



WESTGATE RESORTS

BENEFITS

JUNE 1, 2024 – MAY 31, 2025





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BENEFITS

How Does Westgate Value Me?

Westgate Resorts invests in its Team Members in many different ways. By providing a variety of benefits, discounts, development opportunities and support, we are partners in making your career with Westgate Resorts a positive and rewarding experience.

We value you by...

Providing Benefit Programs

- Westgate Wellness
- Medical Insurance
- Dental and Vision Insurance
- 401(k) with matching contributions
- EAP – Employee Assistance Program
- Accident, Critical Illness, and Hospital Insurance
- Life and Disability Insurance
- Flexible Spending Accounts
- Daily Pay
- Pet Insurance
- World of Westgate Team Member Loyalty Program
- Pregnancy and Parental Leave
- Legal Plan
- Educational Assistance Program

Take advantage of the many opportunities offered by Westgate Resorts!

Our Team Members Are...

VALUED ♦ RECOGNIZED ♦ HEARD ♦ RESPECTED ♦ EMPOWERED

...and Key to Our Organization's Success!

Welcome to your Benefits Open Enrollment!

Open Enrollment for any new enrollment or modifications to your existing healthcare plan and/or other insurance products is Friday, May 3, 2024 through Thursday, May 16, 2024 for the 2024-2025 plan year. You must complete your enrollment online on or before midnight EDT, May 16, 2024 at <https://benefits.plansource.com>. Changes become effective on June 1, 2024.

At Westgate, we prioritize the well-being of you and your loved ones and work diligently each year to acquire affordable coverage that is competitive within the industry. Over the past 3 years we have not increased our premiums in spite of the fact that healthcare costs nationwide have surged by 24%. This year we are again pleased to announce that the Wellness premiums for our Minimum and HealthSCOPE plans will remain unchanged with no increase. We will see a slight increase on our Wellness premiums for the Base and HPP plans of 4.6%. Additionally, for the few of you that use our PPO plan, with the out-of-network option, there will be a 10% Wellness premium increase. Please review the following details for essential information regarding your benefits. In summary, we are happy the majority of our Team Members will see little or no increase to the cost of their plan.

Highlights of Changes for 2024-2025

- New FREE program for Type II diabetes, pre-diabetes, and obesity! Our new Diabetes Management provider, Virta Health, also treats pre-diabetes and obesity – absolutely FREE for members on our medical insurance. Personalized support is available from health care clinicians, coaches, and digital health tools (scale, meter, test strips). Team Members and covered dependents may reverse type 2 diabetes, pre-diabetes, high blood sugar, and weight gain with less (or no) meds needed, no required gym visits, and no calorie counting. Enroll at virtahealth.com/join.
- The Accident, Hospital, and Critical Illness insurance products through Voya have been enhanced once again with increased payouts for the same low premiums on current coverages. Just a few of the examples include:
 - Hospital plan - increased coverage for initial confinement from \$400/day to \$600/day and from one admission per calendar year to two admissions per calendar year.
 - The wellness benefit payout on both the Hospital high plan and the Critical Illness plan has increased from \$50 to \$75. Be sure to submit a claim to receive this payout.
 - The Critical Illness Plan now allows Team Members to elect coverage amounts from \$30k to \$40k and spouses to elect up to 50% of the Team Member's amount.
- New ID cards will be issued to all Team Members enrolled in the UMR Minimum Plan medical plan. You will need to present your new ID card to your provider. The ID card will include just one phone number - Quantum Health (833-762-0889), that you will call for all health and pharmacy related questions. There are no changes to the provider network with UMR or HealthSCOPE. UMR will continue processing your claims and you will still contact UMR for Wellness related questions. When you are unsure, Quantum Health will direct you.
- Flexible Spending Accounts (FSAs) – The IRS has increased the plan limit for Medical FSA to \$3,200 and the Dependent Care FSA limit will remain at \$5,000 (\$2,500 if married, filing separately). Participants must elect a new contribution amount each year. You are given an additional 2 ½ months to incur new expenses using prior plan year funds. At the end of the grace period (August 15, 2025) all unspent funds must be forfeited according to the IRS. New enrollees will receive a TASC debit card mailed to their home address. All current enrollees should receive their new card this month. These debit cards are good for 4 years, so hold onto your TASC card once you use all of your FSA funds because you will need the card again for the next plan year.
- Health Savings Account (only available with the Minimum Plan) - The IRS has increased the contribution limit to single- \$4,150; family - \$8,300.

Key Actions Needed

- Log into PlanSource at benefits.plansource.com (also available from any tablet or mobile device) and complete the following:
 - Make your benefit election changes for the 2024-2025 plan year between May 3rd and midnight EDT on May 16th.
 - Complete Wellness Plan Requirements noted in the Westgate Wellness Plan Overview included in this packet.
 - Medical and Dependent Care Flexible Spending Account (FSA) and Health Savings Account (HSA) MUST be elected annually. These benefits do not rollover.
 - Please review and make any necessary changes to your beneficiaries for your life insurance on Plan Source. Remember to update beneficiaries in your 401(k) plan by visiting cfi.trsretire.com and selecting Beneficiary Designation on the menu.
 - Please ensure that your contact information is accurate and up to date in ADP.

Your PlanSource username is “wg” followed by your 5-digit employee number (i.e.: wg12345) and your password has been reset to your birthdate (YYYYMMDD).

Dependent Information

SPOUSAL SURCHARGE

If a covered spouse can purchase insurance from their employer, a surcharge of \$23.07 bi-weekly (or \$11.54 weekly) will be added to the Team Member’s medical insurance premium. If you are covering a spouse on your medical insurance, you must log into PlanSource and answer questions about your spouse’s alternative medical insurance coverage. This must be done each year and if a change to your spouse’s employment occurs during the year.

ADDING DEPENDENTS

If you add a spouse or dependent to your insurance, you must provide a copy of a marriage license, birth certificate, or adoption certificate into the My Documents section of PlanSource within 30 days of the insurance effective date. Coverage will not start until documentation is submitted and approved. Any missed charges back to the original start date will be deducted from the next paycheck. Premium changes will take place first of the month, after documentation is approved. (Childbirth is the exception, with date of birth being the effective date).

Medicare

For Team Members and/or their spouses who are 65 and older, Medicare is an appealing alternative to group insurance. Many doctors also accept Medicare. Please review the Medicare information in the Benefits Highlights and Summary Plan Description in the Documents tab within PlanSource.

Transitions

Westgate has partnered with Transitions to help you evaluate your Medicare options for you or a family member. You may attend a monthly webinar, or you may contact an advisor for a free individual consultation by calling toll-free: 800-936-1405 or visiting www.planassist.net/westgate. Transitions also assists with Social Security planning, life stage planning, care giver support, and more. Take advantage of this free service to help you get answers and find solutions for aging parents or other family members.

Additional Information

For specific details on all Benefits and Wellness programs available to you, please refer to the Benefits Highlights and Summary Plan Description, which is available within the PlanSource Documents tab.

