WESTGATE RESORTS

BENEFITS

JUNE 1, 2026 – MAY 31, 2027

CONTENTS

BENEFITS

At Westgate, You Matter!

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.

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!

BENEFITS ELIGIBILITY

Medical, Dental, Vision, Flexible Spending, Life, Disability and Retirement Plans

Who is eligible?

Full-time Team Members who work 30 hours or more per week and their eligible dependents (legally married spouse and dependent children up to age 26) are eligible. Handicapped children may continue coverage with approved documentation from their provider. Dependent children's benefits will end the last day of the year in which they turn age 26. For Critical Illness, Accident and Hospital Insurance, coverage for dependent children ends when they turn 26.

Changes are only allowed during the eligibility period and are not accepted after the effective date. Evidence of eligibility for spouse and dependents is required and must be provided within 30 days of your effective date into the My Documents section of PlanSource. Coverage will not start until the documentation is received and approved by an administrator.

Spousal Surcharge – If a covered spouse can purchase medical insurance from their employer, a surcharge of $23.07 (biweekly; $11.54 weekly) will be added to the premium.

When do I become eligible?

Medical and Other Insurance Plans
Full-time Team Members will be eligible, and coverage will be effective the 1st of the month following 60 days of continuous employment. This is your benefits effective date.

401(k) Retirement Savings Plan
All Team Members are eligible after 90 days of continuous employment and upon turning age 21. Newly eligible Team Members will be automatically enrolled with a 3% contribution on the 1st of the month following the 90-day waiting period.

Flexible Spending Accounts
Full-time Team Members will be eligible at the beginning of the plan year following one year of continuous employment.

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.

NEW Dental Plans with Met Life

Full-time Team Members may choose from three dental plan options to select the dental plan that best fits the needs of you and your family. NEW MetLife Dental Low PPO, High PPO and HMO plans (available only in CA, FL, NJ, and TX) all offer comprehensive dental coverage, quality care and excellent customer service. The dental plan year is June to May.

Vision

Full-time Team Members who enroll in coverage will receive access to great eye doctors and quality eyewear at affordable prices. Vision Benefits are on a rolling 12-month period-must wait a minimum of 12 months before you can submit a claim for the same material or service.

401(k) Retirement Savings Plan

Eligible Team Members who are age 21 or older will be automatically enrolled with a 3% contribution, effective 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 max per child-not subject to EOI/GI. 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 Indemnity Plan

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 $3,400 to the health care spending account and up to $7,500 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. NEW Access benefits in Spanish and get quick information with AI assistance. Visit www.MyWestgateBenefits.com or call 833-762-0889 for more information.

Virta Health

Virta Health providers and coaches use food as medicine and technology to help members naturally lose weight, lower A1C, and reduce medication needs.

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: cfiwestgate.

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 all medical plans, including the Minimum HDHP plan. 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 to set up a free consultation.

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.

Active&Fit - Low Cost Gym Membership

Access top fitness centers for a low monthly fee of $28 plus a $28 enrollment fee through Active & FIT.

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 $4,400 individual/ $8,750 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

ONLY FOR CENTRAL FLORIDA TEAM MEMBERS

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 VytlOne home delivery pharmacy program at a reduced rate. When purchasing through VytlOne, 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 VytlOne.
- Members using specialty medications will go through the VytlOne 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, 2026 - May 31, 2027 | Reflects Participant Cost Share Responsibility

