions to register at the bottom of the page. You can also call **877-467-1893** to speak with a Lyra representative.

## Continuation of Care

If you have exhausted the 16 fully-subsidized therapy sessions and are enrolled in any Anthem plan, you may choose to continue services through Lyra using your health care plan, subject to the relevant in-network copay or coinsurance.

## Medication Management

Take advantage of Lyra Medication Management, which provides access to evidence-based medication prescribing through an in-depth 90-minute consultation with a mental health care physician via live video to diagnose your condition and discuss what medications are appropriate for you.

Both the Continuation of Care and the Medication Management support are billed through Anthem and subject to in-network outpatient mental health cost-sharing, as defined under your health care plan. If you have questions about the costs, please contact Anthem.

## PsychU No-Cost Mental Health Resources

Access an award-winning library of on-demand mental health resources and key insights from a community of industry experts and medical professionals, all at no cost, through [PsychU.org](https://www.psychu.org).



## Download the Lyra Health App Today

The Lyra Health mobile app keeps you connected wherever you are. Access the Lyra Essentials library, connect with your Lyra Coach or therapist, or get messages and session reminders on the go.

Download the app from the [App Store](#) or [Google Play](#).

As a leader in the mental health space, we are committed to providing a comprehensive suite of mental health care offerings to support the mental health of you and your family

Click below to view a video and learn more.



# Additional Benefits & Services

*Otsuka offers a comprehensive lineup of additional benefits and services with your long-term well-being in mind.*

You can find more details, including contact information, [here](#).

## Delta Dental Plan

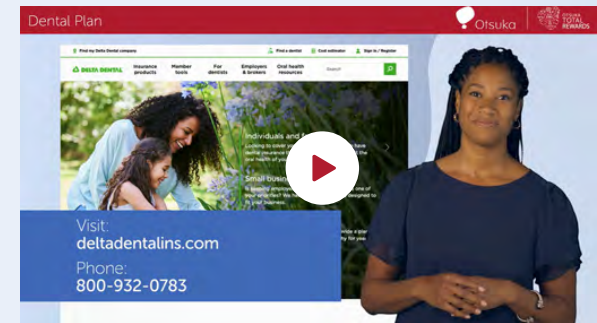
Getting routine cleanings and exams is an important part of staying healthy. Dental coverage is provided through **Delta Dental** and includes access to in-network and out-of-network providers. You will pay the least when you use a provider in Delta Dental's PPO Core Plus network and slightly more when you see Delta Dental Premier network providers.

But you will always pay the most when you see out-of-network providers.

The dental plan covers preventive care and other general dental expenses. Register for your account via [Delta Dental's website](#). You can also download the Delta Dental app on the [App Store](#) or [Google Play](#).

Research shows that routine dental care can help lower your risk of heart disease, diabetes, and more.

Click below to view a video about your Otsuka dental plan.



Plan Provision	How It Works
<b>Annual deductible</b>	You pay \$25 per person; \$75 per family
<b>Preventive and diagnostic</b>	100% covered; no deductible for in-network services
<b>Basic restorations, endodontics, periodontics</b>	100% covered after annual deductible
<b>Crowns, dentures, and bridgework</b>	You pay 30% after annual deductible
<b>Maximum benefit</b>	\$3,000 per covered person per calendar year
<b>Orthodontia (children and adults)</b>	You pay 30% after separate \$50 annual deductible; \$3,000 per covered person maximum lifetime benefit

## VSP Vision Plan

Otsuka’s vision coverage is offered through VSP. VSP delivers convenience and flexibility, with access to 36,000 vision care providers nationwide, including locations like Visionworks, Pearle Vision, AccuVision, Walmart, and Costco.

You have **two** coverage options:

- **VSP Vision Core:** A lower-cost vision plan with higher copays and lower allowances for vision correction services and materials.
- **VSP Vision Enhanced:** A higher-cost vision plan with richer benefits, including lower copays and higher allowances for vision correction services and materials.

Your vision coverage includes annual eye exams, eyeglass frames and lenses, and contact lenses. While you have the flexibility to choose between in-network or out-of-network providers, opting for out-of-network providers typically results in higher costs. To find an in-network provider near you, call VSP at **800-877-7195**, visit [vsp.com](http://vsp.com), or download their free app in the [App Store](#) or [Google Play](#).

Vision care goes beyond clear sight—it helps identify health issues such as high blood pressure, diabetes, cholesterol, and more.

Click below to discover more about the Otsuka vision plan.



