



BENEFITS

**Virgin Voyages
Crew Life Guide**

January 1 – December 31, 2026

YOU'VE
JOINED
A SOL
CREW

YOUR COMPLETE BENEFITS GUIDE
TO ALL THINGS VIRGIN VOYAGES

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FAMILY LOVE

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ALL WORK + NO PLAY

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If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. See the notices section at the end of this guide for more details.

Family Love

Virgin Voyages is on a mission to provide our Crew and their families with a robust selection of programs focused on ensuring a healthy lifestyle, taking time for rest with family and friends, and caring for their overall well-being. We've designed a journey for our Crew that will be memorable, meaningful and full of brilliant surprises. Let's begin this journey together, focusing on taking care of you today, tomorrow and every day after that.



Crew Love is Family Love

We love and care for our Crew (and our Crews' family) like family. That's why we're on a mission to provide programs focused on ensuring a healthy lifestyle, taking time for rest with family and friends, and caring for your overall well-being. We aim to support everyone personally and professionally so we've designed a journey that will be memorable, meaningful and full of brilliant surprises. Together we will focus on taking care of you today, tomorrow and every day after that.



Welcome to Benefits Enrollment

Every Benefit provides value. For example, medical helps you get and stay healthy, and disability provides a financial safety net if the unexpected happens. To get the total value from your benefits you should understand them and how they can work together, to help support your health and financial well-being.

When you enroll, you need to make some important decisions to help you get the greatest value from your benefits in 2026.

- 01 Plan it** – Set aside time to review and select your benefits. Think about the coverage you and your family will need.
- 02 Own it** – Invest time to use online resources to choose each benefit wisely. Selecting the right benefits for your situation now can really add up in the long run.
- 03 Achieve it** – Make the most of your benefits. Take advantage of preventive care checkups and special programs and resources to help manage your health and expenses.

Your Enrollment Checklist

- Understand how your health plan works.
- Do you have the right medical, dental and vision coverage?
- Take advantage of Cigna programs available through your medical coverage.
- Learn more about the fertility and family building benefit offered through Progyny.
- Consider disability, additional life and AD&D
- Do you have the right coverage to help you and your family pay bills if you become disabled or pass away?
- Take advantage of the spending accounts.
- Health Savings and Dependent Care Flexible Spending Accounts plus Commuter Benefits allow you to set aside pre-tax money to help pay for eligible out-of-pocket expenses.
- Access RED to enroll by the deadline.
- As a new hire, you are eligible to enroll until the 1st of the month following your date of hire.
- Add and review your dependents' information in RED.
- Make sure the information is complete and accurate.
- Confirm Social Security numbers are correct, and names in RED must match those on file with the Social Security Administration



Spousal Surcharge

Virgin Voyages does allow you to add spouses and domestic partners to your benefits, however, if your spouse/domestic partner's employer offers medical coverage and you choose to provide him/her coverage under a Virgin Voyages plan, you will be responsible for the bi-weekly cost associated with having them on the plan. The surcharge is deducted from your paycheck on a pre-tax basis. The surcharge does not apply to dental or vision plans, but only medical.

Stuff You Should Know

Before we jump into the details about your benefits coverage, here are a few questions and answers new Crew sometimes have.

When do I become eligible for benefits?

Crew members are eligible to enroll in benefits the first of the following month after your date of hire if you are:

- A regular, Full Time Crew member
- Scheduled to work a minimum 30 hours per week

What if I'm covering dependents?

When you enroll in benefits, you may also cover your eligible dependents (spouse, registered domestic partner, dependent children, etc.) in these plans.

- Medical
- Dental Coverage
- Vision Coverage
- Dependent Life Insurance
- Voluntary Dependent AD&D Insurance
- Accident, Critical Illness, and Hospital Indemnity Coverage

When enrolling dependents, you must provide:

- Social Security Numbers
- Dates of birth, Genders
- Additional information may be required based on the relationship with the Crew member and dependency on the Crew member.
- Virgin Voyages requires written proof of your relationship (marriage certificate, registered domestic partner affidavit, birth certificate, etc.) when you add family members to our plan.

Dependent Child: Eligibility & Coverage

How does dependent child eligibility & coverage work?

They can be covered until the end of the month following their 26th birthday or as per state law for dependent coverage, i.e. State of Florida allows for dependent coverage up to the age of 30 providing they meet the qualifying criteria. See state by state requirements on the Department of Labor website for more details.

Always do what you Love

But in case you retire one day, this 401(K) stuff might help.

Why is 401(k) important?

Planning ahead for retirement is a key factor in our overall positive health and well being. Knowing your family is provided for is a key ingredient for a balanced and positive lifestyle.

What does the company contribute?

Virgin Voyages will match 50% of your contribution up to the first 6% of your eligible annual compensation.

When can I take a distribution from the plan?

- Normal Retirement
- Disability Social Security disability benefits
- Death
- Termination of Employment
- Rollover to another qualified plan or IRA
- Cash Distribution: Taxable event
- 20% withheld
- Loan
- Hardship: Medical Expenses, purchase principal residence, college tuition, eviction, burial/funeral expenses, repair damage to principal residence.

What's a safe harbor contribution?

