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2025 U.S. Benefits

Benefits at-a-Glance

American Express Global Business Travel (Amex 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 Amex 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), Low Preferred Provider Organization (PPO) Plan and High Preferred Provider Organization (PPO) Plan. All plans feature **100% coverage for in-network 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.

If you enroll in the HDHP, you may contribute to a Health Savings Account (HSA) to pay eligible health care expenses. **Plus, Amex GBT will contribute to your HSA: \$500 Single or \$1,000 Family for 2025.**

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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 an Amex GBT medical plan.
- **Diabetes and Hypertension** – Livongo is offered at no cost. Employees and family members enrolled in an Amex 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 a virtual 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.



Family Support

Amex 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 comprehensive fertility benefits.
- **Adoption Assistance** – Amex 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, Amex 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 MetLife Retirewise™, are free services that offer 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.



Emotional Wellbeing

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

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



Financial Wellbeing (cont.)

- **Employee Stock Purchase Plan:** The Employee Stock Purchase Plan (ESPP) offers eligible employees the opportunity to purchase NYSE:GBTG shares at a discount.
- **Basic Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance** are provided **at no cost**. Employees can also purchase **Supplemental Life and AD&D** coverage for themselves and for a spouse/ domestic partner as well as **Child Life Insurance**.
- **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. Amex GBT offers Short-Term Disability (STD) and the opportunity to enroll in Voluntary Long-Term Disability (LTD) Insurance.
- **The Legal Assistance Plan** provides coverage for a wide range of legal services from a nationwide network of over 18,000 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. Amex 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 one week's worth 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 per week) 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.



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