## VSP Vision Plan

	VSP Vision Core		VSP Vision Enhanced	
<b>Frequencies</b>				
<b>Exam</b>	Once per calendar year		Once per calendar year	
<b>Lenses/Contacts</b>	Once per calendar year		Once per calendar year	
<b>Frames</b>	Once every two calendar years		Once per calendar year	
<b>Service</b>	<b>In-Network (What You Pay)</b>	<b>Out-of-Network (What You Pay)</b>	<b>In-Network (What You Pay)</b>	<b>Out-of-Network (What You Pay)</b>
<b>Exam</b>	\$10 copay	\$40 copay	\$10 copay	\$40 copay
<b>Contact Lens Exam</b>	\$40 copay	N/A	\$40 copay	N/A
<b>Essential Medical Eye Care</b>	\$20 copay	N/A	\$20 copay	N/A
<b>Retinal Screening</b>	\$39 copay	N/A	\$39 copay	N/A
<b>Frames</b>				
<b>Retail Frame Allowance</b>	100% after plan pays up to \$180	100% after plan pays up to \$80	100% after plan pays up to \$180	100% after plan pays up to \$80
<b>Featured Frame Brand Allowance</b>	100% after plan pays up to \$200	100% after plan pays up to \$80	100% after plan pays up to \$200	100% after plan pays up to \$80
<b>Costco Equivalent Frame</b>	100% after plan pays up to \$100	100% after plan pays up to \$80	100% after plan pays up to \$100	100% after plan pays up to \$80
<b>Lenses</b>				
<b>Single</b>	\$20 copay	100% after plan pays up to \$40	\$20 copay	100% after plan pays up to \$40
<b>Bifocal</b>	\$20 copay	100% after plan pays up to \$60	\$20 copay	100% after plan pays up to \$60
<b>Trifocal</b>	\$20 copay	100% after plan pays up to \$80	\$20 copay	100% after plan pays up to \$80
<b>Lenticular</b>	\$20 copay	N/A	\$20 copay	N/A
<b>Contact Lenses</b>				
<b>Elective</b>	100% after plan pays up to \$150	100% after plan pays up to \$110	100% after plan pays up to \$150	100% after plan pays up to \$110
<b>Additional Benefits</b>				
<b>Additional Frames &amp; Allowances</b>	N/A		Your choice of <b>one of the following once per calendar year</b> : <ul style="list-style-type: none"> <li>• Additional \$100 allowance for frames or contacts; OR</li> <li>• Progressive lenses covered in full; OR</li> <li>• Anti-Reflective coating covered in full; OR</li> <li>• Photochromic lenses covered in full</li> </ul> <b>Note:</b> The additional allowance can be used differently by each person covered (e.g., one person can use it toward frames, one can use it toward lenses, etc.)	



## Living Well at Otsuka

Powered by **Wellable**, the Living Well Program gives you access to a variety of resources supporting your overall well-being. Whether you want to improve your fitness, manage stress, or get a handle on your finances, Wellable will support you in making healthy choices and meeting short- and long-term well-being goals.

Available at no cost to you, Wellable resources include:

- **Videos.** Get help working out, staying fit, and being mindful.
- **Nutrition guide.** Find healthy tips and recipes.
- **Team challenges.** Participate in or create personal well-being challenges.
- **Interactive dashboard.** View one hub for all your health and well-being resources.
- **Financial education.** Learn from on-demand seminars and counseling.

Visit the Living Well at Otsuka page on the Benefits Portal and register for Wellable today. Once registered, you will receive an onboarding email with your username and temporary password.

## Global Travel Insurance

When you travel outside of the United States on Jnana business, you are covered by global travel insurance through Crisis24. This company-provided benefit offers accident and sickness medical expenses and medical evacuation coverage for when you travel on short-term work assignments outside the country in which you live.

Claims are paid on a primary basis and include hospital admissions, prescription drugs, and medical evacuation.

In case of an emergency, please contact Crisis24 Global Hotline at **443-569-0646**. You can also download their app in the [App Store](#) or [Google Play](#).



## It (Literally) Pays to Get Fit

Sign up for the [Fitness Reimbursement Program](#) to receive up to \$450 in annual reimbursement for exercise equipment or up to \$112.50 in reimbursement per quarter for all other eligible services, such as:

- Gym memberships
- Weight management programs
- Personal training
- Pickleball membership and racquets
- Golf clubs and golf league fees

**Note:** Beginning in April 2025, you will no longer have access to fitness and weight loss reimbursements through BCBS.



## Health Advocate

Jnana understands that it's often challenging to navigate the world of health care. With access to **Health Advocate**, a 24/7 health care concierge service, you can get help finding solutions for your health care needs. Health Advocate can help you:

- Find in-network doctors and hospitals.
- Untangle insurance claim issues.
- Research and locate all current treatments for a medical condition.
- Schedule appointments with hard-to-reach specialists.
- Get assistance with elder care.
- Obtain unbiased health information to help you make an informed decision.
- Get assistance with a complex medical condition.
- Navigate the complexity of Medicare.
- Get help understanding and comparing Otsuka's benefits plan options.

Health Advocate is available to you, your spouse or your domestic partner, your dependent children or domestic partner's children, your parents, and your parents-in-law.



### Download the Health Advocate App Today

The Health Advocate service is available free of charge, from anywhere, through the mobile app.

Download the app on the [App Store](#) or [Google Play](#) and get the answers and peace of mind that you need.

You can also call **866-695-8622** to speak with Health Advocate or visit [HealthAdvocate.com/members](https://HealthAdvocate.com/members).



# For Your Financial Security & Support

*Your long-term well-being goes beyond industry-leading benefits supporting your physical and emotional health. We aim to support you in achieving financial security goals as well.*

## 401(k) Savings Plan

The Otsuka 401(k) savings plan, administered by Fidelity, offers you the opportunity to accumulate savings for your future. The plan provides a generous company match and access to Fidelity's financial tools, resources, and personalized assistance to help you make informed savings and investment decisions for your future.

### Fidelity Financial Resources

Fidelity offers an array of services to support your financial goals, including online tools, on-demand workshops, and advice from financial experts.