Provider Plan Type	UMR Minimum HDHP (High Deductible Health Plan) Health Savings Account	UMR Base Plan	UMR HPP Plan	UMR PPO Plan		HealthSCOPE Plan (HSP) (**OFFERED TO CENTRAL FLORIDA ONLY**) Orange, Seminole, Osceola, Lake and Polk counties	
Network	**Choice Plus Network**	**Choice Plus Network**	**Choice Plus Network**	**In-Network** *Choice Plus Network*	**Out-of-Network**	**Imagine Health Network** *(Orlando Health)*	**Non-Imagine Facilites/Network**
Deductible & Maximums							
Deductible *(Individual/Family)*	**$1,700 / $3,400** ***NON-EMBEDDED****	**$1,000 / $2,000**	**$300 / $600**	**$500 / $1,000**	**$1,000 / $2,000**	**$750 / $1,500**	**$1,000 / $2,000**
Coinsurance *(Carrier/Individual)*	**70% / 30%**	**70% / 30%**	**70% / 30%**	**80% / 20%**	**60% / 40%**	**80% / 20%**	**70% / 30%**
Out-of-Pocket Maximum *(Individual/Family)* Includes Deductible, Coinsurance, Medical and RX copays	**$4,000 / $8,000** *Embedded**	**$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**
VytlOne Pharmacy	One ID Card for Medical & Pharmacy						
Retail Prescription	30-Day Supply						
VytlOne Prescriptions	**$1,700/$3,400** *Combined Medical/ Pharmacy Deductible then 30%*	**$300/$600** *Deductible per individual, then copays below*	No Rx Deductible	No Rx Deductible	Not Covered	Not Covered	Not Covered
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 Prescription	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 *(Voluntary Mail Order Program) Brand Name Maintenance Rx ONLY* *website: WGMedgs.com*	Not Covered	**$0** Copay & Deductible Waived	**$0** Copay	**$0** Copay	Not Covered	**$0** Copay	**$0** Copay
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 *(Services Defined by Carrier)*	100% Covered	100% Covered	100% Covered	100% Covered	40% After Deductible	100% Covered	100% Covered
Behavorial Health *Virtual Visits TALKSPACE.com*	**$40** Copay	**$40** Copay	**$20** Copay	**$25** Copay	40% After Deductible	**$20** Copay	**$40** Copay

MEDICAL PLANS COMPARISON (CONT.)

Plan Year June 1, 2026 - May 31, 2027 | Reflects Participant Cost Share Responsibility

Hospital Services							
Inpatient Hospitalization	30% After Deductible **PreCert Required*	30% After Deductible **PreCert Required*	30% After Deductible **PreCert Required*	20% After Deductible **PreCert Required*	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, Labs, MRI, CT Scan, Ultrasound and Other Diagnostic Service	30% After Deductible	30% After Deductible *Best Rate at Free Standing Facility*	30% After Deductible *Best Rate at Free Standing Facility*	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
Emergency Services							
Emergency Room *(True Emergency ONLY)*	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 *General Medicine (Not Your PCP* 1-800-TELADOC	**$10** at time of call	**$10** at time of call	**$10** at time of call	**$10** at time of call	40% After Deductible	**$10** at time of call	**$10** at time of call
TELADOC/UMR Virtual Visits *Dermatology*	**$30** at time of call	**$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

***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.

WESTGATE WELLNESS

VOLUNTARY WESTGATE WELLNESS PLAN OVERVIEW

Westgate Wellness is committed to helping you achieve your best health. Our voluntary wellness program provides a clinical health risk assessment questionnaire, a biometric screening, the UMR wellness site, and coaching for eligible Team Members and covered spouses on our group medical plans. Cash incentives are available for Team Members and their covered spouses that become eligible by completing the wellness steps (CHRA, Biometric screening, coaching if invited).

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.
- Take and pass the cotinine test during the biometric screening or complete the following by January 31, 2027: 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 rate will begin June 1, 2026 (or as soon as reported for those newly enrolling during open enrollment)

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 UMR coach.
- High Risk – Will need to complete health coaching with a UMR coach or be engaged in on-going care calls with a Quantum nurse. Need to engage in coaching as soon as possible and some may take up to 20 weeks to complete.

If a Team Member and/or their covered spouse is moderate or high risk based on their health assessment from UMR, they must complete coaching/CHRA review by January 31, 2027, or they will begin paying the non-wellness premiums as soon as reported and will not be eligible for cash incentives.

Eligibility for Wellness Program:

Medical Effective Date	CHRA	Biometrics
Currently Enrolled in Medical Plan	Must Complete by 3/31/2026	On-Site Events in February
Medical Effective Date February 1	Must Complete by 3/31/2026	On-Site Events in February
Medical Effective Date March 1	Must Complete Between 3/1 - 3/31/2026	Complete Lab Option by 3/31/2026
Medical Effective Date April 1	Must Complete Between 6/1 - 6/30/2026	Complete Lab Option - Between 6/1 - 6/30/2026
Medical Effective Date May 1	Must Complete Between 6/1 - 6/30/2026	Complete Lab Option - Between 6/1 - 6/30/2026
Medical Effective Date June 1	Must Complete Between 6/1 - 6/30/2026	Complete Lab Option - Between 6/1 - 6/30/2026
Medical Effective Dates 7/1 - 12/1	Keep wellness rate for the current plan year.	Eligible to participate in the wellness program in the next plan year.