Required Notices: Please refer to the Documents tab within PlanSource under Required Notices so you are informed on all that is available to you and your dependents.

A pre-recorded benefits enrollment presentation is also available. Login to PlanSource benefits.plansource.com and listen to the 2024-2025 Open Enrollment Presentation at any time and place that is convenient for you.

Please contact local Team Member Services or the Benefits Department at benefits@wgresorts.com with any questions.

Overview of Benefit Plans

Medical Plans (Minimum, Base, HPP, PPO, and HealthSCOPE Plans)

Full-time Team Members may choose from multiple health plans to select the plan that provides the right amount of coverage at the right cost to meet their health care needs.

Long-Term Disability

Full-time Team Members who enroll in medical coverage will be automatically enrolled in the Long-Term Disability plan which provides a benefit that is equivalent to 60% of before-tax monthly earnings, not to exceed the plan's maximum monthly benefit amount of \$10,000.

Short-Term Disability

Full-time Team Members may purchase a benefit that is equivalent to 60% of before-tax earnings, not to exceed the plan's weekly benefit amount of \$2,000.

Basic Life and Accidental Death

Full-time salaried exempt Team Members are automatically enrolled in coverage equivalent to one year's salary up to \$50,000. Hourly and salaried non-exempt Team Members are eligible for a flat \$20,000 of coverage.

Dental

Full-time Team Members may choose from two dental plan options to select the dental plan that best fits the needs of you and your family. Delta Dental PPO and DHMO (available only in Florida, Missouri, Nevada, New York, Texas, Utah, and Virginia) both offer comprehensive dental coverage, quality care and excellent customer service.

Vision

Full-time Team Members who enroll in coverage will receive access to great eye doctors and quality eyewear at affordable prices.

401(k) Retirement Savings Plan

Newly eligible Team Members will be automatically enrolled with a 3% contribution the 1st of the month following the 90-day waiting period. Westgate matches 50% of contributions up to 4%. Matching contributions are 100% vested after two years of service.

Voluntary Life and Accidental Death

Full-time Team Members may purchase additional life insurance in \$10,000 increments. No EOI is required for enrollees at the time of initial eligibility unless selecting an amount above the guaranteed issue of \$100,000 for the Team Member, \$30,000 for the spouse, and \$10,000 per child. During Open Enrollment only those Team Members currently participating may increase their coverage up to \$30,000 not to exceed the guaranteed issue amount of \$100K without an EOI. This applies to Team Members only. This does not apply to spouses.

Accident

The plan pays a lump sum benefit when you or a covered family member has an injury resulting in a covered dislocation or fracture. A wellness benefit of \$150 is offered if you or your covered spouse has a qualifying health screening. This wellness benefit would more than cover the cost of the premium. The wellness benefit for child coverage is \$75 per child up to a maximum of \$300 for all children.

Critical Illness

The plan pays a lump sum benefit when you or a covered family member is diagnosed with a covered illness or condition after your coverage effective date. It covers cancer, a heart attack, stroke, kidney failure and several other covered illnesses. Full-time Team Members may purchase coverage in \$5,000 increments up to \$30,000. Spouses may be covered up to \$15,000 and children up to \$10,000. There is a wellness benefit which pays Team Members, spouses, and all children \$75 for a qualified health screening.

Hospital

Hospital Confinement Indemnity Insurance provides a daily fixed benefit for eligible hospital confinements. Full-time Team Members may choose from two plans with different coverage levels to best meet your needs. Coverage is Guaranteed Issue. Benefits are payable on a per day basis up to the maximum number of days listed in the benefits schedule. There is also a wellness benefit tied to the High Option which pays Team Members, spouses, and all children \$75 for one of the qualified health screenings.

Flexible Spending Accounts

Full-time Team Members may contribute up to \$3,200 to the health care spending account and up to \$5,000 in the dependent care spending account as pretax dollars to use toward qualifying expenses. Unused dollars are forfeited at the end of the two-and-a-half-month grace period following the end of the plan year.

Quantum Health

A dedicated team of claims experts, customer experience professionals, and nurses provide you personalized service to meet your medical and pharmacy needs. Visit www.MyWestgateBenefits.com or call 833-762-0889 for more information.

Weight Loss Program

Full-time Team Members who enroll in medical coverage are eligible for a free engaging weight loss program through Real Appeal.

Employee Assistance Program

The EAP offers 24/7 assistance to our full-time and part-time Team Members upon hire. This confidential program offers counseling (stress/anxiety, depression, marital/partner, family concerns, etc.) as well as work/life support, convenience services, financial services, legal services and more. Access Talkspace, a leading virtual mental health provider, where you can text, call, or video call – whatever you prefer. For more information call 888-371-1125 or visit mycigna.com. Employer ID: cfwestgate.

Walker Tracker

Track your steps and other activities such as sleep, water intake, weight, nutrition, and mood while engaging in our Westgate Wellness Challenges or in friendly competitions with your Team Members or spouse. Visit wgwellness.walkertracker.com.

Telemedicine

UMR's Teladoc service is a great way for Team Members on our Westgate medical plans to access U.S. licensed physicians 24 hours a day/ 7 days a week over the phone and internet. The copay is \$10 for Base, HPP, PPO, and HealthSCOPE plan members (Minimum Plan members pay \$45). This is an affordable alternative to a visit to the ER or Urgent Care and can substitute some visits to your Primary Care physician when their office is closed, when you have a minor health issue or when trying to stay safe from the spread of virus. Teladoc also offers a dermatology program. Visit member.teladoc.com.

Pet Insurance

All Team Members are eligible to purchase discounted pet insurance through ASPCA. Choose the level of coverage that is right for you and your pet through customizable options. Visit www.aspcapetinsurance.com/WGPets#/start

Transitions

Westgate has partnered with Transitions to help you or a family member evaluate Medicare options. Transitions also assists with Social Security planning, life stage planning, care giver support, and more. Call 800-936-1405 or visit www.planassist.net/westgate.

Met Life Voluntary Legal Plan

Gain access to a network of attorneys that can assist you on a wide range of legal matters. Examples include wills, powers of attorney, divorce, prenuptials, traffic matters, purchase or sale of a home, foreclosure, bankruptcy, civil lawsuits, identity theft, and more. Visit members.legalplans.com.

Visit the documents tab at benefits.plansource.com for detailed information about your benefits.

MINIMUM MEDICAL PLAN



The Minimum Plan is a high deductible health plan with the option to choose a health savings account (HSA). It provides minimum essential coverage and meets the IRS requirements for affordability. The Minimum Plan has the lowest premiums, highest copay and highest prescription drug costs. This plan is ideal for participants who use their medical insurance less frequently and only want minimum essential coverage.

Health Savings Accounts (HSAs) are individually owned savings accounts that offer a tax-advantaged way to save and pay for qualified medical, dental and vision expenses. It can be funded by you through payroll deductions and you will receive a debit card to pay for the expenses. Balances can be carried over from year to year and are yours to keep.

