



**GLOBAL
BUSINESS
TRAVEL**

2023

U.S. BENEFITS AT-A-GLANCE

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2023 HEALTHCARE AND RETIREMENT U.S. BENEFITS AT-A-GLANCE

ELIGIBILITY

- **Health Care Benefits** – On the first day of work as a regular full-time employee or on the 91st day of work as a part-time employee.¹ Eligible employees must enroll within 31 days of their hire date, or they will not have the opportunity to enroll for coverage until the next Annual Enrollment period.
- **401(k) Retirement Plan** – On the first day of work as a regular full-time employee. Part-time or temporary employees are eligible to participate in the 401(k) Retirement Plan if they have at least 1,000 hours of service in their anniversary year (or plan year, if not met in their anniversary year). Participating employees are eligible for company matching contributions after twelve months of service.

HEALTHCARE

- **Medical** – We offer three medical options through Anthem: a High Deductible Health Plan (HDHP), an Exclusive Provider Organization (EPO) Plan, and a Preferred Provider Organization (PPO) Plan.
- **Prescription Drug** – If an eligible employee enrolls in any GBT medical option, prescription drug coverage is automatically included through Express Scripts and offers both retail and mail order prescription coverage.
- **Dental** – We offer three dental options through Delta Dental: Delta Dental High and Low PPO Plans, and Delta Dental DHMO (Dental Health Maintenance Organization) Plan.
- **Vision** – We offer a single vision option through Vision Service Plan (VSP): the VSP Advantage Plan.
- **Health Savings Account** – Eligible employees who enroll in the HDHP medical plan have access to a Health Savings Account (HSA), which allows participants to save money for eligible health care expenses on a tax-free basis.²
 - For 2023, an eligible employee can contribute a total of \$3,850 for Employee only coverage and \$7,750 for all other coverage levels. These contribution maximums include GBT's contribution of \$450 or \$900, depending on the coverage level and the actions an eligible employee and/or a covered spouse/domestic partner each take (see page 3). The amount of GBT's contribution will also be prorated based on the eligible employee's coverage effective date.
- **Health Care and Dependent Care Flexible Spending Accounts (FSAs)**
 - **Health Care FSA** – Eligible employees who enroll in the EPO or PPO medical plan have access to a Health Care FSA, which allows an eligible employee to set aside up to \$3,050 of annual pre-tax pay for certain out-of-pocket health care expenses.³ This contribution maximum includes GBT's contribution of \$450 or \$900, depending on the coverage level and the actions an eligible employee and/or a covered spouse/domestic partner each take (see page 3). The amount of GBT's contribution will also be prorated based on the eligible employee's coverage effective date.
 - **Dependent Care FSA** – Set aside up to \$5,000 of annual pre-tax pay (per household) for certain out-of-pocket dependent care costs.