Team members enrolled in a medical plan with effective dates starting April 1 to June 1, 2025 and new hires with a medical plan effective date of June 1, 2026 have until June 30, 2026 to complete the CHRA and Biometric screening or they will begin paying the non-wellness rate as soon as reported. If they or their covered spouses are invited to coaching, they must complete coaching by January 31, 2027 or they will begin paying the non-wellness premiums as soon as reported and will not be eligible for cash incentives.

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 and choose one of the following options: complete three action plans or enroll in a Virta Health program by January 31, 2027 as the program's reasonable alternative. All the options should be started by August 31,2026 to give enough time to complete the requirements. 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 January 31, 2027. 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 6/1/2026 - 5/31/2027 (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 HSP**
Employee Only	$47.68	$70.03	$109.26	$204.18	$56.91
Employee & Spouse	$135.30	$208.42	$259.58	$436.07	$169.37
Employee & Children	$118.56	$167.23	$213.06	$370.51	$135.90
Employee & Family	$208.92	$295.46	$368.23	$605.07	$240.10
Medical Non - Wellness Rates					
Plan	**Minimum**	**Base**	**HPP**	**PPO**	**HealthSCOPE HSP**
Employee Only	$83.66	$136.73	$206.82	$347.96	$115.13
Employee & Spouse	$242.79	$341.82	$454.70	$723.62	$285.80
Employee & Children	$172.30	$233.93	$310.62	$514.29	$194.11
Employee & Family	$316.41	$428.86	$563.35	$892.62	$356.53

Dental Rates – NEW with Met Life				**Vision Rates**	**Accident Rates**	**Hospital Rates**	
Plan	**DHMO**	**Low PPO**	**High PPO**	**Vision Plan**	**Accident Plan**	**Hospital Indemnity Low Plan**	**Hospital Indemnity High Plan**
Employee Only	$8.93	$8.93	$14.82	$2.96	$4.80	$3.64	$7.79
Employee & Spouse	$15.61	$15.61	$25.41	$4.47	$8.16	$7.37	$15.53
Employee & Children	$15.64	$15.64	$25.45	$4.57	$5.79	$6.57	$12.58
Employee & Family	$23.08	$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 $11.54 weekly or $23.07 bi-weekly spousal surcharge.
2. To qualify for the Wellness Rate, and be eligible to earn cash incentives, Eligible 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 1/31/2027. See the Wellness Overview for further information/eligibility.

NEW HIRE BENEFITS ENROLLMENT INSTRUCTIONS

To enroll in benefits and participate in the Westgate Wellness program, please complete the following:

1. Register and Enroll in Benefits

Register for benefits online through PlanSource at http://benefits.plansource.com. Once you are registered, the system will allow you to enroll yourself and your dependents in any of the plans. Please wait until after you have received your first paycheck to enroll. If you do not wish to enroll in medical coverage, please log in and decline coverage.

Your username is wg plus your five-digit employee number (Example: If your employee number is 12345, your username will be wg12345). Your temporary password will be your date of birth in YYYYMMDD format (Example: If your birthdate is August 14, 1992, your password will be 19920814).

If eligible, the Wellness Program includes completion of a Clinical Health Risk Assessment, Biometric Testing and Tobacco/Nicotine Affidavit.

2. Answer Tobacco/Nicotine Free Affidavit Question

If you have been Tobacco/Nicotine free for 6 months, complete the Tobacco/Nicotine Free Affidavit question on PlanSource at Benefits.PlanSource.com for you and your covered spouse.

Only those with an effective date of June 1, 2026 and enrolled in a medical plan will be eligible to complete the remaining steps for the Wellness Program.

You will receive an ID card from UMR or HealthSCOPE (the medical insurance providers). This card will have your member ID number, which you will need to complete steps 3 and 4. If you do not receive your card by the time your benefits are effective, you may call Quantum Health (833-762-0889) to obtain your member ID number.

3. Complete Biometric Screening

After your effective date, register for your biometric screening at My.QuestForHealth.com or call the Quest Participant Service Center at 1-855-623-9355 to schedule your appointment.

- Go to the Create Account area, enter registration key CFI2026 and select RegisterNow. If you already have an account, log in with your username and password and schedule an appointment. Be sure to choose a lab that offers a Health & Wellness screening.
- Read through the Quest Diagnostics Terms and Conditions and click Accept & Continue.
- Under Confirm Your Eligibility, enter your Unique ID, Date of Birth and Relationship to the organization (employee or non employee).
  - Your Unique ID is the first four letters of your first name, the first four letters of your last name and the last four digits of your SSN (Example: FFFFLLLL1234).
    - Spouse must use the last four digits of the Team Member's SSN.
    - Eligible spouses must use their own email address separate from the Team Member.
- Click the green Submit button and follow the instructions on the following pages.