Plan Highlights

- High deductible health plan (HDHP)
- HSA annual contribution limit \$4,150 individual/\$8,300 family
- No out-of-network benefit
- X-rays, Labs, MRIs, CT Scans and Ultrasounds: 30% coinsurance after deductible

- Non-embedded deductible (includes only a family deductible if you are enrolled in more than Single coverage)

Minimum Plan Prescription Information

- Plan provides in-network coverage for prescription drugs with a 30% coinsurance after deductible is met.

HEALTHSCOPE PLAN

For Central Florida Team Members (Orange, Seminole, Osceola, Lake, and Polk Counties only)

Plan Highlights

- This plan offers you the freedom to select either an in- or out-of-network provider. However, there is a higher benefit for using an in-network provider.
- Out-of-network provider may charge a balance bill. Balance bills submitted to HealthSCOPE will be covered by the Plan. Contact HealthSCOPE for any Balance bills. HealthSCOPE will defend any balance bill. You will never pay more than your responsibility under the plan.

- X-ray, Labs: Copay in Physician's office; Best rate at free standing facility: 20% coinsurance after deductible
- MRIs, CT Scans and Ultrasounds: 20% coinsurance after deductible

For Team Members' payroll deductions, please refer to the rate sheet. Tobacco/nicotine users and non-wellness members are subject to higher premiums.

BASE MEDICAL PLAN



The Base Plan provides a form of health care coverage through an in-network plan. The Base Plan has lower premiums, higher copays, higher deductibles and higher out-of-pocket maximums than the HPP Plan. The Base Plan is ideal for participants who use their medical insurance less frequently and want more control on how they spend their health care dollars. No referrals are required for specialist visits.

Plan Highlights

- Administered through UMR and uses the Choice Plus Network
- No out-of-network benefit
- X-ray, Labs (Copay in Physician's office; Best rate at free standing facility: 30% coinsurance after deductible)

- MRIs, CT Scans and Ultrasounds: 30% coinsurance after deductible

Base Plan Prescription Information

- Plan provides in-network coverage for prescription drugs - \$300 deductible for individuals/\$600 for family. After the deductible is met, when filling prescriptions at an in-network pharmacy, you will be responsible for a copayment based on the category of medication: Tier 1, 2, or 3.

HPP MEDICAL PLAN

The HPP provides a form of health care coverage through an in-network plan. Compared to the Base Plan, the HPP Plan has higher premiums, lower copays, lower deductibles and lower out-of-pocket maximums. This plan is ideal for participants who use their medical insurance more frequently and want more coverage for their health care needs. No referrals are required for specialist visits.

Plan Highlights

- No pre-existing condition limitations
- Administered through UMR and uses the Choice Plus Network
- No out-of-network benefit

- X-ray, Labs (Copay in Physician's office; Best rate at free standing facility: 30% coinsurance after deductible)
- MRIs, CT Scans and Ultrasounds: 30% coinsurance after deductible

PPO MEDICAL PLAN

A PPO is a Preferred Provider medical plan. It offers the flexibility of using doctors who are either in- or out-of-network without the need for a referral. Coinsurance is higher when an out-of-network doctor is utilized. This plan has the highest premiums. It has low out-of-pocket maximums and deductibles if an in-network doctor is used. This plan is ideal for participants who want the freedom of using nearly any medical facility or provider for their health care needs.

Plan Highlights

- Administered through UMR and uses the Choice Plus Network
- This plan provides you with the freedom to select either an in- or out-of-network provider. Please note, however, there is a higher benefit when you use an in-network provider

- X-ray, Labs: Copay in Physician's office; Best rate at free standing facility, Outpatient facility: 20% coinsurance after deductible
- MRIs, CT Scans and Ultrasounds: 20% coinsurance after deductible



MEDICAL PLAN HIGHLIGHTS

The medical plans all offer the following

- No pre-existing condition limitations
- Annual maximum is unlimited per person
- Plan provides major medical benefits including: Preventative care, primary care physician and specialist visits, emergency care, in- and outpatient hospitalization, prescription coverage, mental health and other medical services
- Out-of-pocket maximum (individual/family) includes medical deductible, coinsurance, physician and Rx copays
- Precertification for hospitalization is required
- Preventative care covered 100% (as defined by UMR)
- Election of a primary care physician (PCP) is not required
- Deductibles and out-of-pocket maximums are calculated on the plan year, June 1 - May 31

Prescription Information

(for Base, HPP, PPO, and HSP plans only)

- Plan provides in-network coverage for prescription drugs or copays. When filling prescriptions at an in-network pharmacy, you will be responsible for a copayment based on the category of medication: Tier 1, 2, or 3.
- Members who purchase brand name prescription drugs will pay a higher copay than they would for purchasing generic drugs, unless their doctor indicates that the prescription should be dispensed as written (DAW).
- Maintenance prescriptions (those medications with more than three months of refills) may be purchased through MaxorPlus home delivery pharmacy program at a reduced rate. When purchasing through MaxorPlus, you will pay the equivalent of a two-month copay for a three-month supply.
- Self-injected medications are part of the pharmaceutical plan, subject to copayments and issued by MaxorPlus.
- Members using specialty medications will go through the Maxor specialty pharmacy program.

For Team Members' payroll deductions, please refer to the rate sheet. Tobacco/nicotine users and non-wellness members are subject to higher premiums.

MEDICAL PLANS COMPARISON

MEDICAL PLANS COMPARISON

Plan Year June 1, 2024 - May 31, 2025 | Reflects Participant Cost Share Responsibility