Virgin Voyages makes a safe harbor contribution into the plan on your behalf equal to 3% of your eligible annual compensation.

When do I become eligible?

Crew members become eligible after 90 days of employment and age 21.

How much can I put away in 2026?

Contribution limit for Crew member deferrals is \$24,500.

The catch-up contribution for Crew members aged 50 years and older is \$8,000. Notably, for those aged 60 to 63, there's a new higher catch-up limit of \$11,500.

How do I get started?

To get started with your investment, click on the Retirement Savings Calculator to see how you can invest in yourself and your future.

How do I enroll in 401(k)?

- Wait until you receive a 401(k) enrollment email from the People Team
- Login to RED to elect your deferral % or flat amount and designate your beneficiary
- Login to Charles Schwab's website (see below)

How do I login to Charles Schwab's site for the first time?

01 Go to: workplace.schwab.com

02 When can I make changes?

You can make changes to the amount you are contributing at any time in RED.

03 How do I contact Charles Schwab?

You can contact Charles Schwab by phone or through the website.

Phone: (800) 724-7526

Website: workplace.schwab.com



Tell me about qualified life events, in case ship happens outside of Open Enrollment.

Qualified life event is a change in status that occurs during the year and allows you to change your benefit elections. If one of the qualifying events listed below occurs for you, your spouse/registered domestic partner, or your dependent child, please contact the People Team to change your election in writing within 30 days of when the event occurred.

- Marriage, divorce, legal separation or annulment, or the death of your spouse
- Adding/removing a registered domestic partner or death or your registered domestic partner
- Your dependent child's birth, adoption, or legal guardianship of a child
- Death of a spouse/domestic partner or child
- Your dependent child becomes eligible/ineligible for coverage due to his or her age, student or marital status, or any related circumstances
- Change in your, your spouse's, or your dependent's residence that affects that individual's eligibility
- Qualified Medical Child Support Order

What exactly is this smoking surcharge I've heard about?

There will be an additional \$40 per pay period charged to Crew members who smoke. You will be asked to certify this information during your enrollment and benefit changes.

Let's Get Medical

**Healthcare lingo can be confusing.
Check out some common terms
before you start.**

Premium

What you pay for coverage each biweekly paycheck-no matter what.

Deductible

The amount you're responsible for paying before co-insurance begins.

Health Savings Account (HSA)

A type of tax advantage health account that's funded both by you and Virgin Voyages to help with your deductible. You are eligible to enroll in the HSA if you are enrolled in the HSA OAP plan.

Out of Pocket Maximum

The most you are required to pay for covered medical expenses in a calendar year, including your deductible, copays, and co-insurance. Note: It doesn't include the cost of your bi weekly premiums.

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows you and/or covered dependents to extend health, dental and/or vision coverage beyond the date on which eligibility would normally end. You pay the full premiums plus a 2% administrative fee for this continuation coverage.

Flexible Spending Account (FSA)

An arrangement enabling Crew members to contribute pre tax dollars from their paycheck into an account and be reimbursed for eligible health care and dependent care expenses under IRS rules.

Evidence of Insurability

(EOI) is an application process in which you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage.

Copay

The fixed fee you pay to your doctor at the time of service.

Co-insurance

Your share of your service cost after you've met your deductible.

High-Deductible Health Plan (HDHP)

The type of medical plan with a higher deductible than a traditional insurance plan, but with a bi weekly premium that's usually lower.

In-Network vs. Out-of-Network

We have lower costs with negotiated discounted rates from providers through Cigna, who are classified as in network. It's best to visit in network providers because you'll pay less for your care. Out of network providers can bill the balance over and above whatever the insurance doesn't pay.

Formulary

A list of preferred, commonly prescribed prescription drugs.

Preferred Provider Organization (PPO)

A type of medical plan that offers a pre screened national network of providers physicians, hospitals, labs, and other medical professionals who have agreed to provide services at lower, pre negotiated rates.

Guaranteed Issued

Designated life insurance policy amount is guaranteed regardless of health. Does not require Evidence of Insurability.

Medical Plans

Healthy employees mean a healthy workplace. Virgin Voyages offers a choice of two medical plan options. There is a High Deductible Health Plan with HSA and a OAP/ PPO Plan. Administered through CIGNA and provide you with the flexibility to manage your health and health care expenses. Each plan has the same network of providers and covers the same types of services, but these may differ in cost.

	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	\$1,000	\$1,500
Family**	\$4,000	\$8,000	\$2,500	\$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	\$300 copay + 20% after deductible	\$300 copay + 20% after deductible
Preventive Care	No Charge	50% after deductible	No Charge	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



The above information is a summary only.

Please refer to plan documents for complete details of plan benefits, limitations and exclusions available on RED.

*Individual plan is for crew member only.

**Family plan applies to crew members with more than one person covered on the plan

***Carrier coinsurance percentages listed are based on physician selections made by the crew members

Note, for crew members enrolling in the HSA plan, the individual deductible does not apply for those who cover dependents. When covering dependents, all members of the family have a combined \$4,000 (network) deductible. For crew members enrolling in the PPO plan and cover dependents, each family member has a separate \$1,000 (network) deductible with a maximum deductible of \$2,500 for the entire family

Medical Benefit Perks

Virgin Voyages offers you a Virtual Care option which is Cigna's Virtual Care program that provides 24/7/365 access to board-certified physicians and pediatricians via video chat or phone.