Feature	How It Works
<b>Enrollment</b>	If you're participating in the Jnana 401(k) savings plan, you will be enrolled automatically in the Otsuka 401(k) savings plan at your current contribution rate. Otherwise, you will need to make an election to begin saving.
<b>Your contributions</b>	Contribute up to 60% of your eligible compensation (excludes bonus and overtime) per pay period, on a pretax, Roth, and/or after-tax basis. <b>2025 contribution limits:*</b> \$23,500—Pretax and/or Roth contribution limit \$7,500—Catch-up contribution limit if you are age 50 or older by December 31 <sup>st</sup> , 2025 \$11,250—Catch-up contribution limit if you are age 60 to 63 by December 31 <sup>st</sup> , 2025
<b>Changing your contribution percentage</b>	You can increase (up to applicable limits) or decrease your savings percentage at any time. <b>Please note:</b> Your new savings percentage will be effective on the first of the month following the date your election was submitted in Fidelity's system.
<b>Otsuka match: vesting schedule</b>	Employer matching contributions vest in 25% increments per year, beginning after one year of service and with full vesting occurring after four years.

\*IRS limits are subject to change annually.

It's never too late to begin saving for retirement, and Otsuka provides the resources to help you get started.

Click below to view a video about your Otsuka 401(k) savings plan.

**Otsuka's Matching Contributions**

Otsuka invests in your long-term financial well-being by matching your contributions dollar for dollar, up to 10% of your eligible base salary, per pay period.

# Company-Paid and Optional Life, AD&D, and Travel Insurance Coverages

## Life and Accidental Death and Dismemberment (AD&D) Coverage

Otsuka pays for your basic life and accidental death and dismemberment (AD&D) coverage through Lincoln Financial, and you are automatically enrolled. During your benefits enrollment window, you may also purchase additional coverage as follows for yourself and your family up to the guaranteed issue without providing a statement of health:

- **Basic life insurance:** 2 times your annual base salary, up to \$1.5 million.
- **Optional life insurance:** Available for you and your spouse, domestic partner, and dependent children. Optional life insurance costs are deducted from your paycheck on an after-tax basis. You may elect up to 6 times your annual base salary, up to \$1.5 million. A guaranteed issue benefit is available of \$250,000 for employee and \$50,000 for a spouse/domestic partner.
- **Basic AD&D insurance:** Up to 5 times your annual base salary, up to \$1.5 million.



Life and AD&D coverage can help provide financial peace of mind for your loved ones during an already difficult time.

Click below to view a video about your coverage options.



## Allstate Optional Whole Life Insurance Policy with Long-Term Care Provision

Otsuka offers a 100% employee-paid permanent life coverage option that features a long-term care provision through Allstate. It provides a coverage amount of \$150,000 for employee and \$30,000 for a spouse/domestic partner.

Coverage also includes a long-term care provision. You may receive up to 4% of your elected death benefit for up to 25 months, if needed, for personal care support over time to help those caring for sick or aging loved ones. The coverage you elect cannot be increased in the future; however, you may be able to extend long-term care coverage for an additional 25 months.

## Business Travel Incident Insurance

Otsuka's Business Travel Accident insurance provides support for you and your family in the event of an accident, illness, or other unexpected event during travel for work. The insurance provides up to 5 times your annual base pay with a maximum of \$1 million. Emergency medical evacuation is also included.



### Did You Know?

Whole Life Insurance with Long-Term Care is an investment in your long-term well-being. Rates will not increase as long as you continue the policy, which you can keep even if you leave Jnana.

For questions, call **800-659-3151** or visit [allstatevoluntary.com/Otsuka](https://allstatevoluntary.com/Otsuka).

# Voluntary Benefits

Illnesses and injuries can impact your long-term financial well-being well after recovery. Otsuka offers Accidental Injury, Critical Illness, and Hospital Care insurance from Lincoln Financial to help you focus on being well—not the finances.

- **Accidental Injury insurance** pays you a fixed benefit amount to help offset unexpected out-of-pocket expenses resulting from covered accidental injuries on or off the job.
- **Critical Illness insurance** provides a lump sum payment directly to you in the event of a covered condition such as a heart attack, stroke, cancer, major organ transplant, or renal (kidney) failure.
- **Hospital Care insurance** provides additional coverage to cover costs such as hospital admissions or ICU expenses for accidents and sickness resulting in confinement in a hospital—including maternity.

**All three plans provide a \$100 annual incentive for completing one approved wellness activity such as a health screening test.**

Coverage is available for you, your spouse/domestic partner, and your child(ren). You are not required to participate in Otsuka's medical plan to take advantage of these benefits.

Learn more about Voluntary Benefits on the PBS site.



## Do Not Forget to File Your Claims

It's important to submit your claims as soon as possible. Here's how:

**Phone:** Call **800-423-2765**

**Online:** Visit [LincolnFinancial.com](https://www.lincolffinancial.com)

Voluntary Accidental Injury, Critical Illness, and Hospital Care insurance options pay you directly, regardless of your medical plan coverage.

Click below to view a video about how voluntary insurance works.

Voluntary Benefits  

**Voluntary Benefits**  
(Administered by Lincoln Financial)

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance

**Lump sum cash benefits**

**Coverage for:**

- Employee
- Employee + Spouse/  
domestic partner
- Employee + Child(ren)
- Employee + Family



# Disability Benefits

All or a portion of your income is protected if the unexpected happens with the short-term and long-term disability insurance plans. The plans are company-paid and administered by Lincoln Financial. You are enrolled for coverage in both plans automatically at no cost to you.

## Short-Term Disability Insurance

Short-term disability insurance benefits replace some or all of your base salary for up to six months if you become ill or disabled and are unable to work. You are eligible for coverage immediately if you work at least 15 to 30 hours per week. Benefits start after you are out of work for at least six consecutive business days. Your benefit depends on how long you have been with Otsuka and how long you are out of work.

