



EMPLOYEE BENEFITS

Virgin Voyages Crew Life Guide

January 1 – December 31, 2025

Open Enrollment

What is Open Enrollment?

- ❖ Open enrollment is the one time during the year that you are able to make changes to your benefit options **without having a qualified life event.**

Who Is Eligible?

- ❖ You are eligible for benefits if you're a regular full-time crew member, working a minimum of 30 hours per week.
- ❖ The benefits program is also available to your eligible dependents.

When Can I Enroll?

- ❖ Open Enrollment is from **December 2nd to December 13th.**
- ❖ This year is an **ACTIVE** enrollment. If you do not make your selections, you **will not** have coverage in 2025.

How Do I Enroll?

- ❖ Enrollment elections are made through **Workday.**
- ❖ All changes will be effective **January 1st 2025.**
- ❖ **All elections must be completed by December 13th**

Qualifying Life Event

After enrolling, you may only make changes by providing the appropriate documentation of a qualifying life event **within 30 days of event**. For example:

- Marriage, legal separation, divorce
- Birth, adoption, legal guardianship of a child
- Death of dependent
- Change in spouse's employment status
- Change in child's eligibility due to age or employment status

If you have questions regarding qualifying life events, please reach out to HR.



Medical Cigna

Medical Plan Options

	HSA Plan High Deductible Health Plan (Called Choice Fund OAP HSA)		PPO Plan (Called Open Access Plus)	
Annual Deductible Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual*	\$2,000	\$4,000	\$750	\$1,500
Family**	\$4,000	\$8,000	\$2,250	\$4,500
Coinsurance*** (Plan Pays)	80%	50%	80%	50%

Calendar Year Out-of-Pocket Maximum (Includes Deductible)				
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$8,050	\$12,000	\$8,050	\$12,000
Individual within a Family	\$8,050	\$12,000		
Family	\$16,100	\$24,000	\$16,100	\$24,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited

Copays/Coinsurance				
	In-Network	Out-of-Network	In-Network	Out-of-Network
Office Visit: Primary Care / Specialist	20% after deductible	50% after deductible	\$30 copay / \$50 copay	50% after deductible
Virtual Visit MDLIVE: Primary Care / Specialist	20% after deductible	Not covered	\$30 copay / \$50 copay	Not covered
Labs & X-Rays	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Urgent Care	20% after deductible	50% after deductible	\$50 copay	\$100 copay
Emergency Care	20% after deductible	20% after deductible	\$200 copay + 20% after deductible	\$200 copay + 20% after deductible
Preventive Care	No Charge	50% after deductible	No Change	50% after deductible
In-Patient Hospital Copay	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Out-Patient Hospital Copay	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Prescription Deductible	Combined with Medical Deductible		None	
Preventive Medication No deductible ****	Generic preventive Rx covered at 100%	n/a	Generic preventive Rx covered at 100%	n/a
Prescription Drug Retail (Tier 1-3)	\$10 / \$40 / \$60 After deductible	50% after deductible	\$10 / \$40 / \$60	50% coinsurance
Prescription Drug Retail (Tier 4-Specialty)	30% after deductible	50% after deductible	30% coinsurance	50% coinsurance

Know Before You Go!

Knowing where to go for medical care can save you lots of time and money! It can also help get you the best care for your situation. Here are some general guidelines to assist you in determining the best option for you.



Virtual Care

Whether at home or traveling, access to a board-certified doctor is available 24/7. You can speak to a doctor immediately or schedule an appointment based on your availability.

Available through

Teladoc.

- + Allergies
- + Asthma
- + Nausea
- + Cold/Flu
- + Pinkeye



Doctor's Office

When you have any medical concern, your primary doctor can oversee your care, provide routine services and refer you to specialists if necessary.

- + Routine check-ups
- + Immunizations
- + Preventative Services
- + Manage your overall health



Urgent Care / Retail Clinic

When you need care quickly, your primary doctor is not available, and your condition is not life threatening. Some examples include:

- + Sprains/Strains
- + Minor broken bones
- + Rash
- + Flu and fever (below 104°)
- + Earache/Sore throat



Emergency Room

When you need immediate treatment of a serious or critical condition:

- + Severe/life-threatening symptoms
- + Severe head injury
- + Excessive bleeding
- + Extreme pain
- + Shortness of breath
- + Broken bones

Lower Cost

Medium Cost

Higher Cost

Telemedicine

Primary Care

- Preventive Care routine care, and specialist referrals. Prescriptions available through home delivery or at local pharmacies. Receive orders for biometrics, blood work and screenings at local facilities.