VIRTUAL CARE

Your medical plan includes Virtual Care services through Cigna Virtual Care Connection, provided by MDLIVE, with 24/7/365 access to board-certified doctors and pediatricians by video chat or phone for virtual consultations.

Access to the Virtual Care services can be offered by downloading the available www.mycigna.com app – MDLIVE. Takes a minute to set up your account and have it ready to use on your next minor medical condition. You also have access on the web: MDLIVE at www.mycigna.com or call (888) 726-3171 to talk to a doctor 24/7.

What is my cost?

- PPO Plan – your cost is the same as your Physician Office or Specialist copay (\$30 to \$50); deductible does not apply.
- HSA (HDHP) Plan – refer to costs on www.mycigna.com and go to MDLIVE. Deductible does not apply.

When should I consider using Virtual Care?

- When your PCP is not available
- If you're considering an ER or an urgent care center for a non-emergency medical issue
- To request refills for most prescriptions (when appropriate)
- When traveling and in need of medical care
- During or after normal business hours, nights, weekends and even holidays

Who are the MDLIVE doctors?

All of the doctors are U.S.- Board Certified and licensed to practice medicine in your state. They are fully credentialed on an annual basis and have passed background checks using the National Practitioner Databank and the American Medical Association. The Virtual Care doctors follow national standards of medical practice and are able to treat a wide range of patients and conditions.

PHARMACY PROGRAMS

Cigna 90 Now (HSA and PPO) – You are able to fill 90-day prescriptions at a retail pharmacy in addition to the mail order option. To fill a 90-day prescription at a retail pharmacy, a Cigna 90 Now pharmacy must be used. The Cigna 90 Now pharmacy list is extensive but does not include all network pharmacies. Most notably, the network includes CVS but does not include Walgreens. For 30-day prescriptions, you can continue to use any network pharmacy.

Clinical Day Supply (HSA and PPO) – For new specialty medications, the initial supply is limited to 15 days to ensure the new prescription will be well tolerated. Once it is determined the medication is well tolerated, Cigna will assign a supply limit of 30 or up to 90 days based on the medication.

SaveOnSP (Only applies to the PPO) – This program applies only to crew members enrolled in the PPO plan. For certain medications, Cigna will take advantage of manufacturer assistance dollars to reduce your copay down to \$0. Cigna will coordinate with you when this program is available, and you will need to enroll in the program to take advantage of these savings. So be sure to engage with Cigna on this program if contacted.



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Healthy choices that really pay off



Start saving today with Cigna Healthy Rewards®*

When it comes to getting your money's worth, there's more to your Cigna plan than you might realize. Get to know Cigna Healthy Rewards and discover discounts on trusted brands that support your goals for better overall health and well-being.

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

So, don't wait. Make the most of your benefits. After all, Cigna is here to help protect your health — and your budget. Discover Healthy Rewards today.

Ready. Set. Save!

To get started with Healthy Rewards now, scan the code with your smartphone.

Or visit cigna.com/discoverhealthyrrewards



*Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your health plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your plan benefits. A discount program is NOT insurance, and you must pay the entire discounted charge. All goods, services and discounts offered through Healthy Rewards are provided by third parties who are solely responsible for their products, services and discounts.

**Fitness membership and devices, along with virtual workouts, can only be accessed by login into myCigna.com and navigating to Healthy Rewards Discount Program.

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One Membership

Thousands of Ways to Stay Active and Save Money.

- 12,200+ Gyms
- 9,700+ On-Demand Videos
- Enroll Your Spouse²

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 locations³

Get Started: <https://discoverhealthyrwdsites.cigna.com>

LA | FITNESS

GOLD'S GYM

CRUNCH

the YMCA

ANYTIME FITNESS

snap 24/7
fitness

CHÜZE
FITNESS

blink

Curves

EōS
FITNESS

STANDARD FITNESS MEMBERSHIP
\$28/mo¹

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

1. Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

2. Monthly fees are subject to applicable taxes.

3. Costs for premium exercise studios exceed \$28/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

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Direct and the Active&Fit Direct logos are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Standard gym and premium studio participation varies by location and is subject to change. On-demand workout videos are subject to change. ASH reserves the right to modify any aspect of the Program (including, without limitation, the Enrollment Fee(s), the Monthly Fee(s), any future Annual

Maintenance Fees, and/or the Introductory Period) at any time per the terms and conditions. If we modify a fee or make a material change to the Program, we will provide you with no less than 30 days' notice prior to the effective date of the change. We may discontinue the Program at any time upon advance written notice.

Family Planning

Meet Progyny - Your Fertility and Family Building Benefit

Progyny provides an inclusive family building benefit for every unique path to parenthood. Our mission is to provide a healthy, timely, and supported family building journey. Your Progyny benefit has been specifically designed to give you the best chance of fulfilling your dreams of family, removing barriers to care so you and your doctor can create the customized treatment plan that is best for you.