## Coverage Levels

Years of Service	Days at 100% Pay	Days at 80% Pay
<1	1-90	91-180
1+	1-180	N/A

## Long-Term Disability Insurance

Long-term disability insurance benefits replace a portion of your base salary if you become ill or disabled and cannot work for more than six months. You will receive 60% of your base salary, up to \$15,000 per month, until you return to work or you reach age 65 (whichever happens first). You are eligible for long-term disability benefits after 180 consecutive days of total disability.



## Filing a Claim

For all leave and disability claims, call Lincoln Financial at **888-408-7300**. Or file a claim online at [LincolnFinancial.com](https://www.lincolffinancial.com) (company code: **OTSUKAAMERICA**).



# Flexible Spending Accounts (FSAs)

## Health Care and Dependent Care Flexible Spending Accounts

The Health Care and Dependent Care Flexible Spending Accounts, administered by Anthem, are another great way to save tax dollars on eligible expenses. With an FSA, unused dollars do not roll over from year to year and you will need to enroll in these accounts every year—FSA elections do not carry over to the next plan year.

**Please note:** If you enroll in the Consumer Select or Consumer Value Plan with a Health Savings Account (HSA), you **cannot participate** in the Health Care FSA.

You can incur expenses through March 15<sup>th</sup> for the previous year. For example, 2025 expenses can be incurred through March 15<sup>th</sup>, 2026.

You must file for reimbursement with Anthem by March 31<sup>st</sup>, 2026. If you participate in the Health Care Flexible Spending Account and you terminate employment, your coverage will end on your termination date. You will have 90 days after your termination date to file claims for eligible services received while employed. If you participate in the Dependent Care Flexible Spending Account, you will have until March 15<sup>th</sup>, 2026, to incur additional eligible dependent care expenses; claims must be filed by March 31<sup>st</sup>, 2026.

**Note: A Limited Purpose FSA is no longer offered in 2025.**

## Using Your Prior Plan Year FSA

If you have an FSA for the prior plan year ending March 31<sup>st</sup>, 2025, you have until March 31<sup>st</sup> to incur expenses and until June 30<sup>th</sup> to file claims against the FSA that will apply to the previous plan year. When submitting claims in the system during that time, you can choose whether the claim should apply to the current or previous plan year balance.



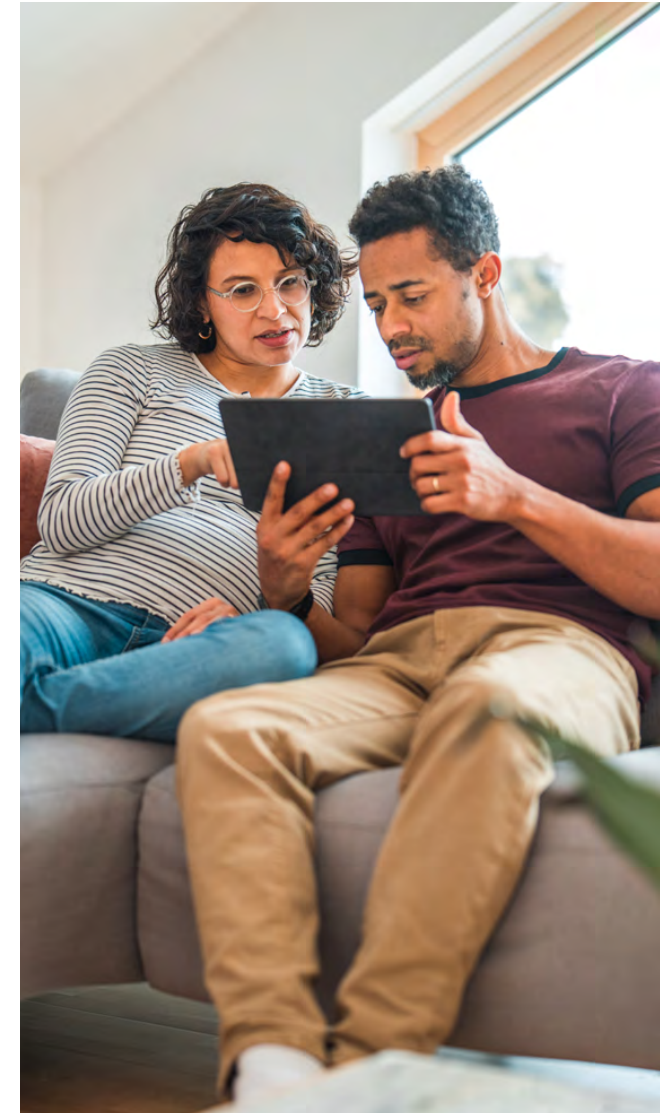
## Your 2025 FSA Contributions

For the 2025 plan year, FSA deductions will occur over 18 pay periods, so calculate your total contributions accordingly. If you enroll in the Health Care FSA, you will receive a new debit card from Anthem. If you enroll in an HSA, FSA, and/or commuter benefits, you can use your one debit card for all plans.