Urgent Care

- On-demand care for minor medical conditions available 24/7.

Behavioral Care

- Access to psychiatrists and therapists, choice to keep the same provider for every session – all from the privacy of your home through video/phone.

Dermatology

- Fast, customized care for skin hair and nail conditions – no appointment required.
- Board-certified dermatologists review pictures and symptoms; prescriptions available.



Cigna Healthy Rewards

With Healthy Rewards, you can save time and money on a wide variety of health products, wellness programs and other services, including:

- Fitness and exercise
- Nutrition
- Hearing and vision care

To get started with Healthy Rewards now, scan the code on your smartphone or visit www.cigna.com/discoverhealthyrewards



One Membership

Thousands of Ways to Stay Active and Save Money

- 12,200+ Gyms
- 9,700+ On-Demand Videos
- Enroll Your Spouse

No annual fees or long-term contracts. Switch gyms anytime.

Plus: 5,800+ Premium Gym Options at exercise studios, outdoor experiences, and others with 20% - 70% discounts at most locations.

Get Started: <https://discoverhealthyrewards.sites.cigna.com>



STANDARD FITNESS MEMBERSHIP

\$28/mo¹

- 12,200+ FITNESS CENTERS
- 9,700+ WORKOUT VIDEOS

Family Planning

Progyny provides an inclusive family building benefit for every unique path to parenthood.

- Comprehensive fertility treatment coverage leveraging the latest technologies and treatments
- Convenient access to a network of top fertility specialists
- Unlimited concierge support from a dedicated Progyny Patient Care

To learn more about your benefit and your family building options, contact Progyny at:

(833) 233-0870

www.progyny.com





**Dental
Cigna**

Dental Plan Options

	DPPO Low Option		DPPO High Option		
Calendar Year Deductible	Advantage Network	Out-of-Network	Advantage Network	DPPO Network	Out-of-Network
Individual*	\$50	\$50	None	\$50	\$50
Family**	\$150	\$150	None	\$150	\$150
Calendar Year Out-of- Pocket Maximum					
Per Person	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100
Covered Services					
Preventive Services (Oral exams, routine cleanings, bitewing x-rays, fluoride applications, sealants, space maintainers, panoramic x-rays)	100% deductible waived	100% deductible waived	100% deductible waived	100% deductible waived	100% deductible waived
Basic Services (Oral surgery, complex extractions. Full mouth x-rays, fillings, oral surgery, root canal therapy, periodontics, endodontics simple extractions)	80% after deductible	80% after deductible	90%, No deductible	80% after deductible	80% after deductible
Major Services (Denture adjustments and repairs, crowns, inlays/onlays dentures, bridges)	50% after deductible	50% after deductible	60%, No deductible	50% after deductible	50% after deductible
Orthodontics (adults and children)	50% no ortho deductible	50% no ortho deductible	50% no ortho deductible	50% no ortho deductible	50% no ortho deductible
Orthodontic Lifetime Maximum	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500



**Vision
Cigna**

Vision Plan

	In-Network	Out-of-Network
Lenses		
Single Vision Lenses	\$20 copay	Up to \$32 allowance
Bifocal Lenses	\$20 copay	Up to \$55 allowance
Trifocal Lenses	\$20 copay	Up to \$65 allowance
Frames		
Retail Frame	\$150 allowance	Up to \$83 allowance
Equivalent		
Contact Lenses		
Necessary	No charge	Up to \$210 allowance
Elective	\$150 allowance	Up to \$120 allowance

Benefit Frequency	In-Network	Out-of-Network
Examination	12 months	12 months
Lenses	12 months	12 months
Frames	12 months	12 months
Contacts (in lieu of Lenses or Frames)	12 months	12 months

Copays	In-Network	Out-of-Network
Examination	\$10 copay	\$45 allowance
Materials	\$20 copay	n/a
Retinal Screening	Up to \$39	Not Covered



Savings and Spending Accounts

Health Savings Account (HSA)