Provider Plan Type	UMR Minimum HDHP <small>(High Deductible Health Plan) Health Savings Account</small>	UMR Base Plan	UMR HPP Plan	UMR PPO Plan		HealthSCOPE Plan (HSP) <small>(**OFFERED TO CENTRAL FLORIDA ONLY**) Orange, Seminole, Osceola, Lake and Polk counties</small>	
Network	Choice Plus Network	Choice Plus Network	Choice Plus Network	In-Network <small>Choice Plus Network</small>	Out-of-Network	Imagine Health Network <small>(Orlando Health)</small>	Non-Imagine Facilites/Network
Deductible & Maximums							
Deductible <small>(Individual/Family)</small>	\$1,600 / \$3,200 <small>NON-EMBEDDED*</small>	\$1,000 / \$2,000	\$300 / \$600	\$500 / \$1,000	\$1,000 / \$2,000	\$750 / \$1,500	\$1,000 / \$2,000
Coinsurance <small>(Carrier/Individual)</small>	70% / 30%	70% / 30%	70% / 30%	80% / 20%	60% / 40%	80% / 20%	70% / 30%
Out-of-Pocket Maximum <small>(Individual/Family) Includes Deductible, Coinsurance, Medical and RX copays</small>	\$4,000 / \$8,000 <small>Embedded*</small>	\$4,500 / \$9,000	\$3,500 / \$7,000	\$3,500 / \$7,000	\$6,000 / \$12,000	\$3,500 / \$7,000	\$4,500 / \$9,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Physician Services							
Primary Care Office Visit & Telehealth Virtual Visit	30% After Deductible	\$40 Copay	\$20 Copay	\$25 Copay	40% After Deductible	\$20 Copay	\$40 Copay
Specialist Office Visit & Telehealth Virtual Visit	30% After Deductible	\$60 Copay	\$40 Copay	\$50 Copay	40% After Deductible	\$40 Copay	\$60 Copay
Preventive Care <small>(Services Defined by Carrier)</small>	100% Covered	100% Covered	100% Covered	100% Covered	40% After Deductible	100% Covered	100% Covered
Behavioral Health <small>Virtual Visits TALKSPACE.com</small>	30% After Deductible	\$40 Copay	\$20 Copay	\$25 Copay	40% After Deductible	\$20 Copay	\$40 Copay
Hospital Services							
Inpatient Hospitalization	30% After Deductible <small>*PreCert Required</small>	30% After Deductible <small>*PreCert Required</small>	30% After Deductible <small>*PreCert Required</small>	20% After Deductible <small>*PreCert Required</small>	40% After Deductible	20% After Deductible	30% After Deductible
Outpatient Surgery	30% After Deductible	30% After Deductible	30% After Deductible	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
Diagnostic Services							
X-Ray	30% After Deductible	30% After Deductible <small>Best Rate at Free Standing Facility</small>	30% After Deductible <small>Best Rate at Free Standing Facility</small>	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
Labs	30% After Deductible	30% After Deductible <small>Best Rate at Free Standing Facility</small>	30% After Deductible <small>Best Rate at Free Standing Facility</small>	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
MRI, CT Scan, Ultrasound	30% After Deductible	30% After Deductible <small>Best Rate at Free Standing Facility</small>	30% After Deductible <small>Best Rate at Free Standing Facility</small>	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
Other Diagnostic Services	30% After Deductible	30% After Deductible <small>Best Rate at Free Standing Facility</small>	30% After Deductible <small>Best Rate at Free Standing Facility</small>	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
Skilled Nursing Facility <small>(60 Days per Plan Year)</small>	30% After Deductible	30% After Deductible	30% After Deductible	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
Home HealthCare <small>(60 visits per plan year)</small>	30% After Deductible	30% After Deductible <small>(60 visits per plan year)</small>	30% After Deductible <small>(60 visits per plan year)</small>	20% After Deductible <small>(60 visits per plan year)</small>	40% After Deductible <small>(60 visits per plan year)</small>	20% After Deductible <small>(40 visits per plan year)</small>	30% After Deductible <small>(40 visits per plan year)</small>
Durable Medical Equipment <small>(Excluding External Prostheses)</small>	30% After Deductible	30% After Deductible	30% After Deductible	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible

MEDICAL PLANS COMPARISON (CONT.)

Plan Year June 1, 2024 - May 31, 2025 | Reflects Participant Cost Share Responsibility

Provider Plan Type	UMR Minimum HDHP <small>(High Deductible Health Plan) Health Savings Account</small>	UMR Base Plan	UMR HPP Plan	UMR PPO Plan		HealthSCOPE Plan (HSP) <small>(**OFFERED TO CENTRAL FLORIDA ONLY**) Orange, Seminole, Osceola, Lake and Polk counties</small>	
Network	Choice Network	Choice Network	Choice Network	In-Network <small>Choice Plus Network</small>	Out-of-Network	Imagine Health Network <small>(Orlando Health)</small>	Non-Imagine Facilities/Network
Emergency Services							
Emergency Room <small>True Emergency ONLY</small>	30% After Deductible	\$300 Copay	\$300 Copay	\$300 Copay	\$300 Copay	\$300 Copay	\$300 Copay
Urgent Care Visit	30% After Deductible	\$100 Copay	\$50 Copay	\$50 Copay	40% After Deductible	\$75 Copay	\$100 Copay
TELADOC /UMR Virtual Visits <small>General Medicine (Not Your PCP)</small>	Deductible then Coinsurance not to Exceed \$49 1-800-Teladoc	\$10 at Time of Call 1-800-Teladoc	\$10 at Time of Call 1-800-Teladoc	\$10 at Time of Call 1-800-Teladoc	40% After Deductible	\$10 at Time of Call 1-800-Teladoc	\$10 at Time of Call 1-800-Teladoc
TELADOC/UMR Virtual Visits <small>Dermatology</small>	Deductible then Coinsurance not to Exceed \$85	\$30 at Time of Call	\$30 at Time of Call	\$30 at Time of Call	40% After Deductible	\$30 at Time of Call	\$30 at Time of Call
Physical, Speech, and Occupational Therapy (Combined Maximum - 60 Visits)							
Office Visit	30% After Deductible	\$60	\$40	\$40	40% After Deductible	20% After Deductible	30% After Deductible
Out-Patient Facility	30% After Deductible	30% After Deductible	30% After Deductible	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible

***NON-EMBEDDED** - If electing anything other than Single coverage the FULL family deductible amount must be met before the plan will begin paying at the plan participation level.

***Embedded Out-Of-Pocket Maximum** - If you have family coverage, any combination of covered family members may help meet the family out-of-pocket maximum; However, no one person will pay more than their embedded individual out-of-pocket maximum amount.

****Precertification** - Health care providers must obtain advance approval from the health plan before a specific service is delivered to the patient to qualify for payment coverage.

MEDICAL PHARMACY PLANS COMPARISON

Plan Year June 1, 2024 - May 31, 2025 | Reflects Participant Cost Share Responsibility

Provider Plan Type	UMR Minimum HDHP <small>(High Deductible Health Plan) Health Savings Account</small>	UMR Base Plan	UMR HPP Plan	UMR PPO Plan		HealthSCOPE Plan (HSP) <small>(**OFFERED TO CENTRAL FLORIDA ONLY**) Orange, Seminole, Osceola, Lake and Polk counties</small>	
Network	Choice Network	Choice Network	Choice Network	In-Network <small>Choice Plus Network</small>	Out-of-Network	Imagine Health Network <small>(Orlando Health)</small>	Non-Imagine Facilities/Network
MAXOR Plus Pharmacy Benefit Manager (One ID Card for Medical & Pharmacy)							
Retail Prescriptions (RX) (30 day supply)							
MaxorPlus Prescriptions (RX)	\$1,600/\$3,200 Combined Medical/ Pharmacy Deductible then 30%	\$300/\$600 Deductible/ Individual then Copays Below	No RX Deductible	No RX Deductible		No RX Deductible	
Generic	30% After Deductible	\$10 (Free at Costco)	\$15 (Free at Costco)	\$15 (Free at Costco)	Not Covered	\$15 (Free at Costco)	Not Covered
Preferred	30% After Deductible	\$50 (\$20 at Costco)	\$40 (\$20 at Costco)	\$35 (\$20 at Costco)	Not Covered	\$40 (\$20 at Costco)	Not Covered
Non-Preferred	30% After Deductible	\$75 (\$40 at Costco)	\$60 (\$40 at Costco)	\$55 (\$40 at Costco)	Not Covered	\$60 (\$40 at Costco)	Not Covered
Mail-Order Prescriptions (RX) (90 day supply)							
Generic	30% After Deductible	\$20	\$30	\$30	Not Covered	\$30	Not Covered
Preferred	30% After Deductible	\$100	\$80	\$70	Not Covered	\$80	Not Covered
Non-Preferred	30% After Deductible	\$150	\$120	\$110	Not Covered	\$120	Not Covered
WGMedS <small>General Medicine (Not Your PCP)</small>							
Brand Name Maintenance Rx ONLY <small>Website: www.WGMedS.com</small>	Not Covered	\$0 Copay & Deductible Waived	\$0 Copay	\$0 Copay	Not Covered	\$0 Copay	\$0 Copay

NOTE: This is not an insurance contract or Benefit Booklet. The above Benefit Summary is only a partial description of the many benefits and services covered by the insurance carrier. For a complete description of benefits and exclusions, please review the Summary Plan Description and Schedule of Benefit. Its terms prevail.