FSA FAQs	Health Care FSA	Dependent Care FSA
<b>When will my account be funded?</b>	Your full Health Care FSA election amount is available on the effective date of your election. You can receive reimbursement for the full amount of an eligible expense, up to the total amount you elected to contribute for the year.	Your Dependent Care FSA will be funded as money is deposited from each of your paychecks to your account. You will only receive reimbursement for the amount deposited into your account as of the date of reimbursement.
<b>What expenses can be reimbursed?</b>	Deductibles, copays, coinsurance, and other eligible, unreimbursed expenses related to medical, prescription drugs, dental, vision, and hearing care; over-the-counter medications without a prescription, such as Tylenol and other pain relievers, heartburn medications, and allergy relief medications; feminine care products, such as tampons, pads, liners, cups, and sponges.	The cost of child care for children age 12 and under, after-school care, and adult day care for dependents living with you, that allows you and your spouse to work, or you to work and your spouse to attend school full-time.
<b>What's the maximum amount I can contribute?</b>	\$3,300 per employee in 2025	\$5,000 per household in 2025*
<b>Is there a grace period?</b>	If you enroll in the Health Care FSA or Dependent Care FSA, you will have a grace period through March 15 <sup>th</sup> , 2026, to incur new expenses using unspent 2025 FSA money.	
<b>What happens to my account if I leave Jnana?</b>	Any money left in your Health Care FSA when you leave Jnana will be forfeited—you cannot take the money with you. Make sure to use all the money in your account before your last day at Jnana. If you participate in the Dependent Care FSA, you will have until March 15 <sup>th</sup> , 2026, to incur additional eligible dependent care expenses; claims must be filed by March 31 <sup>st</sup> , 2026.	



\*The maximum annual election for highly compensated employees will be limited to \$3,500.

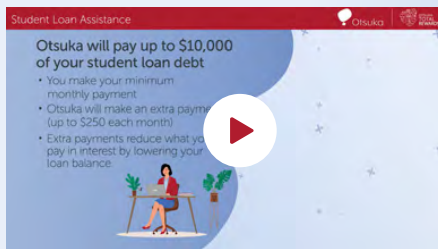
# Additional Benefits & Services

## Student Loan Assistance Program\*

To further support the financial well-being of employees, Otsuka offers \$250 per month (up to \$10,000 during your career with Jnana) for student debt. This benefit is specific to employee student debt only and Parent PLUS loans are excluded. This program is offered through Fidelity to all eligible employees. Visit the Benefits Portal on the PBS site to learn more.

The Student Loan Assistance Program can help reduce the burden and stress of lingering debt so you can focus on your financial future.

Click below to view a video on how the program works.



## Commuter Benefits

Your commuter benefits are administered by Anthem. You may elect coverage for transit or parking (but not both) through Workday. Jnana will subsidize the benefit up to **\$415 per month**, subject to applicable tax rules.

**Moving forward**, you can utilize the convenience of a debit card provided by Anthem. If you decide not to use your debit card, you will need to use your personal credit card for parking or transit and then submit for reimbursement.

If you enroll in an HSA, an HCFSA, a DCFSA, and/or commuter benefits, you can use the **same debit card** provided for additional flexibility.

**Please note**, if you are transferring to Otsuka from Jnana:

- You are able to enroll in an unsubsidized commuter benefit.
- When traveling on business, you may receive reimbursement for eligible expenses based on Otsuka's Travel & Expense policy.

## Tuition Reimbursement\*

Jnana values your knowledge and expertise and supports full-time employees with at least one year of service by reimbursing tuition and related expenses for job-related degrees. **Please note:** You must stay on active payroll and perform your job satisfactorily through completion of each course to be eligible.

## Continuing Education Support

You receive up to a lifetime maximum of \$100,000, for approved tuition and related fees.

\*Please note that in any plan year you can choose to participate in either the Student Loan Assistance Program or the Tuition Reimbursement benefit; you may not participate in both.

# For Your Home & Family

*Otsuka values your effort, creativity, and contributions. We also know how much you value your family, so we offer family leave and support services to meet your needs.*

## Family Leave & Support Benefits

### Paid Family Leave

Being there for your family is a top priority. That's why Otsuka offers a variety of leave options to provide more support when you need to care for your loved ones.

**Parental leave:** If you are expecting a baby, or if you are planning to adopt or foster long-term when adoption is the intended outcome, you are eligible for **up to 10 weeks of 100% paid leave**. If you are the birth mother, you may qualify for short-term disability (STD) benefits immediately before and/or after delivery. Parental leave begins after your STD benefits end and coordinates with the applicable state's plan. Leave time can be used in weekly increments.

**Paid Family Support benefit:** You receive up to \$20,000 to help with costs pertaining to adopting a child—and costs associated with surrogacy or long-term foster care when adoption is the intended outcome. An eligible child is defined as an individual who has not attained age 18 or who is physically or mentally incapable of caring for him/herself. A stepchild is not an eligible child.

**Note:** The benefits described above are coordinated with the coverage provided by applicable state plans.

**Caregiver leave:** Caregiver leave includes time away to care for additional family members—specifically, step-parents, in-laws, and grandparents-in-law. In addition, employees are eligible for **up to two weeks of 100% paid leave**. This benefit can provide time to arrange for nursing care, visit the hospital, or care for a family member with a serious health condition. This time can be used in daily increments.



## Milk Stork Program

Supporting your family journey has never been easier with Milk Stork:

- **For breastfeeding moms on business trips**, Milk Stork provides everything you need to express-mail a one- or two-day supply of breast milk home to your baby back home.
- **New parents by birth or adoption** can enjoy a six-month rental of a SNOO bassinet at no cost, along with free benefits like unlimited access to SNOO consultants and the SNOO Happiest Baby App.

[Learn more here!](#)

### Did You Know?

All Anthem medical plans include coverage for egg freezing. This benefit covers all office visits, required medications, and the process of retrieval and freezing. Coverage is available for both medically necessary and elective procedures, up to a lifetime maximum of \$30,000.



## Caregiver Benefit

Caring for a loved one can be overwhelming—but you are not alone. In alignment with our Otsuka Patient Promise and belief that we are People Serving People, Otsuka offers the lanacare caregiver benefit, which provides resources and tools to empower and equip caregivers with important resources.