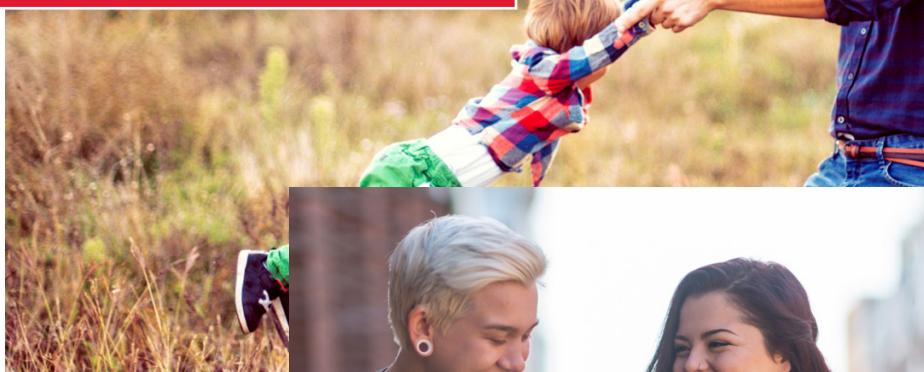
Your Benefit Includes:

- 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

Advocate (PCA) through each phase of your family building journey

- Curated education across family building milestones and transitions, through articles, videos, podcasts and more

To learn more about your benefit and your family building options, contact Progyny at: (833) 233-0870 or visit www.progyny.com



In pursuit of our Family Love Creed, we are providing Progyny as a benefit to our Crew and their Partners who are actively enrolled in our Medical Plan. Reimbursement of expenses and fees are subject to federal and state tax withholdings. Please consult with your tax advisor with any questions.

Dental Plans

Dental care is important to your overall health. Smiling, talking and kissing are all pretty cool too.

Virgin Voyages offers of a choice between two dental options. There is a Low DPPO Plan and High DPPO Plan. Both plans are administered by CIGNA and are designed to provide you and your family with quality dental benefits at an affordable cost.

	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				
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				
Orthodontic Lifetime Maximum	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500



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Vision Plan

There's so much out there to see. We're here to help you see it. Even those with perfect eyesight should have their vision checked regularly.

Vision Plan benefits are available to all Crew members on a voluntary basis. If you and your dependents enroll in the voluntary Vision Plan, you will have coverage through Cigna's Vision Solution.

	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

In-Network Benefits include:

- Crew Members have access to the EyeMed network.
- One vision and eye health evaluation including but not limited to eye health examination, dilation, refraction, and prescription for glasses.
- One pair of prescription plastic or glass lenses, all ranges of prescription (powers and prisms).
- One frame of choice covered up to retail plan allowance, plus a 20% savings on amount that exceeds frame allowance.

How do I find an in-network provider?

You can find an in-network provider by visiting Cigna.com® and using the provider locator.

Search for a new provider by using the following steps:

- Cigna.com > Find a doctor > Employer or School >
- Additional Directories > Cigna Vision Directory (Serviced by EyeMed)

You can search for in-network vision care providers by location or by name. Provider results will include additional resources, such as languages spoken, office location, office hours, services provided, brands of designer frames sold and more. You can even make an appointment online with providers who offer this service.

Out-of-Network Benefits Include:

When you receive services from non-network providers, you will be responsible for paying the charges and then submitting a claim to Cigna for reimbursement of the allowances as shown.

Additional Resources

In addition to finding details on in-network providers, you can also estimate costs, access your ID card information, and view details about your plan benefits and claims. You can even access special offers with Cigna Vision retailers and online providers. And it's all available 24/7 in up to 160 different languages.



The above information is a summary only.

Please refer to plan documents for complete details of plan benefits, limitations and exclusions available on RED.

Health Savings Account (HSA)

What's better than saving for things that keep you healthy?

A Health Savings Account (HSA) is a tax advantaged personal savings account to pay for qualified healthcare related expenses now and into retirement. The HSA is available only to Crew members who are enrolled in the CIGNA HSA High Deductible Health Plan (HDHP). HSA dollars can be used to pay for out of pocket medical, dental, vision and prescription.

The funds you contribute to the account are not subject to federal income tax at the time of deposit. Unlike a flexible spending account (FSA), funds in an HSA roll over and accumulate year after year if not spent. Your HSA is owned by you and, as a result, is portable. In other words, ownership of your HSA balance is not affected by a change of jobs.

Who is eligible for HSA?

Because HSA's offer a federal tax advantage, the IRS has rules about who is eligible to open or contribute to them. You are eligible for an HSA if you meet all of the following conditions:

CIGNA HSA High Deductible Health Plan (HDHP) is the only medical plan in which you are enrolled; you aren't enrolled in Medicare, Medicaid, TRICARE, TRICARE for Life or a military benefit program; you aren't a dependent on another person's tax return or covered as a dependent under your spouse's plan (e.g. PPO, POS, or HMO).

How do I access my HSA money?

Once you have opened the HSA, you will automatically receive an HSA Bank debit card. Use this card at doctors' offices, pharmacies and drug stores. You do not need to file claims to access your money, but you are encouraged to save your receipts in the event you are audited by the IRS. You can access/manage your HSA at www.hsabank.com.

How much can I contribute to my HSA?

The IRS maximum for 2026 is \$4,400 for Crew member only and \$8,750 for Crew Member + 1 or more. If you are age 55 or older, you may contribute an additional \$1,000 annually in catch up contributions.