VOLUNTARY WESTGATE WELLNESS PLAN OVERVIEW



Westgate Wellness is committed to helping you achieve your best health. Our voluntary wellness program provides personalized awareness, education, and coaching to all participants (Team Members and covered spouses) on our group medical plans. We also offer cash incentives for Team Members and their covered spouses for managing their health.

Voluntary Wellness Participation Requirements

To participate in Westgate Wellness, Team Members and their covered spouses must do or have done the following:

- Take the Clinical Health Risk Assessment (CHRA) and complete the biometric screenings by March 29, 2024.
- Take and pass the cotinine test during the biometric screening or complete the following by December 31st: UMR's smoking cessation program, 3 action plans, the smoking and tobacco counseling session with your physician and turn in the signed Smoking and Tobacco Counseling Physician form as the reasonable alternative
- Be tobacco/nicotine free for at least 6 months.

If a Team Member and/or their covered spouse does not complete the above requirements, the higher non-wellness premiums will be assessed beginning June 1.

Coaching:

Team Members and their covered spouses who are moderate or high risk will be invited to complete a coaching program. Contact UMR at 800-207-7680.

- Moderate Risk – Will need to complete a CHRA review with a coach
- High Risk – Will need to complete health or ongoing condition care coaching or the Virta Health diabetes program

If a Team Member and/or their covered spouse is moderate or high risk based on their health assessment, They must complete coaching/CHRA review by December 31st, or they will begin paying the non-wellness premiums effective February 1st and will not receive their biometric incentives.

New Members/New Hires:

Newly enrolling members and new hires with a UMR medical plan effective date of June 1st have until June 30th to complete the requirements or they will begin paying the non-wellness premiums as soon as reported. If they or their covered spouses are invited to coaching, they must complete coaching by December 31st or they will begin paying the non-wellness premiums effective February 1st and will not be eligible for cash incentives.

Members with an effective date of July 1st or after will pay the wellness rate for the duration of the plan year. New hires with an effective date between July 1st and October 1st have 30 days from their effective date to complete the CHRA/Biometrics and affidavit to be eligible for cash incentives that will be prorated based on their effective date. New hires with an effective date after November 1st will become subject to the wellness requirements and eligible for cash incentives during the next plan year.

WELLNESS INCENTIVES

Qualifying Activities	Target	Incentive Value
Body Mass Index (BMI)	<=28	\$100
Blood Pressure	<=130/80	\$60
Cholesterol LDL	<=130	\$40
Cholesterol HDL	>=50	\$40
Fasting Blood Sugar Glucose or HBA1c	<=100	\$40
Triglycerides	<=140	\$40
Annual Physical Exam		\$150
TOTAL		\$470

These cash incentives are a great way to help offset your medical insurance premiums by managing your health.

Incentives

Earn cash by achieving biometric screening targets including BMI, blood pressure, LDL and HDL cholesterol, fasting blood sugar, and triglycerides and for getting an annual physical exam. The biometric incentives are based on the results of your completed biometric screening. Incentives are available for the Team Member AND the covered spouse.

If you do not meet the requirements to earn a reward for a biometric screening target(s), you may complete health coaching plus three action plans or the Virta Real Appeal weight loss program or view four wellness videos and pass the quiz for each video (videos are for Team Members only) by December 31st to earn your reward(s), as the program's reasonable alternative. Please allow a minimum of four months to complete these steps. Action plans must be started by November 1st. Contact UMR at 800-207-7680 and they will work with you and if you wish, your doctor to find a wellness program with the same reward that is right for you in light of your health status.

Incentive Payments

Cash incentives will be processed through payroll on a semi-annual basis. Please allow 6-8 weeks after the completion of your annual physical to allow verification from UMR for processing.

- **September** – Payment of biometric screening targets to eligible Team Members and spouses who were not invited to coaching. Payment of any qualifying physical exams processed through UMR by July 31.
- **March** – Payment of biometric screening targets to eligible Team Members and spouses who were invited to and completed coaching by December 31. Payment of any qualifying physical exams processed through UMR by January 31.
- **September (the following year)** – Payment of any remaining qualifying physical exams completed by May 31, that processed through UMR by July (the following year).

BENEFIT PLANS

Plan Year 6/1/24 – 5/31/25 (Bi-weekly)



Premiums may be offset by up to \$470 in cash incentives for you and up to \$470 for your covered spouse.

BI-WEEKLY MEDICAL RATES

Medical Wellness Rates						
Plan	Minimum	Base	HPP	PPO	HealthSCOPE	
Employee Only	\$40.59	\$65.09	\$101.55	\$189.76	\$52.89	
Employee & Spouse	\$125.74	\$193.70	\$241.25	\$405.27	\$157.40	
Employee & Children	\$110.18	\$155.42	\$198.01	\$344.34	\$126.30	
Employee & Family	\$194.17	\$274.59	\$342.23	\$562.33	\$223.14	
Medical Non - Wellness Rates						
Plan	Minimum	Base	HPP	PPO	HealthSCOPE	
Employee Only	\$56.29	\$125.58	\$190.65	\$321.70	\$105.53	
Employee & Spouse	\$222.72	\$314.69	\$419.44	\$669.14	\$262.68	
Employee & Children	\$158.67	\$215.91	\$287.11	\$476.28	\$178.93	
Employee & Family	\$291.15	\$395.58	\$520.42	\$826.20	\$328.42	
Dental Rates			Vision Rates	Accident Rates	Hospital Rates	
Plan	DHMO	DPO	Vision Plan	Accident Plan	Hospital Indemnity Low Plan	Hospital Indemnity High Plan
Employee Only	\$8.93	\$14.82	\$2.96	\$4.80	\$3.64	\$7.79
Employee & Spouse	\$15.61	\$25.41	\$4.47	\$8.16	\$7.37	\$15.53
Employee & Children	\$15.64	\$25.45	\$4.57	\$5.79	\$6.57	\$12.58
Employee & Family	\$23.08	\$37.56	\$7.37	\$9.15	\$10.31	\$20.32

IMPORTANT:

1. If your spouse is eligible for coverage outside of Westgate Resorts through their employer and you choose to cover them on Westgate's plan, you will have an additional \$23.07 bi-weekly surcharge.
2. To qualify for the Wellness Rate, and be eligible to earn cash incentives, Team members and their covered spouse must complete the wellness steps and be tobacco free for at least 6 months. Wellness steps include completing an annual CHRA and Biometric screening during the eligibility period and may include coaching if invited. Coaching must be completed by 12/31/2023. See the Wellness Overview for further information.