- HSA's are only available if you are enrolled in the **Cigna HSA High Deductible Health Plan**.
- A Health Savings Account (HSA) is a tax-advantaged savings account that can be used to pay for your qualified health care expenses.
- Dollars in an HSA rollover from year to year, there is no “use it or lose it” provision.
- You own your HSA and can contribute to the account with pre-tax payroll deductions based on your needs.
- Maximum annual HSA Contribution Limits:
 - Crew Member Only: **\$4,300**
 - Crew Member Plus Dependent(s): **\$8,550**
 - Age 55 or older can contribute an additional **\$1,000** per year

As an added benefit, Virgin Voyages will contribute to your HSA:

	Crew Member	Crew Member +1 or More
IRS Annual Max	\$4,300	\$8,550
Virgin Contribution	\$750	\$1,550
Your Max Contribution	\$3,550	\$7,000
Catch-Up Contribution (55 or older)	\$1,000	\$1,000

Flexible Spending Accounts (FSA)

There are 3 types of FSA's available:

- **Healthcare FSA** (not available if you select the HSA/HDHP Plan)
- **Limited Purpose FSA** (dental and vision expenses only)
- **Dependent Care FSA** (dependent children or elder family members only)

When electing an FSA, you will set an annual contribution amount. FSA's do not rollover year to year, so you will have until the end of the plan year to use the funds. Contributions to these accounts are pre-tax.

Contribution Limits for 2025:

- Healthcare/Limited Purpose FSA: **\$3,300**
- Dependent Care FSA: **\$5,000 (\$2,500** for married crew members filing taxes separately)

Plan Carefully!

- All 3 FSA's have an extra 90-day grace period to use up funds at the end of the plan year. After this, any unused funds **will be forfeited** (no rollover)



Crew Member Contributions

Medical

Medical Plans If Crew Member's Spouse does not have coverage offered elsewhere		
HSA Plan	Monthly	Bi-Weekly
Crew Member Only	\$116.32	\$53.69
Crew Member + Spouse	\$321.37	\$148.32
Crew Member + Child(ren)	\$239.90	\$110.72
Crew Member + Family	\$420.61	\$194.13
PPO Plan	Monthly	Bi-Weekly
Crew Member Only	\$221.21	\$102.56
Crew Member + Spouse	\$440.15	\$203.15
Crew Member + Child(ren)	\$340.31	\$157.07
Crew Member + Family	\$575.42	\$265.58

*There will be an additional **\$40** per pay period charged to Crew members who smoke. You may avoid the monthly tobacco surcharge by completing the free tobacco cessation program offered by Cigna.*

Medical (cont.)

Medical Plans		
If Crew Member's Spouse does have coverage offered elsewhere		
HSA Plan	Monthly	Bi-Weekly
Crew Member Only	\$116.32	\$53.69
Crew Member + Spouse	\$1,108.16	\$511.46
Crew Member + Child(ren)	\$239.90	\$110.72
Crew Member + Family	\$1,056.76	\$487.74
PPO Plan	Monthly	Bi-Weekly
Crew Member Only	\$221.21	\$102.56
Crew Member + Spouse	\$1,422.04	\$656.33
Crew Member + Child(ren)	\$340.31	\$157.07
Crew Member + Family	\$1,327.69	\$612.78

*There will be an additional **\$40** per pay period charged to Crew members who smoke. You may avoid the monthly tobacco surcharge by completing the free tobacco cessation program offered by Cigna.*

Dental

Dental Plans		
DPPO Low Plan	Monthly	Bi-Weekly
Crew Member Only	\$11.69	\$5.40
Crew Member + Spouse	\$23.72	\$10.95
Crew Member + Child(ren)	\$31.80	\$14.68
Crew Member + Family	\$46.91	\$21.65
DPPO High Plan	Monthly	Bi-Weekly
Crew Member Only	\$15.86	\$7.32
Crew Member + Spouse	\$32.11	\$5.18
Crew Member + Child(ren)	\$40.94	\$5.23
Crew Member + Family	\$61.15	\$8.34

Vision

Vision Plan		
DPPO Low Plan	Monthly	Bi-Weekly
Crew Member Only	\$5.61	\$2.59
Crew Member + Spouse	\$11.22	\$5.18
Crew Member + Child(ren)	\$11.33	\$5.23
Crew Member + Family	\$18.08	\$8.34



Life and Disability Insurance

Life and AD&D Insurance

Basic Life and AD&D: Virgin Voyages provides Basic Life and AD&D Insurance equal to 2x your annual salary up to \$600,000 at no cost to you.

