



WESTGATE RESORTS

PART-TIME BENEFITS

JUNE 1, 2024 – MAY 31, 2025



401(K) RETIREMENT SAVINGS PLAN



Provider: Transamerica Retirement Solutions | cfi.trsrretire.com

Team Member Contribution: A percentage of pretax pay up to IRS limits

Westgate's Employer Match: 50% up to 4%

- Retirement plans allow you to set aside a percentage of your gross income. Westgate offers two different plans for you to save money: traditional 401(k) (pretax deferral) and a 401(k) Roth (after tax deferral).
- All Team Members age 21 and above are eligible to participate in 401(k) after 90 days of employment.
- Eligible Team Members will be automatically enrolled in the plan with a 3% deferral beginning the 1st of the month after 90 days of continuous employment.
- The contribution level of enrolled Team Members will increase by 1% each year (unless you choose a different level) until it reaches 6% of your eligible compensation.
- To change or opt out of the initial deferral, you will need to log into <http://cfi.trsrretire.com> before meeting eligibility requirements. After your initial enrollment, you may change your deferral percentages online through Transamerica. Your change will be effective the 1st of the month following your request.
- Matching contributions after January 1, 2019 are 100% vested after two years of service.
- There are many investment options ranging from very conservative to very aggressive. You choose where to invest your money. If you do not select investment funds, your money will be invested in the Vanguard Target Retirement Account based on the year you attain age 65.
- You may designate your deferrals to be traditional pretax contribution or as an after-tax Roth contribution or make a combination of pretax and after-tax contributions.
- You may move or change your assets and investment elections at any time.
- The plan has provisions for loans, hardship withdrawals and incoming rollovers.
- If you have an existing retirement plan account with a prior employer, you may roll over that account into this plan at any time. To initiate a rollover of the retirement account with a prior employer, complete the Incoming Rollover form on the website.
- It is very important that you designate at least one beneficiary for your retirement account, so that your assets can be distributed according to your wishes upon your death.
- Managed Advice offers advice customized to your unique situation. Receive help creating a personalized investment strategy through a combination of robo-advice powered by Morningstar and a TransAmerica Investment Advisor Representative.

Year	Annual Deferral Limit	Catch-Up Limit (Age 50+)	Maximum Compensation* Limit
2023	\$22,500	\$7,500	\$330,000
2024	\$23,000	\$7,500	\$345,000

*For purposes of the Plan, Compensation means W-2 wages
The Plan is administered in accordance with all government laws and regulations. See Transamerica's 401(k) Plan Booklet for additional details.

EAP



As a vital part of Westgate Resorts commitment to helping you maintain a healthy and fulfilling life, we offer an exciting benefit called the Employee Assistance Program (EAP).

A dedicated personal advocate will work with you to resolve any issues you may be facing, connect you with the right mental health professional, direct you to a variety of helpful resources in your community and more. Best of all, it's free.

The Facts on EAP

- The EAP toll-free phone number is 888.371.1125
- Employer ID is "cfwestgate"
- Available 24/7/365 for you and your household family members
- Completely confidential

EAP Services Include:

- Counseling: 1-6 face-to-face free sessions with a counselor in your area
- Consultation and support by phone: Consultations may be related to questions about behavioral health related topics, assistance with problem identification, problem-solving skills, approaches and/or resources to address behavioral concerns
- Legal assistance: Free, 30-minute consultation with an attorney face-to-face or by phone
- Financial: Free 30-minute telephonic consultation by phone with a qualified specialist on issues such as debt counseling or planning for retirement
- Child care: Resources and referrals for child care providers, before and after school programs, camps, adoption organizations and information on parenting questions and prenatal care
- Elder care: Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance care giving
- Pet care: Resources and referrals for pet sitting, obedience training, veterinarians and pet stores
- Identity theft: 60-minute free consultation with a fraud resolution specialist

Visit the EAP online

You and your household members can also get EAP assistance and information via the Cigna EAP website: mycigna.com

Click on the "login to access your benefits" link and enter your Employer ID in lowercase letters with no spaces. Connect with your EAP either by phone or online for free, fast and effective expert assistance.