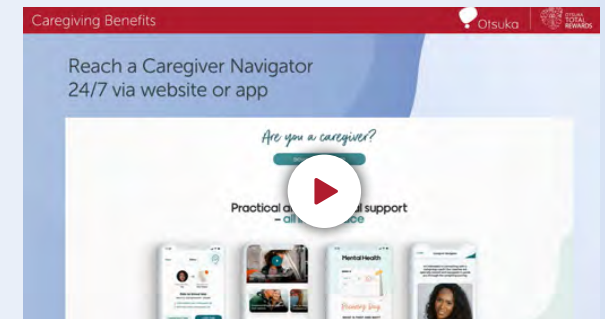
Provided at no cost, lanacare connects you with a dedicated specialty Caregiver Navigator to support the care of your loved ones across all ages, stages, and specific care conditions. Your Caregiver Navigator will also provide you with a personalized care plan that is tailored to your geographic location and your loved one's financial situation.

Caregiver Navigators are experts in federal health insurance (including Medicare) and trained in Otsuka's benefits, so they can customize a care plan with your health plan benefit offerings in mind. Regardless of your loved one's needs, lanacare will organize and mobilize your friends, family, community, and local resources to help support you through execution.

To get started, contact a Caregiver Navigator 24/7 through the [lanacare app](#).

Having access to caregiving support today can boost your financial and mental well-being down the road.

Click below to view a video and learn more about lanacare.



### Reach a Caregiver Navigator 24/7 for assistance with:

- Respite Care
- Special Needs
- Mental Health Concerns
- Crisis Support
- Accident or Illness Recovery
- Advocacy
- Mediation
- Financial Counseling
- Legal Aid
- Coping with Grief Resources
- Chronic Condition Care
- Child or Elder Care
- Backup Care



## Bright Horizons Family Solutions

At every stage of life, **Bright Horizons Family Solutions** is here to support you. Whether you need backup child care, pet care, or help navigating the college admissions process, Bright Horizons provides the resources you need to thrive. Register for your free account to access the Bright Horizons database of providers and services for your family care needs.

### Bright Horizons Backup Care Options

When your regular care provider is unavailable, you can arrange for backup care through the Bright Horizons network of thoroughly-vetted in-home or center-based providers. Otsuka subsidizes up to **15 days** of backup care per calendar year. Prefer using an out-of-network caregiver? You can receive up to **\$125 per day** for up to **15 days** by filing a claim online for reimbursement. Just ensure your care request is scheduled through the [Bright Horizons website](#) prior to submitting a claim.

#### Additional perks, discounts, and programs through Bright Horizons:

- **Pet care support** for dog-walking, pet drop-ins, overnight boarding, and pet sitting.
- **Marketplace discounts** on a variety of care and education programs.
- **Free access to Sittercity and parenting resources**, including free background checks.
- **Preferred enrollment** for ongoing child care in participating Bright Horizons child care centers nationally.
- **Tuition discounts** in partner child care centers across the country.

Having a family support system in place is vital to your ongoing mental and financial health.

Click to view a video and learn more about Bright Horizons Back Up Care.



## Comprehensive College Coaching

Bright Horizons Family Solutions offers access to expert guidance to help you navigate the college journey with confidence, including 1:1 counseling on admission strategy, college selection, essay writing and review, and financial planning.

Available resources include workshops that share strategies and debunk myths for every phase of a child's education, videos, cost calculators, and FAQs.

Otsuka provides up to five college counseling phone sessions and five essay reviews at no cost to you. After utilizing all subsidized benefits, you can opt to continue at your own expense.

# Pet Insurance

Pets hold a special place in our families, and their health is just as important. With **Wishbone Pet Health Insurance through Pet Benefit Solutions**, your furry friends can receive routine or emergency care without breaking the bank. This 100% employee-paid benefit covers 90% of costs for accidents and illnesses for dogs and cats, with an option for routine care coverage.

Key features include:

- Coverage for office visits, exam fees, and prescription medications
- Visit any licensed U.S. veterinarian; no network required
- 90% reimbursement on accidents and illnesses for cats and dogs
- No lifetime maximum
- Easy claims submission at [wishboneinsurance.com/otsuka-us](https://www.wishboneinsurance.com/otsuka-us)

**Note:** Pre-existing conditions will not be covered.

Monthly rates average around \$35, based on your pet's age, breed, and location. Adding a routine care plan is optional at an additional cost. By enrolling multiple pets, you will receive an additional 5% multi-pet discount.



# Identity Protection & Legal Services

Otsuka offers additional peace of mind to you and your family through the voluntary identity protection and legal insurance plans.

## Identity Protection

Identity theft is becoming more common and can have a detrimental impact on your long-term financial and mental well-being. To help safeguard yourself and the people most important to you, Otsuka offers superior protection through Norton LifeLock. This monitoring service looks for fraud when thieves first use your personal information and can reduce possible harm to you by identifying fraud sooner.

As part of this service, you'll receive:

- Identity and credit monitoring
- A credit report each year and a score each month
- Threshold monitoring
- Anti-virus protection
- Social media reputation monitoring
- Digital wallet storage and monitoring
- Full-service remediation
- Digital exposure report

## Legal Insurance

Legal issues can be stressful, and not all legal issues are the same depending on your situation. Legal insurance through MetLife can help you access affordable legal care when/if you have a planned or unplanned legal issue. Whether disputing with a contractor, facing a traffic ticket, or working with estate planning, MetLife is here to help. Additional services include tax preparation and online notary services (where available).

When you enroll, you can choose from a nationwide network of attorneys who will:

- Consult with you on legal issues in person, over the phone, or online
- Review or prepare personal documents
- Make follow-up calls or write letters on your behalf
- Represent you, if needed



### Norton LifeLock Identity Protection

Call **800-607-9174** to find more details.