4. Complete Clinical Health Risk Assessment

After June 1, 2026, log into UMR at www.umr.com (or www.healthscopebenefits.com if you are on the HealthSCOPE plan) and complete the Clinical Health Risk Assessment. Your covered spouse must also create an account and complete the assessment.

Upon completion of the CHRA and biometric screening, you will receive a personalized wellness report that summarizes your results and provides information about potential disease and health risks. You will want to share this report with your primary care physician.

5. Complete Coaching Program if Required

If you and/or your covered spouse has areas of moderate or high risk based on your biometric screening results, you will be invited by UMR to participate in a coaching program. UMR provides health coaching to help you understand your areas of risk and offer realistic actions to help you reach your personal health goals. Your health coach will schedule follow-up coaching based on your individual risk factors.

If you or your covered spouse is moderate or high risk, you must complete coaching by January 31, 2027 to participate in the Wellness Program and avoid paying the higher premium effective February 1.

We encourage you to take advantage of the many benefits of the Westgate Wellness Program!

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
- New AI Assistant for quick information
- Access your benefits in Spanish

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	$200 allowance Feature frame brand allowance $220 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

MET LIFE DENTAL PLAN COMPARISIONS

METLIFE DENTAL INSURANCE DENTAL PLAN COMPARISONS					
Services	**Dental HMO** *(Available to residents of CA, FL, NJ, NY, and TX)*	**Dental PPO Low Plan** *In-Network[4]: % of negotiated fee[2] Out-of-Network[4]: Scheduled amount[5]*		**Dental PPO High Plan** *In-Network[4]: % of negotiated fee[2] Out-of-Network[4]: Scheduled amount[5]*	
		In-Network	**Out-of-Net-work**	**In-Network**	**Out-of-Net-work**
Preventative & Diagnostic Services[6]	**Copay Varies** - see copay schedule	**100%**	**80%**	**100%**	**100%**
Basic Restorative Services	**Copay Varies** - see copay schedule	**50%**	**30%**	**80%**	**80%**
Major Restorative Services	**Copay Varies** - see copay schedule	**30%**	**10%**	**50%**	**50%**
Orthodontia Covered Services[7]	**Copay Varies** - see copay schedule	**Children to age 19: 30%**		**Children to age 19 and adults: 50%**	
Individual Calendar-Year Deductible* **Applies to Basic and Major Restorative Service*	**None**	**$100**		**$50**	
Family Calendar-Year Deductible* **Applies to Basic and Major Restorative Service*	**None**	**$300**		**$150**	
Waiting Period	**None**	**None**		**None**	
Calendar-Year Maximum Benefit	**None**	**$750**		**$1,500**	
Child Orthodontia Lifetime Maximum	**Copay Varies** - see copay schedule	**$500**		**$1,500**	

*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 add 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 - **$3,400 Individual**
- Dependent Care - **$7,500 for the calendar year/ $3,750 if married and filing separately**

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, 2027), 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)

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

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 "cfiwestgate"
- 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: cfiwestgate

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. Available on the Wellness Hub.

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

New
Rx Valet and Counter a prescription savings service offered through Rx Valet for those enrolled in a Westgate medical plan. Counter will reach out to those that are eligible for a savings.

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.trsretire.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.trsretire.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 60/63)	Super Catch-Up Limit (Age 60/63)	Maximum Compensation* Limit
2025	$23,500	$7,500	$11,250	$350,000
2026	$24,500	$8,000	$11,250	$360,000

*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

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. Personal days may be used for personal reasons. When used for personal days, supervisor preauthorization is required. 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