BENEFITS CONCIERGE

Quantum Health – The one place to go for your medical and pharmacy needs



Quantum Health’s Care Coordinators are ready to help simplify managing your health care.

From replacing ID cards to more complicated matters, like resolving an incorrect medical bill, no request is too big or small for your Quantum Health Care Coordinators.

Think of them as your personal team of nurses, benefits experts and claims specialists who will do whatever it takes to support your unique healthcare needs. They are one resource to contact whenever you need help with your healthcare or benefits.

Empowered and resourceful, Care Coordinators do things like:

- Get answers to claims, billing and benefits questions
- Find in-network providers
- Verify coverage and get prior approval if needed
- Contact providers to coordinate your treatment
- Review your care options
- Replace ID cards

**WHATEVER IT TAKES TO
MAKE YOUR BENEFITS
WORK FOR YOU**

Sometimes they may call you - but they wouldn't call if it weren't important. They might call if:

- You could save on your out-of-pocket costs
- There is a concern with your prescriptions
- Insurance information is needed
- Nurse support is available for condition management
- We need to follow up on a procedure or discharge
- There is general follow-up on claims or issue inquiries

- Call your Care Coordinators
- Schedule a call
- Live chat
- Send a secure message 24/7



Website: www.MyWestgateBenefits.com

Business Phone: 833-762-0889

Hours: Mon-Fri 8:30 a.m. - 10 p.m. EST

VSP® VISION CARE



Finding the right eye care provider is important to your eye health and overall wellness. That's why you can choose to see a VSP® doctor, retail chain affiliate provider or any other provider. You'll enjoy convenience, service and savings with a VSP® doctor. Most offer evening and weekend hours, and with a VSP® doctor you'll get the most out of your benefit, including a WellVision Exam and other services to ensure the health of your eyes. You'll also receive additional discounts on overages and non-covered services. Plus, your satisfaction is guaranteed with a VSP® doctor.

Using your VSP® benefit is easy.

Whether you choose to see a VSP® doctor, retail chain affiliate or any other provider, using your vision coverage is simple and convenient.

- Find an eye care provider who's right for you. To find a VSP® doctor or an affiliate provider, visit vsp.com or call 800-877-7195.
- Review your benefit information. Visit vsp.com to review your plan coverage and how it differs with retail chain affiliates and other providers.
- At your appointment, tell them you have VSP®.

There's no ID card necessary. That's it. VSP® will handle the rest. There are no claim forms to complete when you see a VSP® doctor or retail chain affiliate. Visit vsp.com or call 800-877-7195 for more details on your vision coverage, exclusive savings and promotions for VSP® members.

Benefit	Coverage with VSP® Doctors	Coverage with Retail Chain Affiliate Providers
Eye Exam	Fully covered after \$15 copay	Fully covered after \$15 copay
Prescription Glasses	\$25 copay	\$25 copay
Frame	\$180 allowance Feature frame brand allowance \$200 20% discount on amount over your allowance	\$100 allowance at Costco \$180 allowance at affiliate providers other than Costco
Lenses	Single vision, lined bifocal and lined trifocal lenses Polycarbonate lenses for dependent children	Single vision, lined bifocal and lined trifocal lenses Polycarbonate lenses for dependent children
Lens Options	Average 20% – 25% off	Check with Costco for VSP member pricing 20% off at affiliate providers other than Costco
Contacts (instead of glasses)	\$150 allowance for contacts and contact lens exam	\$150 allowance for contacts Your contact lens exam is not covered
Extra Savings and Discounts	Available through VSP® doctors only	Not available

DENTAL PLAN COMPARISONS



DENTAL PLAN COMPARISONS

Medical Plan Name	DELTACARE – DHMO <small>(Available in FL, MO, NV, NY, UT, TN, TX and VA only)</small>	Delta Dental PPO	
	In-Network Only	In-Network	Out-of-Network
	You Pay	Delta Pays	Delta Pays
Maximum yearly benefit per person	No Annual Maximum	\$1,500*	\$1,500*
Office Visit Copay	Members copays are based on the Schedule of Dental Services	None	None
Deductible <small>(Per year per person maximum \$225.00 family)</small>	No Deductible	\$75.00	\$75.00
Preventative Services			
Routine Cleanings <small>(One per 6-month period)</small>	No Cost	100%	100%
Fluoride Treatments <small>(One per 6-month period)</small>	No Cost	100%	100%
Basic Services			
Oral Surgery – Single Tooth Extraction	\$0 - \$115.00	80%	80%
Fillings	\$0 - \$145.00	80%	80%
Periodontics – Gingivectomy	\$40.00 - \$50.00/Quadrant	80%	80%
Root Canal	\$195.00 - \$355.00	80%	80%
Sealants <small>(Limited to permanent molars through age 15)</small>	\$10.00	80%	80%
Major Services			
Crowns	\$145.00 - \$350.00 <small>(Includes lab fee)</small>	50%	50%
Implants	No Benefit	50% <small>(Lifetime Max \$2,500)</small>	50% <small>(Lifetime Max \$2,500)</small>
Orthodontic Services			
Adults	\$2,100.00	No Coverage	No Coverage
Dependent Children	\$1,900.00 <small>(No waiting period. Work in progress refer to evidence of coverage booklet. 24 months of treatment.)</small>	\$1,250 <small>(Benefit Deductible doesn't apply)</small>	\$1,250 <small>(Benefit Deductible doesn't apply)</small>
Plan Features			
Dentist Network	Freedom to choose any licensed dentist Selecting a PPO dentist will usually result in the lowest out-of-pocket costs.	Freedom to choose any licensed dentist Selecting a PPO dentist will usually result in the lowest out-of-pocket costs.	
Changing Your Dentist	You must contact Delta Dental to change your selected dentist and can do so via telephone or internet.	Change your selected dentist any time without contacting Delta Dental.	
Authorization for Specialty Care	Written or verbal preauthorization may be required for specialist care. Your DeltaCare USA dentist will coordinate for you.	Preauthorization for treatment is not required.	
Out-of-Area Coverage	Limited to emergency care coverage allowance.	Visit any licensed dentist.	

*Diagnostic and preventative services do not count toward the annual maximum.



FLEXIBLE SPENDING ACCOUNTS

An FSA is easy to use and covers hundreds of expenses.

- **Use pre-tax dollars** to pay for eligible healthcare and dependent care expenses.
 - Healthcare (includes medical and dental copays, prescriptions, glasses and contacts, medical supplies, personal protective equipment, first aid supplies, feminine products, and more)
 - Dependent care (includes day care, nursery school expenses, day camp, and more)
It does not include health related expenses.
- **Give yourself a raise!** Reduce your taxable income.
- **Save 20-40%** on eligible out-of-pocket health care and child care expenses with an FSA.

