



YAMAHA MOTOR CORPORATION, U.S.A.

SUMMARY OF BASIC BENEFITS

At Yamaha, it's not enough to be respected as a leader by our customers in the marketplace; we want to be considered a great place to work by our employees. That's why we offer a comprehensive benefits program as part of our competitive **Total Rewards** package.

MEDICAL COVERAGE	Employees can choose from Anthem Blue Cross PPO (2 PPO medical plan options) or Kaiser HMO plans (Kaiser option available in California and Georgia only). Coverage becomes effective the first of the month following 30 days of service. Employees who opt out of medical coverage receive \$1,500 annually paid bi-weekly throughout the year.
DENTAL	Dental coverage through MetLife includes preventive, basic, major including implant and orthodontia services. You have the option to use in-network or out-of-network providers, but you'll pay lower out-of-pocket costs when you use in-network providers.
VISION	Vision coverage through Vision Service Plan (VSP) provides benefits for eye exams, lenses, frames, and contact lenses. You have the option to use in-network or out-of-network providers, but you'll pay lower out-of-pocket costs when you use in-network providers.
FLEXIBLE SPENDING ACCOUNTS	Health Care Reimbursement Account – Employees can contribute up to \$2,500 each year on a before-tax basis to help pay for eligible medical, dental and vision expenses. Dependent Care Reimbursement Account – Helps pay for child or elder care. Employees can contribute up to \$5,000 each year on a before-tax basis if unmarried or married and filing a joint tax return (\$2,500 if married and filing separate tax returns).
EMPLOYEE ASSISTANCE PROGRAM (EAP)	Company-paid. Administered by ComPsych, this is a confidential, 24/7 counseling and referral service offering employees and their dependents assistance with personal, family and legal matters, as well as other issues or problems.
BEST DOCTORS	Company-Paid. Best Doctors, an independent resource founded by physicians, helps you decide what your best treatment option may be, whether your physician's recommended treatment plan is the best for you, and where to go for care.
HEALTH ADVOCATE	Company-Paid. Helps the employee and family with health care related issues such medical claims problems, complex healthcare issues, insurance-related problems and eldercare problems.
BASIC LIFE INSURANCE	Company-paid – For employee, two times annual base salary, up to a maximum of \$500,000. Spouse covered at \$5000; children \$5000 (if enrolled).
BASIC ACCIDENTAL DEATH & DISMEMBERMENT	Company-paid – Two times the employee's annual base salary, up to a maximum of \$500,000.
SHORT- & LONG-TERM DISABILITY	Short-term: Non-exempt, employee-paid (outside California only) – 60% of annual base salary up to \$1,000 per week for up to 26 weeks. Exempt, company-paid – 100% of annual base salary up to 13 weeks; 80% for the next 13 weeks less SDI or W/C benefits. Long-term: Company-paid – 60% of annual base salary up to \$12,000 per month after continuously disabled for 180 days.
VOLUNTARY BENEFITS	Employees have the option to purchase these additional voluntary benefits: <ul style="list-style-type: none"> ● Group Legal Coverage ● Group Auto Insurance ● Pet Insurance ● Group Homeowners Insurance (coverage varies by location) ● Term Life Insurance ● Whole Life Insurance ● Critical Illness Insurance ● Personal Accident Insurance ● Accidental Death & Dismemberment Insurance ● Disability Income – Short-term ● Accident & Sickness Hospitalization Plan
RETIREMENT	401(k) Plan - Yamaha matches 50% up to the first 6% of total pay [pre-tax & Roth 401(k)] the employee contributes. Company-paid Profit Sharing Contribution – Yamaha contributes 2, 3 or 4% of an eligible employee's annual base salary to a special account in the 401(k) Plan, depending on the employee's age and years of service completed. <i>* Eligibility for retirement benefits begins with the first pay period after three months of service.</i>
VACATION	10 paid vacation days annually at one to four years of service; 15 days at five to 14 years of service; 20 days at 15 to 24 years of service; and 25 days at 25-plus years of service.
HOLIDAYS	12 paid, company selected holidays each year.
EMPLOYEE PURCHASE PROGRAM	Significant employee discounts available on Yamaha Motorsports, Marine and WaterCraft products, as well as Music and Electronics products offered by our sister company, Yamaha Corporation of America. Eligibility begins 90 days after hire date.
BENEFITS CALL CENTER SERVICES	Call Center representatives are trained to assist with benefits questions including plan information, eligibility, enrollment, provider networks, and ID card requests.