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)	✓	✓	✓	✓
On Property Discounts & Amenity Privileges				
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**	$25	$50	$100	$200
VIP Check-In (Subject to Property Availability)			✓	✓
Early Check-In (Subject to Availability)			✓	✓
Dining Discount & Spa Privileges				
Westgate Owned Restaurant Discounts***	15%	15%	20%	25%
Serenity Spa by Westgate Discounts	15%	15%	20%	25%
Hotel & Rental Privileges				
Discount on Rental Nights at Westgate Resorts & Hotels (Subject to Resort Availability)	✓	✓	✓	✓
Friends & Family Discount on Rental Nights at Westgate Resorts & Hotels (Subject to Resort Availability)	✓	✓	✓	✓
Westgate Las Vegas Resort & Casino Privileges				
Airport Car Service Pick-Up & Drop-Off at Westgate Las Vegas Resort & Casino (1 Round Trip Per Year)			50%	Complimentary
Show Ticket Discounts at Westgate Las Vegas Resort		10%	15%	20%
Priority Tee Times at Las Vegas Country Club (Subject to Availability)+	✓	✓	✓	✓
Partner Privileges				
Discount at Westgate Owned Stores/Outlets	15%	15%	20%	25%
Active & Fit Nationwide Access to Fitness Centers	✓	✓	✓	✓
Choice Hotels Discount	15%	15%	15%	15%
WOW Partner Deals++	✓	✓	✓	✓
Travel Insurance Protection Discount	✓	✓	✓	✓
Enterprise Holdings Discount on Alamo®, Enterprise® & National® Car Rentals - National Emerald Club Executive® Status++	✓	✓	Executive Status	Executive Status
Team Member Celebrations and Awards				
Curated, Personalized Gift Selection Platform by Snappy	✓	✓	✓	✓
Team Member Years of Service Pin	✓	✓	✓	✓

*Active reservation required & number of complimentary tickets based on room size.
**Must have active reservation.
***Discounts not accepted at Cocoa Beach Pier and Hog's Breath Saloon.
+Active reservation required at Westgate Las Vegas Resort & Casino
++Exclusive member-only marketplace featuring discounts and access to the World's top brands, attractions, concerts, major league sports events, movies and more!
+++Car rental discounts apply to all tier levels. National Emerald Club® status is reserved for Elite Members only.

Scan to Download the App Today!

WESTGATE FOUNDATION

WESTGATE CARES

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

- Community Resource Partner Referrals
- Scholarships to Team Members and their Dependents
- Back 2 School Supplies and Westgate Merry Mart Gifts for Team Members' children
- Volunteerism Through Westgate CareForce
- FUN-raisers Such as the Annual Duck Race, Giving Campaign and Much More

In 2025...

- We awarded **two scholarships totaling $2,500** to 2 Team Members
- We volunteered **over 5,875 hours** through the CareForce
- We distributed **4,000 school supplies and backpacks** to the children of Westgate Team Members
- We distributed **over 5,150 holiday gifts** to the children of Westgate Team Members
- We pledged **$1 Million in grants to 50+ non-profits** nationwide
- We donated over **$388,000 in in-kind donations** to non-profits across the nation including office furniture, household items, snacks and toiletry items
- We hosted **over 1,000 military, veteran, and Gold Star families** at the annual Westgate Military Weekend celebration
- We delivered **38 gift baskets** on September 11th to local fire precincts and police stations nationwide
- We cooked, packaged, and donated **105 Thanksgiving meal boxes and gift cards to families in need** in our resort communities nationwide

In 2025, Westgate Foundation assisted 214 Team Members with over $356,856 through the Team Member Crisis Fund

34 Team Members with Emergency Housing Needs

2 Team Members with Natural Disaster Aid

38 Team Members Out of Work with Emergencies

9 Team Members Experiencing Domestic Violence

58 Team Members Experiencing Loss of a Loved One

73 Team Members with Unforceen 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	• Debt Collection Defense • Identity Theft Defense • LifeStages Identity Restoration Services[4]	• Negotiations with Creditors • Personal Bankruptcy • Promissory Notes	• Tax Audit Representation • Tax Collection Defense
Home & Real Estate	• Boundary or Title Disputes • Deeds • Eviction Defense • Foreclosure	• Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home	• Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	• Codicils • Complex Wills • Healthcare Proxies • Living Wills	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	• Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	• Adoption • Affidavits • Change or Establishment of Custody Order or Visitation Rights • Conservatorship • Demand Letters • Divorce, Dissolution and Annulment • Enforcement or Modification of Support Order	• Garnishment Defense • Guardianship • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection	• Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings • Uncontested Change or Establishment of Custody Order
Civil Lawsuits	• Administrative Hearings • Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	• Pet Liabilities • Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: • Deeds • Leases	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	• Defense of Traffic Tickets[5] • Driving Privileges Restoration	• Habeas Corpus • License Suspension Due to DUI	• 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 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*
- Type II diabetes, pre-diabetes, and obesity management program through Virta

After 90-Day Probationary Period
- 401(k) Retirement Savings Plan and matching contributions†
- Team Member, friends and family resort reservation discounts
- Five 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 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 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
- Dependants of Team Member eligible to apply for David A. Siegel Scholarship

After Five Years of Employment
- Paid Vacation* - Three weeks (120 hours) each year.

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.