Current IRS limits for individuals and married couples filing jointly:

- Health Care FSA - \$3,200
- Dependent Care - \$5,000 for the calendar year

Enroll each year during open enrollment.

Enrollment is required every year during open enrollment in order to have coverage for the new plan year. Full-time Team Members with one year of service are eligible to enroll.

Grace Period puts your mind at ease!

You are given an additional two and a half months to incur new expenses using the prior plan year funds. At the end of the grace period (August 15, 2025), all unspent funds must be forfeited.

TASC Card Convenience

- Easy access to FSA funds with the swipe of a card
- Eliminates request for reimbursement

MyTASC www.tasconline.com

- Convenient online account management
- View account balance
- Request a reimbursement and upload receipts
- View TASC card transactions and manage card
- Schedule MYCash Fund transfers
- Update profile
- Set notifications
- Set up direct deposit

MyTASC Mobile

- MyTASC Mobile App - free download for Apple, Android and Amazon devices
- MyTASC Text Messaging (SMS)

Learn more at Benefits.PlanSource.com

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



WGMeds

Zero co-payments! WGMeds, offered through CanaRx, an international pharmacy program for certain brand name maintenance medications, offers zero copayments for members in the Base, HPP, PPO, and HSP plans. Receive a \$50 GIFT CARD for enrolling in the WGMeds program for each new qualifying prescription for a 90-day supply with 3 refills! Visit wgmeds.com to view the list of eligible medications.

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.

Costco

Show your UMR identification card at a Costco pharmacy and receive:

- Free Generic Medications
- \$20 Preferred Medications
- \$40 Non-Preferred Medications

(You do not need to be a member of Costco to take advantage of this offer!)

Walmart

- Choose from hundreds of generic drugs and over-the-counter medications
- \$4 for 30-day supply, \$10 for a 90-day supply
- Search online to see if your medications and dosage are available at www.walmart.com/cp/pharmacy/5431 (Also available in Spanish)

Target

Target offers a wide range of generics to help treat a variety of conditions and diseases. They're just as safe as their brand-name equivalents, but are available at a much lower cost – just \$4 for a 30-day supply, or \$10 for 90 days. Go to www.target.com to find the complete list of \$4 generic drugs.

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.

PAID TIME OFF AND PERKS



Sick/Personal Days

Full-time Team Members earn five days (40 hrs) at the end of the initial 90-day probationary period and at the start of each anniversary/service year. Sick days may be used for personal reasons. When used for personal days, supervisor preauthorization is required. Sick/Personal days cannot be carried over from year to year and are not paid in lieu of time off or when employment ends.

Holidays

Full-time Team Members are eligible for the following recognized holidays at the completion of the initial probationary period:

- Christmas Day (12/25)
- New Year's Day (1/1)
- Memorial Day
- Independence Day (7/4)
- Labor Day
- Thanksgiving Day (2 days)

Corporate Team Members have the day after Thanksgiving as a holiday. Resort Team Members may elect another day as a holiday (floating holiday) to be used at any time during the calendar year, which must be approved by the Team Member's supervisor in advance. In order to be compensated for the holiday pay, non-exempt Team Members must work the shifts they are scheduled before and after the holiday. When an actual holiday falls on a weekend day, the company celebrates the holiday on the closest weekday.

Vacation

Full-time Team Members are awarded vacation days after 90 days of continuous employment as follows: Hourly - five days (40 hours); Salaried - 10 days (80 hours). On their first, second, third and fourth anniversary date, full-time Team Members are awarded two weeks (80 hours) of vacation. They are awarded three weeks (120 hours) each year after five years and four weeks (160 hours) each year after ten years.

Up to five vacation days may be carried forward into the next year. Any additional unused vacation days at the end of the anniversary year are lost. The rollover balance may not exceed five days.

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%. The program provides up to \$4,000 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.

Perks

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

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. Not available for Team Members on a pay structure that is the greater of hours or commissions.

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.

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.

DISCOVER TRAVEL PERKS THAT WILL MAKE YOU SAY “WOW!”

Explore how this program works for you!

Begins on the 91st day of employment
Benefits Include:



Discounted Resort Stays



Annual Resort Credits at Every Tier – up to \$200



Complimentary Westgate Cruise & Travel Membership



Spa and F&B Discounts – up to 25%



Complimentary Water Park Admission



Scan to Learn More

Team Member Benefits [†]	Silver 90 Days - 1 Year	Gold 1 - 7 Years	Platinum 8 - 15 Years	Elite 16+ Years
Reservations & Travel Privileges				
Access to Westgate Resorts Mobile App for Easy Reservations & Account Use	✓	✓	✓	✓
Complimentary Westgate Cruise & Travel Collection Membership Level (Non-Expiring WOW Benefit)	Silver	Gold	Gold	Gold
On Property Discounts & Amenity Privileges				
On-Site VIP Concierge	✓	✓	✓	✓
Fitness Center Access	✓	✓	✓	✓
Resort & Destination Fees Waived	✓	✓	✓	✓
Complimentary In-Room WiFi	✓	Ultra High-Speed	Ultra High-Speed	Ultra High-Speed
Complimentary Westgate Resorts Water Park Admission	✓	✓	✓	✓
Early Access Water Park Admission (Subject to Availability)	✓	✓	✓	✓
Complimentary On Property Mini Golf & Sports Equipment Rental	✓	✓	✓	✓
Annual On Property Resort Credit		\$50	\$100	\$200
VIP Check-In (Subject to Availability)			✓	✓
Early Check-In (Subject to Availability)			✓	✓
Daily Housekeeping Service (Subject to Availability)				✓
Food & Beverage Discount & Spa Privileges				
Food & Beverage Restaurant Discounts	15%	15%	20%	25%
Serenity Spa by Westgate Discounts	15%	15%	20%	25%
Show Ticket Discounts at Westgate Las Vegas Resort		10%	15%	20%
Hotel & Rental Privileges				
Discount on Rental Nights at Westgate Resorts & Hotels (Subject to Program Availability)	✓	✓	✓	✓
Friends & Family Discount on Rental Nights at Westgate Resorts & Hotels (Subject to Program Availability)	✓	✓	✓	✓
Westgate Las Vegas Resort & Casino Privileges				
Westgate Las Vegas Concierge Lounge Access	The Westgate Club	The Westgate Club	The Westgate Club	The Westgate Club
Airport Car Service Pick-Up & Drop-Off at Westgate Las Vegas Resort & Casino (1 Round Trip Per Year)			50%	Complimentary
Partner Privileges				
Discount at Westgate Owned Stores/Outlets	15%	15%	20%	25%
Priority Tee Times at Las Vegas Country Club (Subject to Availability)	✓	✓	✓	✓
Active & Fit Nationwide Access to Fitness Centers	✓	✓	✓	✓
Discounts on Lenovo Electronics	✓	✓	✓	✓
WOW Partner Deals*	✓	✓	✓	✓
Travel Insurance Protection Discount	✓	✓	✓	✓
Enterprise Holdings Discount on Alamo®, Enterprise Rent-a-Car® & National® Car Rentals	✓	✓	✓	✓
National® Emerald Club® Executive™ Status				✓
Team Member Celebrations and Awards				
Curated, Personalized Gift Selection Platform by Snappy	✓	✓	✓	✓
Special Events & Executive Meet & Greet	✓	✓	✓	✓
Team Member Celebrations for Years of Service	✓	✓	✓	✓

[†]Team Members are eligible for enrollment after 90 days of continuous employment and are required to opt into the program. Tiers in the program are determined by tenure and applicable rules of service for Team Members.