888.371.1125 | mycigna.com | Employer ID: cfwestgate

ADDITIONAL MENTAL HEALTH PROGRAMS - AT NO COST TO YOU!



The Resilient Mind & Body Program

- This self-paced program teaches you to reduce, manage, and prevent stress and is available to you and your family.



Talkspace (Virtual Mental Health Therapy)

- This enhancement to the Employee Assistance Program (EAP) puts you in control of how you wish to communicate for counseling sessions. You can choose from call, text, or video call. It's convenient, easy to use, and completely confidential.



SAVING MONEY ON PRESCRIPTION DRUG COSTS



ManifestRx

Check ManifestRx before filling any prescription. Find the lowest price at over 62,000 pharmacies while receiving up to 80% savings on medications. Free home delivery available. Visit <https://westgate.manifestrx.com> to get your free savings card via text or print.



WESTGATE CARES

The Westgate Foundation offers an array of programs and activities to benefit our Team Members. Some of our favorites include:

- David's Dollars Team Member Crisis Fund
- Community Resource Partner Referrals
- Back2School Supplies and Westgate Merry Mart Toys for Team Members' children Volunteerism through Westgate CareForce

In 2023...

- We pledged \$1 Million in grants to 40+ non-profits nationwide
- We volunteered over 2,700 hours through CareForce
- We distributed over 3,400 school supplies and backpacks to the children of Westgate Team Members
- We distributed over 4,140 holiday toys and gifts to the children of Westgate Team Members
- We hosted over 1,000 military, veteran, and gold-star families at the annual Westgate Military Weekend celebration
- We cooked, packaged, and donated over 300 Thanksgiving meal boxes to families in need in our resort communities nationwide

In 2023, the Foundation provided over \$473,778 in Team Member Crisis Funds to

119 Team Members
with Emergency Needs

10 Team Members
with Natural Disaster Aid

69 Team Members
Out of Work with Emergencies

16 Team Members
Experiencing Domestic Violence

80 Team Members
Experiencing Loss of a Loved One

44 Team Members
with Unforeseen Circumstances

All of this is made possible by YOU, our Team Members

Do you need assistance? Are you interested in Volunteering? Or would you like to donate to the Westgate Foundation? We are here for YOU. Reach out to TMS or contact us today!



PERKS

Educational Assistance

Get your education paid for by Westgate! Full and part-time, non-union Team Members are eligible after one year of service. One year of service = 50%, two years = 100%. This program provides part-time Team Members up to \$3,000 of educational assistance per calendar year. Westgate will pay 50% of the eligible education costs upfront directly to the institution. Westgate will cover 100% of eligible expenses for a grade of A-B, 50% for a C, and 0% for D-F. Certifications are eligible for 100% reimbursement.

Daily Pay

With Daily Pay, our Team Members have access to a portion of their earned pay before pay day. Use Daily Pay to avoid late fees, avoid overdraft charges and handle emergency expenses. Go to dailypay.tm/signup to get started.

AFLAC Insurance

Dental, Vision, Short-Term Disability, Accident, Cancer, Hospital, and Critical Illness insurance coverage is available through AFLAC by calling 407-294-8988.

Pet Insurance

Purchase pet insurance through ASCPA and save with your Team Member discount. Choose the level of coverage that is right for you and your pet through customizable options. Visit www.aspcapetinsurance.com/wgpets and use priority code: EB22WESTGATE.

Low Cost Gym Membership (Active & Fit)

Access top fitness centers for a low monthly fee of \$28 plus a \$25 enrollment fee through Active & Fit. Examples of gyms included in this program are Gold's Gym, Planet Fitness, Anytime Fitness and many more. Visit activeandfitdirect.com for more information.

Charitable Race Reimbursement

Get fit AND contribute to a great cause by participating in charitable races. Westgate will reimburse entry fees up to \$100 per calendar year.

Additional Perks

Discounts on attraction tickets, entertainment, electronics, and more!