Voluntary Life and AD&D: You also have the option to purchase Voluntary Life and AD&D for you and your family. If you don't enroll in Voluntary Life when it's first available to you, or elect an amount over the Guaranteed Issue, you will be required to complete an Evidence of Insurability form (EOI). You must be enrolled for your spouse or children to apply.

Coverage	Benefit
Voluntary Crew Member Life	\$10,000 increments up to 5x annual salary or \$500,000
Voluntary Spouse Life	\$5,000 increments up to \$250,000 (can't exceed 100% of Crew Member's benefit)
Voluntary Child Life	Up to \$10,000

Coverage	Guaranteed Issue
Voluntary Crew Member Life	\$180,000
Voluntary Spouse Life	\$50,000
Voluntary Child Life	All Amounts

Disability Insurance

Virgin Voyages provides Short-Term Disability Insurance (STD) at no cost to you! You also have the option to purchase Voluntary Long-Term Disability Insurance (LTD).

This benefit provides income protection in the event you are ill or injured and unable to work.

Short-Term Disability (STD)		Long-Term Disability (LTD)	
Elimination Period	Injury: 0 days Illness: 7 days	Elimination Period	90 days
Weekly Benefit	60% of weekly earnings	Monthly Benefit	60% of monthly earnings
Maximum Weekly Benefit	\$2,000 per week	Maximum Monthly Benefit	\$15,000 per month
Maximum Benefit Period	13 weeks	Maximum Benefit Period	SSNRA*

*SSNRA = Social Security Normal Retirement Age



Additional Benefits

BetterUp Care

Covered benefit for Crew members that connects you to dedicated mental fitness coaching, tools, and support so you can think, feel, and show up at your best.

A Care Guide is a real professional who provides dedicated concierge support when you need it through chat, phone, or video. Some common things Care Guides help with include:

- Navigating your BetterUp plan, and all the tools and support at your fingertips
- Selecting the right coach
- Connecting to your Employee Assistance Program (EAP)
- Taking the guesswork out of finding and receiving great care

To get started, scan the QR code or visit: www.members.betterup.com/vv.



Life Assistance Program

You and your immediate family have access to free, confidential resources to help handle life's everyday – and not so everyday – challenges.

Lincoln Financial/ComPsych's Life Assistance Program (LAP) can help with:

- Emotional/Mental Health
- Financial Health
- Dependent Care Resources
- Legal Support
- Web-based Learning

Get up to 6 in-person Licensed Professional Counselor visits at no cost to you to get help for:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief, loss and more

Call (855) 327-4463 or visit www.GuidanceResources.com to get started today!

Health Advocacy Program

Year-round support for benefits and healthcare questions!

Call an Advocate before scheduling any medical test or procedure to receive a free cost comparison report for up to three providers.

Your Advocate can:

- Explain how your benefits work
- Resolve claims and billing issues
- Assist with referrals and prior authorization
- Compare pricing for an upcoming test, procedure, or prescription drugs
- Find a doctor
- Provide you access to registered nurses for diagnosis, procedures, and medication options.

FREE & CONFIDENTIAL

Your Advocacy Support

Your Advocate can save you time, money & frustration by:

- Answering your questions
- Maximizing your benefits
- Navigating the system

(866) 253-2273

advocate@optavise.com

Mon - Fri: 7 a.m. – 8 p.m. CST

Saturday: 8 a.m. – 1 p.m. CST

(October and November)



Scan to save our contact info!

Voluntary Benefits

Accident Insurance

- Pays cash benefits directly to you to help cover some of the costs remaining after your health insurance plan kicks in following a covered accident.

Critical Illness Insurance

- Helps protect your income and personal assets when out-of-pocket expenses increase as a result of a specified illness. This plan covers conditions like heart attack, stroke, end stage renal failure, invasive cancer, and more.

Hospital Indemnity Insurance

- Provides financial protection by paying you a direct benefit to meet out-of-pocket expenses and extra bills that can occur. Lump-sum benefits are paid directly to you based on the type of facility and number of days in confinement.

Whole Life with Long Term Care through Unum

- Protection beyond crew member's working, potentially for a lifetime. With a guaranteed death benefit that will never decrease, level premiums that will never increase, cash value accumulation, living benefits, and other options.