Contributions

Virgin Voyages will contribute to your HSA account as per chart below.

	Crew Member	Crew Member +1 or More
IRS annual max	\$4,400	\$8,750
Virgin Contribution	\$750	\$1,550
Your Max Contribution	\$3,650	\$7,200
Catch-up contribution (55 or older)	\$1,000	\$1,000

Start It.

After you enroll in the HDHP/HSA Plan, Cigna will automatically set up an HSA Bank account (through HSA Bank) on your behalf. You will receive a Welcome Packet from HSA Bank following their set up.

Build It.

Your contributions to your HSA are pre tax through payroll deductions (limits apply). You can change the amount you contribute at any time, but cannot exceed annual IRS limits.

Use It.

You can use the money in your HSA to pay for covered health care for you and your qualified dependents (such as deductibles and co insurance). Withdrawals from your HSA for qualified medical expenses are also tax free!

Grow It.

Unused money in your account will roll over to the next year. Your account will earn interest and grow over time. You may invest your HSA account through an investment account.

Keep It.

You always own the money in your HSA, including interest and other investment earnings. You can take the account with you if you are no longer employed at Virgin Voyages.

Flexible Spending Accounts (FSA)

If you still have a balance in your FSA after December 31, 2026, you will have until March 15, 2027, to incur eligible expenses. Any remaining funds after March 31, 2027, will be forfeited.



Important dates to remember

Use Funds By: March 15

Submit for reimbursement By: March 31

Your Flexible Spending Accounts (FSA) are administered by Inspira Financial.

FSAs are pre-tax benefit accounts designed to save you money on taxes to pay for eligible expenses. These accounts are subject to the IRS's "Use-It or Lose-It" rule.

If you currently participate in an FSA, your 2025 elections will not rollover. New elections for 2026 are necessary.

Health Care Flexible Spending Accounts

Virgin Voyages offers full purpose (HCBSA) and limited purpose (LHCBSA dental and vision expense only) health care flexible spending accounts for crew members who are enrolled in the HDHP and elected an HSA plan. You have the option of selecting up to \$3,400 annually. You'll have access to the entire elected amount on the first day of the plan year.

Your eligibility to elect HCBSA or LHCBSA depends on the following criteria:

- You can enroll in the HCBSA if you select the Cigna PPO plan.
- You can enroll in the LHCBSA if you select the Cigna HDHP Choice Fund OAP HSA.
- If you waived medical coverage, you can only participate in the HCBSA.

Dependent Care Flexible Spending Account (DCBSA)

You have the option of selecting up to \$7,500 (\$3,750 for married crew members filing taxes separately) annually. DCBSA will reimburse a wide variety of eligible dependent care expenses for children aged 12 and under, or elder dependents. Access your account at www.inspirafinancial.com.

To review the list of eligible expenses for Health care and dependent care flexible spending accounts, go to:

[IRS Publication 502](https://www.irs.gov/pub/irs-pdf/p502.pdf) <https://www.irs.gov/pub/irs-pdf/p502.pdf>

Commuter Benefits

Consider this benefit if you commute to work via mass transit (i.e., bus, train, or other public transportation), excluding Uber and Lyft. Commuter benefits allow you to set aside pre-tax dollars for qualified transit, vanpooling and parking expenses. Parking and Transit available for \$340 monthly.

2026 Crew Member Contributions

Your portion of benefit plan costs are on a pre-tax basis. This means as long as certain guidelines are followed you never pay taxes on those contributions. Since your contributions are deducted from your pay before taxes are calculated, this lowers your taxable income and therefore lets you bring home more money.

All contributions are deducted from your check on a bi-weekly basis (26 pay periods).

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	\$222.21	\$102.56
Crew Member + Spouse	\$440.15	\$203.15
Crew Member + Child(ren)	\$340.31	\$157.07
Crew Member + Family	\$575.42	\$265.58

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	\$14.82
Crew Member + Child(ren)	\$40.94	\$18.90
Crew Member + Family	\$61.15	\$28.22

Vision 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



Smoking Surcharge. There will be an additional \$40 per pay period charged to Crew members who smoke. As an alternative you may avoid the monthly tobacco surcharge by completing the free tobacco cessation program offered by Cigna; refer to page 33 for details. Please refer to Smoking Surcharge Affidavit located in RED.

Life Insurance

COMPANY PROVIDED LIFE INSURANCE

As an eligible crew member, you receive Basic Life and AD&D insurance equal to 2 times your base annual salary up to \$600,000. This coverage includes Conversion privilege. To convert, you must apply for the conversion policy and pay the first premium payment within 31 days after your group coverage ends. Coverage amounts reduce to 65% @ age 65, 40% @ age 70, 25% @ age 75, and 15% @ age 80+.



VOLUNTARY LIFE INSURANCE

You may purchase voluntary life insurance coverage (Term Life) for yourself and your dependents through Lincoln Financial. You pay for the cost of this coverage through payroll deductions. Cost is based on age and coverage level.

01 Crew Member Life Insurance. The amount of voluntary life insurance available for purchase is in \$10,000 increments up to the lesser of \$500,000 or 5 times annual base salary.