Exclusive member-only marketplace featuring discounts and access to the World's top brands, attractions, concerts, major league sports events, movies and more!



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!



FAMILY BENEFITS

At Westgate, we are a family.

We are excited to support you as you expand your own family and are proud to offer the following benefits to show our support.

Paid Leave of Absence

Full-time Team Members with at least 1,250 hours of service in a 12-month period will be eligible for:

- Two paid weeks of childbirth and pregnancy-related medical leave to run concurrently with approved FMLA.
- Two paid weeks of parental leave related to a birth or adoption.
- Two weeks of additional vacation rollover to allow more flexible use of vacation time for birth or adoption.

Adoption Assistance

The company recognizes that families are formed in many ways. The Adoption Assistance Reimbursement Policy will help offset the costs associated with qualified adoptions.

Full-time Team Members with at least six months of service will be eligible for the reimbursement of qualified adoption-related expenses up to a maximum of \$5,000 per child or per adoption.

Early Steps Maternity Program with Quantum Health

Throughout your pregnancy, the program coaches and nurses offer extra resources to support both you and your baby. With one phone call per trimester and one after delivery, your maternity coach and nurses are here every step of the way to address all your questions. Earn a \$300 reward for completing the program.

Dependent Care Spending Account

This benefit allows you to save money by using pre-tax dollars to pay for childcare, preschool, after-school programs, and summer day camp.

Child Care Resources

The Employee Assistance Program (EAP) offers resources and referrals for child care providers, before and after school programs, camps, adoption organizations and information on parenting questions and prenatal care.

Pet Insurance

Pets are family, too! All Team Members are eligible to purchase discounted pet insurance through ASPCA. Choose the level of coverage that is right for you and your pet through customizable options.

Visit: www.aspcapetinsurance.com/WGPets | Priority Code: EB22WESTGATE

METLIFE LEGAL PLAN

Cover the costs on a wide range of common legal issues with the MetLife Legal Plan. Access experienced attorneys to help with estate planning, home sales, tax audits and more.

For \$6.60(Bi-weekly)/ \$3.30 (weekly), you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters – with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.³

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Theft Defense LifeStages Identity Restoration Services⁴ 	<ul style="list-style-type: none"> Negotiations with Creditors Personal Bankruptcy Promissory Notes 	<ul style="list-style-type: none"> Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary or Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Change or Establishment of Custody Order or Visitation Rights Conservatorship Demand Letters Divorce, Dissolution and Annulment Enforcement or Modification of Support Order 	<ul style="list-style-type: none"> Garnishment Defense Guardianship Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings Uncontested Change or Establishment of Custody Order
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: <ul style="list-style-type: none"> Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	<ul style="list-style-type: none"> Defense of Traffic Tickets⁵ Driving Privileges Restoration 	<ul style="list-style-type: none"> Habeas Corpus License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession

1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
2. Digital notary and signing is not available in all states.
3. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
4. These benefits provide the Participant with access to services provided by IdentityForce, A TransUnion® Brand. IdentityForce, A TransUnion® Brand is not a corporate affiliate of MetLife Legal Plans.
5. Does not cover DUI.

To learn more about your coverages, view the attorney network or grant your dependents access, create an account at members.legalplans.com or call 800-821-6400 Monday—Friday 8:00 a.m. to 8:00 p.m., ET. Your account will also give you access to the self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

Will Preparation Services

Prepare your will and other legal documents for FREE at www.willprepservices.com and use the code MUTUALWILLS to register. Create the following documents in the comfort of your own home:

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

Other Legal Resources

The Employee Assistance Program (EAP) offers a free, 30-minute consultation with an attorney face-to-face or by phone.

TEAM MEMBER BENEFITS TIMELINE

When am I eligible for company benefits?
Contact your local Team Member Services for details.

Upon Hire

- 35% off Timeshare Purchases
- Military Leave
- Paid Jury Duty Leave
- EAP-Employee Assistance Program
- Daily Pay
- Discounted Pet Insurance
- ManifestRx Pharmacy Savings

After Six Months of Employment

- Eligible to apply for the Joseph F. Cordovano Scholarship
- Team Members and their natural children may apply for the Chad's Way Scholarship to Valencia College
- Adoption Assistance up to \$5,000

After 60-days of Employment*

- Automatic Basic Life Insurance and AD&D
1x Salary up to \$50,000 for Salary Exempt and \$20,000 for Hourly and Salary Non-Exempt
- Dental and Vision Insurance Plans*
- Choice of Medical Insurance Plans*
- Short Term and Long Term Disability (LTD) Plans*
Must be enrolled in a medical plan for LTD
- Supplemental and Dependent Life Insurance*
- Critical Illness, Accident, and Hospital Insurance Plans*
- Real Appeal
Must be enrolled in a medical plan
- Type II diabetes, pre-diabetes, and obesity management program through Virta

After One Year of Employment

- Paid Vacation Leave* - Two weeks (80 hours) every year
- Educational Assistance
- Family and Medical Leave** - Up to 12 weeks unpaid leave
- Medical and Dependent Care Flexible Spending Account at the start of the next plan year
- Paid Pregnancy and Parental Leave

After Five Years of Employment

- Paid Vacation* - Three weeks (120 hours) each year.

After 90-Day Probationary Period

- 401(k) Retirement Savings Plan and matching contributions†
- Team Member, friends and family resort reservation discounts
- Five Sick/Personal Days per year*
- One-week (40 hours) vacation-Hourly
- Two-week (80 hours) vacation-Salaried
- Paid Holidays*
- Bereavement Leave
- Personal Leave of Absence

After Ten Years of Employment

- Paid Vacation* - Four weeks (160 hours) each year.

Benefits at Termination

- Preservation*** or transfer of 401(k)
- Unused accrued Vacation Pay†† (if applicable, see Vacation policy)
- COBRA benefits/Life benefit continuation (if applicable)

*Must be Full-Time: "A full-time Team Member is an individual who is so classified, whose employment is for no definite term and who is scheduled to work a minimum of 32 hours per week on a regular basis. Full-time Team Members are entitled to all Team Member benefits."

†In addition to being employed for one year, Team Member must have also worked at least 1,250 hours

***Preservation of 401(k) subject to minimum balance requirements.

• All Team Members age 21 and up will be automatically enrolled in the company retirement savings plan at 3%.

• Unused accrued vacation that remains at the time of termination of employment will be paid to the Team Member if the Team Member has voluntarily resigned in writing with at least two-weeks notice.

• Procedure compliance and policy limitations apply to all benefits. Seasonal and Casual Team Members are not eligible for any benefits.