Additional Benefits

Identity Theft Protection, by AllState Identity Protection

- Protect your identity from data breaches with AllState Identity Protection's Pro+ Plan.
- Safeguard finances, reputation, and credit against theft and abuse with unique tools and proactive monitoring.
- Detects high-risk activity to alert you at the first sign of fraud or exposure.
- Up to \$1 million identity theft expense and stolen fund reimbursement

Legal Services by Legalease

- Talk to independent attorneys for assistance in estate planning, creating a living will (for 2 people), annual legal check-up, legal document reviews and major life events.
- In-house Certified Financial Planner for help navigating a variety of financial decisions, including day-to-day money management, major life event planning, and crew member benefit maximization.
- Set financial goals and create an action plan.

Pet Insurance

Pet Benefits Solutions offers three options to best meet each of your pets' individual needs. Rates are based on pet, breed, and age.

Provide top care for your dog or cat if they get sick or injured with **Pets Best Health Insurance**. Receive 90% reimbursement on veterinary bills with easy online claim filing.

Pet Assure Veterinary Discount Plan gives you an instant 25% on in-house medical services at any participating veterinarian. All pets are eligible, no exclusions on type, breed, age, or health condition. Also includes a 24/7 Lost Pet Recovery Service.

PetPlus Prescription Savings Plan gives wholesale prices on brand-name prescriptions and products. You can enroll any dog or cat, no exclusions. Shipping is always free, and most prescriptions are available for same-day pickup at over 60,000 Caremark pharmacies like CVS, Walmart, or Target.



Discount Program

Access exclusive discounts at hundreds of national and local merchants through **BenefitHub**.

It's easy, free, and will save you money!

- Start by going to www.virginvoyages.benefithub.com and click "Create an Account".
- Access BenefitHub at work, home, or on the go.
- Use referral code **T6Z90X**

Find deals on:

- Electronics
- Health & Wellness
- Apparel
- Education
- Beauty & Spa
- Restaurants
- Tickets
- And more!



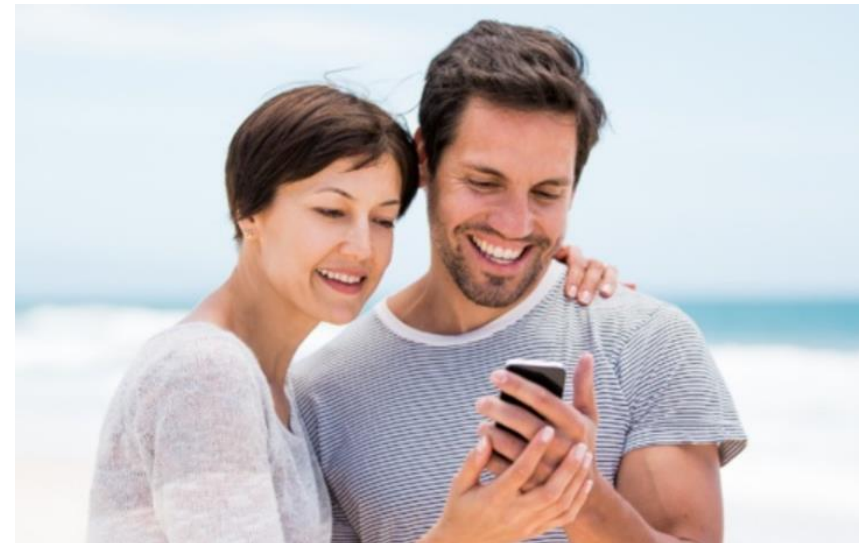
Benefits to go

Access your Virgin Voyages benefits anytime, anywhere!

With your benefits portal, you have:

- Access to benefit summaries
- Nothing to install! Access from a computer, tablet, or smartphone
- Benefits Contacts – group numbers and customer service
- Searchable – quickly find service contact information and online services

Visit virginvoyagesbenefits.go-enroll.com today!





Next Steps

Remember

- You can begin to enroll on December 2nd via Workday
- This year's annual enrollment is **ACTIVE** for all benefits. If you do not make your benefit selections, you will not have coverage in 2025.
- All enrollments must be submitted by December 13th.
- All elections are effective on January 1st, 2025.



SAIL INTO
YOUR
CREW
LIFE