



GLOBAL
BUSINESS
TRAVEL

2024 U.S. Benefits

Benefits at-a-Glance

GBT 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.



Physical Wellbeing

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

- **Three medical options** through Anthem: High Deductible Health Plan (HDHP), Exclusive Provider Organization (EPO) Plan and Preferred Provider Organization (PPO) Plan. All plans feature **100% coverage for preventive care, prescription drug coverage through Express Scripts and an out-of-pocket maximum** that provides financial protection if something serious happens.
- **Three dental options** through Delta Dental: High PPO Plan, Low PPO Plan and DHMO (Dental Health Maintenance Organization) Plan.
- **A vision option** through Vision Service Plan (VSP): the VSP Advantage Plan.

GBT Travel Services UK Limited (GBT UK) and its authorized sublicensees (including Ovation Travel Group and Egencia) use certain trademarks and service marks of American Express Company or its subsidiaries (American Express) in the “American Express Global Business Travel” and “American Express GBT Meetings & Events” brands and in connection with its business for permitted uses only under a limited license from American Express (Licensed Marks). The Licensed Marks are trademarks or service marks of, and the property of, American Express. GBT UK is a subsidiary of Global Business Travel Group, Inc. (NYSE: GBTG). American Express holds a minority interest in GBTG, which operates as a separate company from American Express.

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.



Physical Wellbeing (cont.)

Health Support Programs

- **Online Virtual Primary Care** – LiveHealth Online offers phone and online-video consultations with physicians for eligible employees enrolled in a GBT medical plan.
- **Diabetes and Hypertension** – Livongo is offered at no cost. Employees and family members enrolled in a GBT medical plan can access support for Type 1 and Type 2 diabetes or high blood pressure.
- **Tobacco Cessation** – Pelago is a virtual smoking cessation program designed to create long-term changes that last.
- **Musculoskeletal Care** – Hinge Health helps conquer chronic pain, featuring an exercise therapy program to address back, knee, hip, neck or shoulder pain that can be completed anytime, anywhere.
- **Voluntary Benefits** – Eligible employees can purchase Critical Illness, Personal Accident and Hospital Indemnity Insurance.



Emotional Wellbeing

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

- **Employee Assistance Program (EAP)**, offered through Carelon Behavioral Health, helps manage personal and work-related issues.
- **eM Life**, GBT's wellness solution platform, provides an array of resources dedicated to mental and emotional health, including live webinars, interactive sessions, and programs.
- **Live Health Online Psychology** through Anthem provides sessions with licensed therapists to help with stress, anxiety, and depression.



Family Support

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

- **Family Planning** – Progyny provides eligible members with full-service fertility benefits.
- **Adoption Assistance** – GBT offers eligible employees financial reimbursement to help cover some of the adoption-related expenses for legally adopting a child.
- **Dependent Care FSAs** offer a **tax-free way to save** for eligible dependent care expenses.
- **Paid Parental Leave** to give employees time to bond with a newborn or adopted child, without worrying about loss of pay or benefits.



Financial Wellbeing

Providing a comprehensive benefits package is about 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 before-tax, after-tax and/or Roth after-tax contributions. After 12 months of service, GBT will match up to 3% of eligible pay, plus 50% on the next 2% of eligible pay.
- **Financial wellness services** through T. Rowe Price and Retirewise™, a free service that offers information and tools to help employees save for retirement.
- **Tax-Advantaged Accounts, including the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs)** offer a **tax-free way to save** for eligible health care expenses. Plus, an employee and a spouse/domestic partner can earn an **additional contribution from GBT** by completing an online Health Assessment.



Financial Wellbeing (cont.)

- **Employee Stock Purchase Plan:** The Employee Stock Purchase Plan (ESPP) offers eligible employees the opportunity to purchase GBTG shares at a discount.
- **Basic Life Insurance** is provided **at no cost**. Employees can also purchase **Supplemental Life and Accidental Death & Dismemberment(AD&D)** coverage for themselves and for a spouse/ domestic partner as well as **Child Life Insurance**. Reduced Supplemental Life premiums are available to employees who complete an online Health Assessment.
- **Discount programs** to help eligible employees save money, including **Weight Watchers, Perks at Work and travel benefits**.
- **Disability Insurance** protects a portion of income for employees who are unable to work for an extended period of time due to sickness or injury. GBT offers Short-Term Disability (STD) and Long-Term Disability (LTD) Insurance. Reduced LTD premiums are available to employees who complete an online Health Assessment.
- **The Legal Assistance Plan** provides coverage for a wide range of legal services from a nationwide network of over 9,000 attorneys.
- **The Commuter Choice Program** gives eligible employees the option to use before-tax money from their paycheck to pay for commuting expenses (public transportation, parking, etc.).
- **Tuition Reimbursement** allows eligible employees to receive financial reimbursement up to a certain amount toward an undergraduate degree and/or job-related graduate courses. Approval is required.



Work / Life Balance

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

- **Paid Time Off (PTO)**, including personal days and vacation days are provided as part of a combined PTO program. Employees also get a certain number of sick days.
- **Company-paid holidays** allow eligible employees to customize a flexible holiday calendar to meet their needs.
- **The Vacation Purchase Plan**, which gives eligible employees the option to purchase up to an additional week of vacation based on their regular work schedule each year during Annual Enrollment.
- **The Better Balance Program** allows eligible employees to take advantage of flexible work arrangements.

Eligibility

Health Care Benefits - Regular full-time employees are eligible for health care benefits on the first day of work. Regular part-time employees (15+ hours) are eligible following 90 days of employment.

401(k) Retirement Plan - Eligible employees can make before-tax, after-tax, and/or Roth after-tax contributions to the plan. After 12 months of service or after 1,000 hours for part-time employees, the plan includes a company matching contribution on the eligible employee’s savings dollar for dollar up to 3% of eligible pay the employee contributes, plus 50% on the next 2% of eligible pay the employee contributes.