Employee only  
**\$9.49**  
per month

Family  
**\$17.98**  
per month

### MetLife Legal Insurance

To learn more, go to [members.legalplans.com](https://members.legalplans.com) or call **800-821-6400** to find more details.



# Perks at Work

Jnana employees work hard—and as a way of saying thank you, the company provides the opportunity to save on every day and special purchases. Whether you are looking to purchase a new computer, a new TV, or a wide variety of other items and services, Perks at Work can help you save money—just for being a Jnana employee.

Through Perks at Work, you receive employee-only discounts and access to savings on your favorite consumer brands. Discounts are available from more than 30,000 merchants across 26 categories.

There is no cost to you—simply sign up and take advantage of the savings offered to Jnana employees.

## Features and Programs

Perks at Work will learn your preferences as you use it, finding perks that matter to you. You can earn WOWPoints rewards as you shop and redeem them at any Perks at Work participating merchant.

If you want to be the family favorite, you can also invite up to five family members to participate and save!

To register, visit [Perks at Work](#), and create an account using your Jnana email address. Download the app to your phone or tablet for easy access to all the available discounts.



## Check Out Additional Discounts

- **Ridgewine:** Receive 30% off all current release wines, including the current vintage of Monte Bello and more!
- **Discounted Well-Being Products.** Receive a discount through Otsuka on well-being products including Nature Made, Uqora, and Equelle vitamins and supplements.
- **Apple Products Discount Program.** Jnana employees can save on Apple products. Go to [Appogee's website](#) to register for an account and begin saving.
- **Ekkomi Tea:** Receive a discount to sip, savor, and stress less with matcha and meditation.

# For Renewing & Recharging

*Taking time away from work is not only important for you to do your best work, but it's for your mental, emotional, and physical well-being. Otsuka provides a generous Flexible Time Off policy and holiday schedule for employees to relax, recharge, or take care of personal business.*

## Flexible Time Off (FTO)

Whether you're spending time away or want to recharge at home, our FTO policy lets you schedule time away in a manner that meets your individual needs.

Instead of tracking against a set number of days allotted to you each year, full-time eligible employees are being empowered to take the flexible time off they seek. This enables you to prioritize your well-being while balancing the needs of the business.

Our FTO policy also supports our commitment to creating an inclusive workplace by providing a more personalized approach to time off. This ensures all Jnana employees have the flexibility to observe and celebrate moments that are significant in their lives.

Time you take off under the FTO policy is separate from holiday time off and other leave policies that Otsuka provides.



Jnana encourages you to take time off to renew and recharge to bring your best self to work today and in the future.

Click below to view a video about FTO.



# 2025 Holidays

Otsuka provides up to 18 paid holidays, including a five-day winter holiday and Summer Fridays (for non-field employees) for employees to renew, recharge, and enjoy time with family and friends.

Holiday	Date
<b>New Year's Day</b>	Wednesday, January 1 <sup>st</sup>
<b>Martin Luther King Jr. Day</b>	Monday, January 20 <sup>th</sup>
<b>Presidents' Day</b>	Monday, February 17 <sup>th</sup>
<b>Memorial Day</b>	Friday, May 23 <sup>rd</sup> and Monday, May 26 <sup>th</sup>
<b>Juneteenth</b>	Thursday, June 19 <sup>th</sup>
<b>Independence Day</b>	Thursday, July 3 <sup>rd</sup> and Friday, July 4 <sup>th</sup>
<b>Labor Day</b>	Monday, September 1 <sup>st</sup>
<b>Kindness Day*</b>	Friday, November 7 <sup>th</sup>
<b>Thanksgiving Holiday (2 Days)</b>	Thursday, November 27 <sup>th</sup> and Friday, November 28 <sup>th</sup>
<b>Winter Holiday</b>	Wednesday, December 24 <sup>th</sup> through Wednesday, December 31 <sup>st</sup>



\*Jnana will be closed on Friday, November 7<sup>th</sup> in recognition of Kindness at Otsuka—People Serving People Day.

# For Giving Back

*Our Social Impact team offers a variety of exciting programs that empower you to give back and amplify your impact. You can leverage these programs and our interactive [Otsuka Cares portal](#) to make a meaningful difference.*

## Otsuka Cares

### Volunteer Time Off (VTO)

Like PTO for volunteering! All Jnana employees have 16 hours of paid time off to volunteer annually. It can be taken in one-hour increments.

VTO can be used for any organization listed in the Otsuka Cares portal. Per Otsuka's Social Impact policy, religious, political, and extremist groups are excluded from the portal.

Use of VTO must be requested in advance and approved by your manager, who will decide based on reasonable notice and current business needs. The time should be taken during your regular workday, not weekends or holidays, for volunteering done on your own. VTO does not need to be used for team volunteer activities that are organized by your leader.

### Matching Gifts and Dollars for Doers

We make it easy to donate to your favorite nonprofit organizations. Through the **Matching Donations** program, Otsuka will match your donation dollar for dollar up to \$2,500 per year to any nonprofit listed in the Otsuka Cares portal.

Through the **Dollars for Doers** program, for every hour of volunteer service, Jnana employees receive \$10 to donate to the nonprofit of their choosing in the Otsuka Cares portal, up to \$500 per year. Go to the Social Impact page to learn more!



Otsuka Social Impact  
Allies and advocates making a meaningful impact



At Otsuka, we are people serving people. That principle sits at the center of our Otsuka Patient Promise and forms the foundation of our commitment to the long-term well-being of those we serve.

