

Benefits at-a-Glance

2026 U.S. Benefits

Physical Wellbeing

There is nothing more important than the health of our employees and their families. That's why CWT offers comprehensive health care benefits, including medical, prescription drug, dental, and vision coverage along with a wide range of health support programs. This includes:

- **3 medical options through BlueCross BlueShield of MN:** HSA Basic Plan, HSA Premium Plan, and PPO Copay Plan. **All plans feature 100% coverage for in-network preventative care, prescription drug coverage through CVS Caremark, and an out-of-pocket maximum** that provides financial protection if something serious happens.
- You may contribute to a Health Savings Account (HSA) to pay eligible health care expenses. Plus, CWT will contribute to your HSA: \$500 single or \$1,000 family.
- **A dental coverage option through Cigna Dental** including a free annual check-up and ability to use FSA or HSA funds.
- **A vision plan** through Vision Service Plan (VSP).

Medical Plan Resources

- **Telemedicine:** Dr. On Demand is a 24/7 service that provides access to board-certified doctors by mobile app, online video, or phone to treat urgent care, preventative care, chronic care and mental health care.
- **24/7 Nurseline:** speak with a registered nurse any time of day to help decide whether you or a family member should go to the emergency room, urgent care, or make a doctor's appointment.
- **Blue365** offers health and wellness deals, with discounts from top retailers on fitness gear, gym memberships, family activities, healthy eating options, and more.
- **Blue Care Advisor Wellness Program:** you and your spouse can earn points for taking care of your health, and redeem your points and real rewards in the rewards center.

CWT (part of American Express Global Business Travel) works to offer an outstanding benefits program that provides value to employees and their families.

We believe in helping our employees be their best selves at work and in life, and our benefits program is an important part of that commitment. This overview provides an "at-a-glance" look at the benefits we offer to support our employees in their everyday lives and promote their overall wellbeing.

This benefit summary describes only certain highlights of some of the company's benefit plans. It does not supersede the actual plan provisions of the plan documents, which in all cases are the final authority. Company plans, programs, practices and processes may be amended, changed or terminated by the company at any time without prior notice to, or consent by, participants. This summary does not constitute a contract of employment between the company and any individual, or an obligation by the company to maintain any particular benefit program, practice or policy.

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Emotional Wellbeing

In today's high-pressure world, focusing on mental health and emotional wellbeing has never been more important. CWT provides these support programs to promote emotional wellbeing:

- **Employee Assistance Program (EAP)**, offered through Guidance Resources / ComPsych, helps manage personal and work-related issues.

Financial Wellbeing

Providing a comprehensive benefits package is more than health care. It's about supporting our employees' finances day-to-day through their compensation and tax-advantaged accounts – and helping them build for the future through a highly competitive retirement plan. Benefits to support financial wellbeing include:

- **The 401(k) Retirement Plan**, which gives eligible employees the option to make pre-tax and/or Roth after-tax contributions.
- **Tax-advantaged accounts, including the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs)** and offer a **tax-free way to save** for eligible health care expenses.
- **Basic Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance** are provided at **no cost**. Employees can also purchase **Voluntary Life and AD&D** coverage for themselves and for a spouse as well as **child life insurance**.
- **Additional optional coverage plans** include accident insurance, critical illness insurance, hospital insurance, and identity theft protection to add coverage for you and your family.
- **The Legal Assistance Plan** provides coverage for a wide range of legal services through MetLaw/Hyatt Legal.
- **Discount programs** to help eligible employees save money, including Benefits Hub.

Family Support

CWT provides employees with comprehensive family support benefits that can be tailored to individual paths to parenthood and family circumstances including:

- **Funeral planning:** losing a loved one is one of life's most difficult experiences. The first nationwide funeral planning and concierge service through The Hartford can help provide access to online planning tools, family support, and advisor assistance.
- **Paid Parental Leave** to give employees time to bond with a newborn or adopted child, without worrying about the loss of pay or benefits.

Work-Life Balance

Time off to spend with loved ones, take a vacation or manage life's balancing act is crucial to overall wellbeing. CWT provides:

- **Paid Time Off (PTO)**, including personal days, vacation days, and company-paid holidays are provided as part of a combined PTO program. Employees also get a certain number of sick days.
- **Purchase Time Off**, which gives eligible employees the option to purchase up to one week's worth of vacation based on their regular work schedule each year during Annual Enrollment.

Eligibility

Health Care Benefits – Employees who work at least 20 hours per week are eligible for health care benefits. Most benefits are effective on your date of hire as long as you enroll within 30 days. Dependents may include your legal spouse, your domestic partner (documentation required), and/or your children up to age 26. Spouses and domestic partners with access to other employer coverage will be required to pay a surcharge in addition to your regular medical premiums.