You will have a guaranteed issue of \$180,000 no medical questions asked, only if you enroll during your initial eligibility period * If a Person initially becomes insured after attaining age 70 the benefit is subject to a maximum of \$50,000.

02 Spouse Life Insurance. You can purchase voluntary life insurance for your spouse in \$5,000 increments to a maximum of \$250,000, not to exceed 100% of crew member benefit' voluntary life insurance benefit.

Guarantee Issue of \$50,000. Amounts above the Guarantee Issue will require evidence of insurability. Spouse coverage will be reduced by 35% of the original amount when the Insured Employee attains age 65. Spouse Insurance will terminate when the Insured Employee attains age 70 or retires, whichever occurs first.

03 Child Life Insurance. You can purchase voluntary life insurance for your child(ren) as follows:

- Maximum of \$10,000.
- All amounts are guarantee issue.
- Child age - Live birth to 26 years.



You will be required to complete an Evidence Of Insurability (EOI) form if:

- You elect Voluntary Life coverage for the first time for yourself after your initial eligibility period
- You increase Voluntary Life coverage elections after your initial enrollment
- Link to complete EOI <http://www.mylincolnportal.com>
Company Code: 1148278

*Initial Eligibility Period means when you were first eligible to enroll in benefits as a new hire.

Disability Insurance



COMPANY PROVIDED DISABILITY INSURANCE

Short-Term Disability Insurance (STD)

STD insurance provides a portion of your income if you are unable to work due to a covered illness or injury. STD benefits pay 60% of your weekly pre-disability earnings up to \$2,000. Benefits begin at the end of your elimination period; which is 0 days for injury and 7 days for illness. Maximum period of payment is 13 weeks.

CREW MEMBER-PAID DISABILITY INSURANCE

Voluntary Long-Term Disability Insurance (LTD)

LTD insurance is designed to assist you financially in the event of an extended illness or injury. The LTD monthly benefit pays 60% of your pre-disability earnings up to \$15,000 maximum benefit per month after a 90 days elimination period. In most cases, LTD payments are provided during your disability up to Social Security Normal Retirement Age, or longer depending upon your initial age at disability. Treatment for sickness or injury received 3 months prior to the effective date, will not be covered for 12 months after the effective date.

It's easy to file a claim for disability benefits. For faster results, file online:

Go to www.LincolnFinancial.com and register for an account.

You may also call (866) 783-2255
Monday-Thursday between 8:00 am and 8:00pm Eastern.
Friday between 8:00am and 6:00 pm Eastern

Mental Health

Our mental fitness is always shifting. One day you might feel stuck, the next you're thriving. BetterUp Care helps each person understand how they are feeling and why, and equips them with the coaching and support they need in the moments they need them most — the highs, the lows, and everything in-between.

01 WHAT IS BETTERUP CARE

BetterUp Care is a 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. Whether it's managing stress, navigating change, or just finding your groove, BetterUp Care can help you get there.

What you'll get with BetterUp Care

- A dedicated care coach for one-on-one support for anything on your mind
- Interactive programs & mood tracking for in the moment relief
- Specialists coaching for expert guidance on sleep, nutrition, parenting, and more
- Concierge service from a professional Care guide to help you connect to the right support for your needs, including to resources outside of BetterUp Care

02 WHAT IS A CARE GUIDE

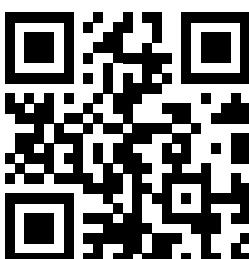
A Care Guide is a real professional who provides dedicated concierge support when you need it through chat, phone, or video. Some common things Care Guides help with include:

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

03 WHAT IS MENTAL FITNESS

Mental Fitness is how you build and maintain strong health, and strong mental health helps you feel and perform at your best. It makes it easier to handle anything from daily stressors to major setbacks to joyful (but often stressful) life transitions.

What each person needs in their mental fitness regimen is different, and BetterUp Care empowers you with the tools and support that work for you. Just like exercise, practices for mental fitness can help you create changes-big and small- that ripple into all areas of life.



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

Life Assistance Program

Life can be unpredictable. And it's not always easy. So, it's a big deal to know there's help available when you need it. That's what the Life Assistance Program (LAP), provided by Lincoln Financial/ComPsych, is all about.

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



Services For You And Your Family

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

TOLL-FREE: (855) 327-4463

ONLINE: www.GuidanceResources.com

WEB ID: Lincoln

Get up to 6 in-person Licensed Professional Counselor visits at no cost to you. Your counselor may refer you to resources in your community for ongoing support. A Licensed Professional Counselor can help you with:

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

Financial Services

Budgeting, credit and financial guidance (investment advice, loans and bill payments not included), retirement planning and assistance with tax issues.

Help When And Where You Need It – Day Or Night

Life's challenges don't always happen during regular business hours. That's why you and your family have unlimited, confidential, 24/7 access to your LAP.

Legal Questions

Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more (excluding disputes or actions between you and Lincoln Financial, ComPsych and Virgin Voyages).

Childcare / Eldercare

Online assistance with eldercare, childcare and other family life resources. Helpful articles on teen and adolescent issues, including college life and multigenerational parenting.

Webinars

View webinars on goal setting, budgeting, mindfulness, stress, resilience and other key topics.