In recognition of our belief in the power of kindness, we celebrate kindness as People Serving People Day—a day away from normal Jnana work activities—and encourage Jnana employees to go into their communities to serve.

### Amplify Your Impact

Watch for Giving Amplifiers throughout the year when Otsuka will increase the matching donations from dollar for dollar to double match or even triple match. Keep an eye on the Vine for announcements!

# SOAR Employee Recognition & Anniversary Program

Jnana employees are talented, creative, and collaborative. Let your teammates know how you feel through SOAR, Jnana's program through which colleagues recognize and celebrate each other's accomplishments at work.

**Everyone at Jnana can provide kudos to show appreciation for a job well done.** It's as simple—yet as powerful and priceless—as saying thank you. Give kudos to your colleagues to show your gratitude for their contribution and the value they have brought to a particular project, program, or partnership.

**For going above and beyond,** you can be nominated to receive points or cash-based awards.

**SOAR celebrates your Jnana anniversary milestones.** Each milestone has a multi-faceted celebration experience, including rewards valued from \$200 to \$2,000 (depending on your length of service) and recognition from Jnana leadership, your manager, and colleagues.



## Otsuka SOAR

Visit [SOAR Employee Recognition and Anniversary Programs](#) to learn about SOAR, to recognize your colleagues for outstanding work, and to redeem your SOAR points.



# Contacts & Resources

*The following helpful resources include contact information for your Otsuka benefit plan service providers as well as links to a range of important benefit laws and notices.*

**Please note:** These links will not work until after April 1<sup>st</sup>, 2025.

## Otsuka Benefits Service Providers

Vendor	Service	Phone	Website or Email
<b>Allstate</b>	Whole Life Insurance	800-659-3151	<a href="http://allstatevoluntary.com/otsuka">allstatevoluntary.com/otsuka</a>
<b>Anthem</b>	Medical	833-807-1875	<a href="http://anthem.com/ca">anthem.com/ca</a>
	Prescription Drugs	833-263-2858	
	FSAs, HSA, and Commuter	833-807-1875	
	Behavioral Health Resource Center	866-621-0554	
<b>Otsuka AVA Contact Center</b>	Benefits Enrollment & Eligibility Questions	877-4-OTSUKA (877-468-7852)	<a href="http://otsukaus.service-now.com/ava">otsukaus.service-now.com/ava</a>
<b>Bright Horizons Family Solutions</b>	Family Care Services	877-BH-CARES (877-242-2737)	<a href="http://clients.brighthouse.com/Otsuka">clients.brighthouse.com/Otsuka</a>
<b>Crisis24</b>	Global Travel Insurance	Global Hotline: 443-569-0646	You can download the app in the <a href="#">App Store</a> or <a href="#">Google Play</a> .
<b>Delta Dental</b>	Dental	800-932-0783	<a href="http://deltadentalins.com">deltadentalins.com</a>
<b>Fidelity</b>	401(k) Plan	800-835-5097	<a href="http://401k.com">401k.com</a>
<b>Husk Wellness</b>	Fitness Reimbursement	800-591-9990	<a href="http://otsuka.globalfitrewards.com">otsuka.globalfitrewards.com</a>
<b>Health Advocate</b>	Health Care Advocacy	866-695-8622	<a href="http://HealthAdvocate.com/members">HealthAdvocate.com/members</a>

# Otsuka Benefits Service Providers (continued)

Vendor	Service	Phone	Website or Email
<b>Ianacare</b>	Caregiver Support	See website or email.	Website: <a href="http://app.ianacare.com/otsuka">app.ianacare.com/otsuka</a> For support: <a href="mailto:help@ianacare.com">help@ianacare.com</a>
<b>MetLife</b>	Legal Insurance	800-821-6400	<a href="http://members.legalplans.com">members.legalplans.com</a>
<b>Lincoln Financial</b>	Accidental Injury, Critical Illness, Hospital Care Insurance	New Claims: 800-423-2765 Claims Assistance: 800-210-0268	<a href="http://LincolnFinancial.com">LincolnFinancial.com</a>
	Disability & Leave Claims	888-408-7300	<a href="http://LincolnFinancial.com">LincolnFinancial.com</a>
	Life & AD&D Insurance	888-287-8494 (option 3)	Company code: OTSUKAAMERICA
<b>Lyra Health</b>	Employee Assistance Program (EAP) Mental Health Resources	877-467-1893	<a href="http://otsuka.lyrahealth.com">otsuka.lyrahealth.com</a>
<b>Milk Stork</b>	Breast Milk Mailing/SNOO	888-207-6909	<a href="http://milkstork.com/otsuka">milkstork.com/otsuka</a>
<b>Norton LifeLock</b>	Identity Protection	800-607-9174	<a href="http://nortonlifelock.com/us/en">nortonlifelock.com/us/en</a>
<b>Pet Benefit Solutions (Wishbone)</b>	Pet Insurance	800-887-5708	<a href="http://wishboneinsurance.com/otsuka-us">wishboneinsurance.com/otsuka-us</a>
<b>SOAR</b>	Employee Recognition & Anniversary Programs	844-732-5501	<a href="http://OtsukaSOARS.com">OtsukaSOARS.com</a>
<b>VSP</b>	Vision	800-877-7195	<a href="http://vsp.com">vsp.com</a>
<b>Wellable</b>	Well-Being Services	See website.	<a href="http://app.wellable.co/Otsuka">app.wellable.co/Otsuka</a>

# Benefits Laws & Notices

To view Benefits Laws & Notices, [click here](#).