

**Summary of Material Modification  
To  
Rakuten USA, Inc. Welfare Benefits Plan**

To: Employee participants in the Rakuten USA, Inc. Welfare Benefits Plan, and COBRA participants

From: Rakuten USA, Inc.

Date: January 1, 2025

The Rakuten USA, Inc. Welfare Benefits Plan sponsored by Rakuten USA Inc. has been revised. The change is summarized below:

**1. Aetna HDHP Deductible Changes**

The individual deductible within a family under the Aetna HDHP plan increased to \$3,300 (up from \$3,200) in accordance with Internal Revenue Service (IRS) regulations.

**2. Health Savings Account (HSA) Contribution Limits**

Annual HSA contribution limits increased to:

- \$4,300 for individual coverage (up from \$4,150 in 2024)
- \$8,550 for family coverage (up from \$8,300 in 2024)

Individuals who will be age 55 or older by the end of the 2025 calendar year may contribute an additional \$1,000 per year.

**3. Flexible Spending Account (FSA) Maximums**

The maximum annual contribution for both Healthcare and Limited Purpose FSAs increased to \$3,300 (up from \$3,200). The maximum carryover of unused funds at the end of 2025 has increased to \$660, per IRS regulations.

**4. Commuter Benefits**

The monthly maximum for parking and transit and commuter benefits has increased to \$325 (up from \$315), per IRS regulations.

**5. International Business Travel Medical Benefit**

The International Business Travel Medical Benefit previously provided through MetLife has been replaced by coverage with UnitedHealthcare Global, Policy Number 941099.

For assistance or to file a claim, contact:

UnitedHealthcare Global  
P.O. Box 740836  
Atlanta GA 30374-0836  
866-870-3475

Please contact the Benefits Administrator if you have questions regarding the information in this SMM.

Phone: 888-808-0765

E-mail: [hr-HRServices@mail.rakuten.com](mailto:hr-HRServices@mail.rakuten.com)

Address: 800 Concar Drive, Suite 300, San Mateo, CA 94402

**FILING INSTRUCTIONS**

Please keep this memorandum with your copy of the Plan's Summary Plan Description (SPD), as it explains important changes that may affect your benefits (please contact me if you need another copy of the SPD).

**ERISA INFORMATION**

Plan Sponsor: Rakuten USA, Inc.

Sponsor's EIN#: 94-3377047

Plan Name: Rakuten USA, Inc. Welfare Benefits Plan

Plan Number: 501

Plan Year: January 1 to December 31