Voluntary Benefits

As a fresh start to the new year, having a variety of options is the spice of life. Our Crew will love what they'll have to consider for very small fees per plan which again are all voluntary, take a look – you'll like what you see.

VOLUNTARY WORKSITE BENEFITS THROUGH CIGNA

Cigna is committed to making benefits count by helping crew members better understand their options. You choose which personal insurance products will best protect you and your family members from life's unexpected turns.

01 Group Accident Insurance.

Designed to help covered crew members meet out-of-pocket expenses that can follow an accidental injury, whether minor or catastrophic. Lump sum benefits are paid directly to the crew member based on the amount of coverage selected.

02 Group Critical Illness and Cancer Insurance

This insurance option is designed to help crew members offset the financial effects of a catastrophic illness by providing a lump sum benefit if diagnosed with a covered critical illness or cancer. The benefit is based on the amount of coverage in effect on the date of the diagnosis or the date treatment is received, according to the provisions of the policy.

03 Group Hospital Indemnity Insurance

This insurance is designed to help provide protection for covered individuals by paying a benefit due to hospitalization such as an accident or sickness, even if treatment received occurs outside the hospital. You can use it to pay out-of-pocket expenses and extra bills that may occur.

The new myCigna® is all about you.



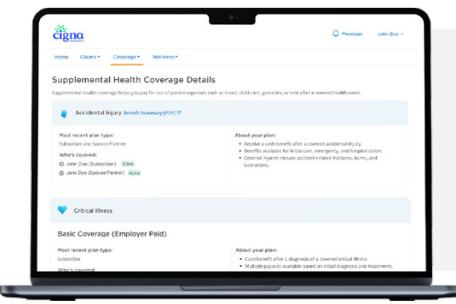
The convenient, personalized self-service platform for all your Supplemental Health needs.

You deserve a customer experience that's simple and straightforward. And with the enhanced digital experience that's exactly what you get. Make the most of your Cigna HealthcareSM Supplemental Health insurance benefits by using [myCigna.com](https://www.myCigna.com)[®] or the myCigna[®] App.* It's easier than ever to stay in control of your Supplemental Health coverage — no matter what surprises life brings.

Check out [myCigna.com](https://www.myCigna.com) and the myCigna app today.

Improved online experience.

The entire Supplemental Health coverage page has been reimagined with simplicity and convenience in mind. Everything you need is available in one central location — including your benefit summary information and dependent coverage (if applicable).



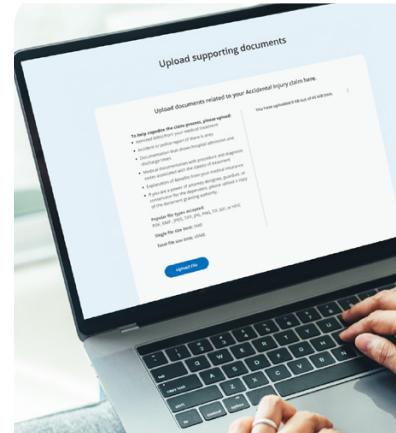
For illustrative purposes only.

Online claims submission through myCigna.

For faster claims processing, you can submit claims directly through a streamlined experience that's personalized to you and your Supplemental Health benefits. You can also upload additional documents that may be needed to process your claims.

View and track claims status online.

Track your claim status, and access detailed correspondence, plus view your claim submissions and Explanations of Benefits (EOBs) in your online claim status view.



Claim payment via direct deposit.

Now you can choose to have your Supplemental Health claim payments deposited directly into your bank account via Electronic Funds Transfer (EFT). Enroll and manage direct deposit from the Supplemental Health coverage page.

Simply scan the code with your smartphone or visit [myCigna.com](https://www.myCigna.com) to register today.



* Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com. App/online store terms and mobile phone carrier/data charges apply.

THESE POLICIES PAY LIMITED BENEFITS ONLY. THEY ARE NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DO NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

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Identity Theft Protection By Allstate Identity Protection

Protect your identity from data breaches with AllState Identity Protection's Pro+ Plan. This benefit helps you safeguard your finances, reputation, and credit against theft and abuse with unique tools and proactive monitoring.

Copays	Monthly	Bi-weekly
Crew member only	\$9.95	\$4.59
Family	\$17.95	\$8.28

Comprehensive Identity Monitoring Platform

Detects high-risk activity to alert you at the first sign of fraud or exposure. Monitoring includes bank accounts, credit cards, retirement accounts, IP addresses, social media accounts, and more.

Fraud remediation and restoration

Should fraud or identity theft occur, in-house experts are available 24/7 to fully restore compromised identities, even if the fraud or identity theft occurred prior to enrollment.

AllState's expert team is highly trained and certified to handle and remediate every type of identity fraud case.

Up to \$1 million identity theft expense & stolen fund reimbursement

If you fall victim to fraud, AllState will reimburse many of your fraud-related out-of-pocket costs. Get expense reimbursement for home title fraud and professional fraud. And AllState will reimburse stolen funds from:

- Employee HSA, 401(k), 403(b), and other investment accounts that traditional banks may not cover
- SBA loans
- Unemployment benefits

Allstate Identity Protection will even reimburse stolen tax return refunds.