WELLNESS

- **Health Assessment** – GBT will contribute **\$450** to an HSA (if enrolled in the HDHP) or a Health Care FSA (if enrolled in the EPO or PPO) in 2023 for eligible employees who complete the online Health Assessment through Anthem within a specified timeframe.
 - Eligible employees who cover a spouse/domestic partner can earn an additional \$450 if the spouse/domestic partner also completes the online Health Assessment within a specified timeframe.
 - Employees will also be eligible for reduced Supplemental Life and Long-Term Disability Insurance premiums by completing the online Anthem Health Assessment within a specified timeframe.⁴
 - Employees who are hired between June 1, 2023 and December 31, 2023, the employee and their spouse/domestic partner (if applicable) will have 31 days from the employee’s hire date to complete the Health Assessment once to receive GBT’s contribution to their health account for both 2023 (prorated based on hire date) and for 2024.
- **Wellness Programs, Tools and Resources** – We offer a number of programs, tools and resources to help eligible employees make informed health care decisions and live a healthier lifestyle, including:
 - **Employee Assistance Program (EAP)**, offered through Beacon Health, is designed to help eligible employees manage their personal and work-related issues.
 - **eM Life** GBT’s new wellness solution platform that provides an array of resources dedicated to mental and emotional health. Through the platform eligible employees will find webinars, interactive sessions, and programs on topics such as managing stress, cultivating compassion, and practicing mindfulness at work. 14-minute daily mindfulness sessions are available live, 7 days a week, 365 days a year, at multiple times throughout the day and offered in multiple languages.
 - **LiveHealth Online Psychology** provided by Anthem to help eligible employees and their dependents meet with licensed therapists to help with stress, anxiety, and depression.
 - **LiveHealth Online (Virtual Primary Care)** offers phone and online-video consultations with physicians if eligible employees are enrolled in one of the GBT medical plans. The cost for service will vary based on the plan enrolled in. The board-certified physicians can help diagnosis, recommend treatment and write short-term prescription by phone.
 - **Livongo Diabetes Management Program** is offered at no cost. Eligible employees and their family members who are enrolled in a GBT medical plan and diagnosed with Type 1 or Type 2 diabetes can receive support, including personal coaching, helpful resources and more.
 - **Livongo Hypertension Program** offers support for living with high blood pressure by providing personalized coaching and a connected blood pressure cuff that syncs to an easy-to-use mobile app. A coach can provide advice on nutrition, weight loss, lifestyle changes and more.
 - **Quit Genius** helps individuals quit smoking or vaping. A personal quit coach will support employees through their journey.
 - **Progyny** provides eligible employees with full-service fertility benefits. Progyny’s medical and pharmacy services include comprehensive consultations, IUI, IVF, and egg freezing.
NOTE: Some services may be taxable.

Additional **wellness benefits** are available through Health Advocate to help eligible employees and their family members live healthier and make informed, cost-effective health care decisions.



**WELLNESS
(CONTINUED)**

- **Discount Programs** – We offer several programs to help eligible employees save money, including:
 - **GlobalFit®** – Save on gym memberships and home exercise equipment. Eligible employees can also try out an at-home weight-loss program or get one-on-one health coaching to help quit smoking, lower stress, lose weight and more.
 - **Weight Watchers** – 50% off the cost of a regular online membership (just \$8.48 per month).
 - **Perks at Work** – Receive discounts on an array of brand name products including computers, tickets, dining restaurants and more.

**LIFE AND
DISABILITY**

- **Basic Life Insurance** – 1x annual salary up to a maximum of \$1,000,000 (company-provided) through Lincoln Financial.⁵
- **Supplemental Life Insurance** – 1 to 8x annual salary (up to a maximum of \$2,500,000 in basic and supplemental life insurance combined).⁶
- **Supplemental Accidental Death & Dismemberment (AD&D) Insurance** – Increments of the eligible employee's annual salary (up to a maximum of \$250,000)
- **Spouse/Domestic Partner Life and/or AD&D Insurance** – 1 to 8x annual salary (up to a maximum of \$250,000).⁷
- **Child Life Insurance** – \$5,000 or \$10,000 per eligible dependent child.
- **Short-Term Disability Insurance** – Eligible employees who have a medical condition that prohibits them from working for more than a full work week may be eligible for **Short-Term Disability** benefits.⁸
- **Long-Term Disability Insurance** – Continues 60% of annual salary (up to a monthly maximum benefit of \$15,000). Premiums for LTD coverage are deducted from pay on an after-tax basis. **In the event that benefits are paid out, they are not taxable.**

WORK/LIFE

- **Paid Time Off (PTO)** – The company provides a basic schedule of personal days, vacation days and holidays as a combined PTO program. How many PTO days an employee is eligible to receive is based on years of service with the company and band level.
- **Vacation Purchase Plan** – Eligible employees can purchase up to an additional week of vacation based on their regular work schedule each year during annual enrollment - on a before-tax basis.⁹
- **Sick Days** – Employees also get a certain amount of sick days.
- **Legal Assistance Plan** – Offered through MetLife, provides legal services from a nationwide network of over 9,000 attorneys. Covered in-network services are provided on a pre-paid basis, with no deductibles, copays or claim forms.
- **Commuter Choice Program** – Allows eligible employees to use before-tax money from paycheck to pay for commuting expenses, administered by WageWorks.
 - **Public transportation** (e.g., bus, train, subway or ferry service) – up to \$300 per month before taxes.
 - **Parking** (e.g., garage, parking lot near work or in a paying commuter lot for the bus, train or ferry service) – up to \$300 per month before taxes.
- **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.

**VOLUNTARY
BENEFITS**

Eligible employees have access to several voluntary benefits through Aetna in which eligible dependents can also participate.

Eligible employees who elect to participate in the voluntary plans will pay the full cost at low group rates via payroll deduction.

- **Critical Illness** – Eligible employees have two coverage options to choose from— \$10,000 or \$20,000. Participants can use this money to help pay for health care costs and other expenses when recovering from a covered critical illness like a heart attack, stroke or major organ failure, or a critical illness like lupus, multiple sclerosis and more. Note that the rates for Critical Illness differ for tobacco and non-tobacco users.
- **Personal Accident** – Eligible employees have two coverage options to choose from— Plan 1 and Plan 2. Both pay benefits in the form of a single cash payment in the event of an accidental injury. This payment can be put toward out-of-pocket medical expenses, transportation costs, household bills and more. Note that certain benefits are payable only once per covered accident; while others are once per plan year.
- **Hospital Indemnity** – Includes a lump sum of \$1,000 on the first day of an inpatient hospital stay and then a daily payment of \$50 for up to 100 days.
- Benefit payments for each option are paid to the covered individual directly. They do not coordinate with medical plan coverage, meaning the covered individual is still responsible to pay related out-of-pocket expenses like deductibles and out-of-pocket maximums (the covered individual can choose to use this money towards these payments).

RETIREMENT

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, 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.**
- The company also provides a discretionary profit-sharing contribution that is contingent upon the profitability of the company (measured against our performance on certain financial targets) and only credited in years where the company meets or exceeds those targets.
 - All profit-sharing amounts vest immediately.
- Eligible employees also have access to several financial wellness services through T. Rowe Price.

Time for a financial wellness check-up? Be sure take advantage of **Retirewise®** —a **free** service that offers information and tools to help employees save for retirement, including workshops on topics such as how to create, manage and the make the most of savings as well as providing a resource guide and the opportunity to speak with a retirement savings expert one-on-one.

- 1 Part-time employees must work 15 or more hours per week and have also completed 90 days of service to be eligible for health and welfare benefits.
- 2 Employees age 65+ who are enrolled in Medicare/Tricare or receive Wellness dollars will have access to a Health Reimbursement Arrangement (HRA) instead of a Health Savings Account (HSA).
- 3 If an eligible employee enrolls in the HDHP and elects to participate in a Health Care Flexible Spending Account, WageWorks will automatically classify the account as a "Limited Purpose Flexible Spending Account." A Limited Purpose FSA can be used to help pay for eligible dental and vision expenses until the deductible in the HDHP is reached.
- 4 The amount GBT will contribute to the HSA (if enrolled in the HDHP) or FSA (if enrolled in the EPO or PPO) will be prorated based on the eligible employee's coverage effective date.
- 5 Eligible employees have the option of waiving company-provided basic life insurance if their coverage amount is \$50,000 or higher and they want to avoid paying any imputed income tax.
- 6 Any coverage amount above four times annual salary, or \$750,000, will require submitting a Statement of Health to Lincoln Financial, which is subject to their approval. Coverage will not begin until Lincoln Financial approves the coverage.
- 7 Newly eligible employees can elect life insurance coverage for a spouse/domestic partner up to a maximum coverage of \$50,000 without submitting proof of good health. Note that the coverage amount for a spouse/domestic partner cannot be higher than the employee's own basic life insurance amount (or basic and supplemental life combined). For coverage amounts above these limits, a spouse/domestic partner may be required to submit a Statement of Health. Coverage will not begin until Lincoln Financial approves the coverage.
- 8 Employees who are not vaccinated against COVID-19 will not be eligible for Salary Continuation Benefits in the event of a long-term illness due to a positive COVID-19 exposure. Exceptions may be made for medical reasons or sincerely held religious beliefs.
- 9 Seasonal employees may not purchase vacation days.

This benefit summary describes only certain highlights of some of the company's benefits 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.