Legal Services by Legalease

LifePlan takes a holistic approach in providing affordable access to a full suite of legal services and financial support. There is no copayments and deductibles

Copays	Monthly	Bi-weekly
LifePlan	\$21.50	\$9.92

Legal protection

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. You'll also have access to over 150 legal documents through LegalEase's member portal.

Financial planning

Talk to LegalEase's 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.

Identity theft protection

Identity theft protection (for 2 people), one bureau credit monitoring report (w/Experian) and full-service identity restoration that provides compromised subscribers with a certified identity theft restoration specialist to provide full-service identity restoration.



Pet Insurance Through Pet Benefit Solutions

Pet Benefits Solutions offer three options to best meet each of your pet's individual needs. Rates are based on pet, breed, and age. For more information or to sign up, visit www.petbenefits.com/land/virginvoyages/.

Pets Best Pet Health Insurance

Provide top care for your dog or cat if they get sick or injured. With Pets Best Pet Health Insurance, you will receive 90% reimbursement on veterinary bills with their easy online claim filing. Crew members enjoy low deductibles, no annual limit and exclusive discounts.

Pet Assure Veterinary Discount Plan

A veterinary discount plan that gives you an instant 25% discount on in-house medical services at any participating veterinarian. All pets are eligible. There are no exclusions on type, breed, age or health condition of your pets. Pet Assure also includes a 24/7 Lost Pet Recovery Service.

PetPlus Prescription Savings Plan

Get 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. Save with PetPlus.

Discount Program

Why pay full price when you don't have to? Your discount program is a one-stop-shop for exclusive discounts at hundreds of national and local merchants.

+ Access your discounts at BenefitHub.

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

1. Start by going to virginvoyages.benefithub.com and click create an account.

2. Access BenefitHub at work, home or on the go.

3. Use referral code T6Z90X.

- Electronics
- Health & Wellness
- Apparel
- Local Deals
- Education
- Beauty & Spa
- Sports & Outdoors
- Restaurants
- Tickets
- Travel
- Automotive



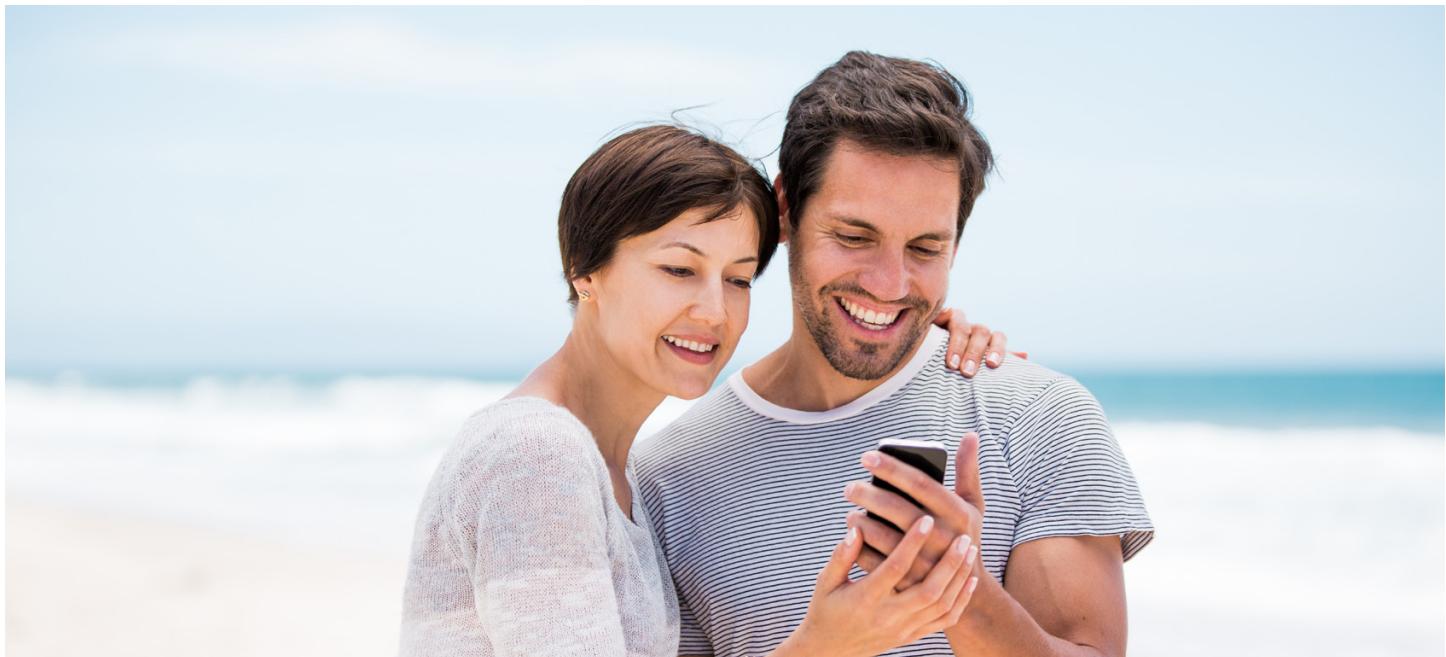
Benefits to go

Access your benefits on the go with your benefits portal!

Access your Virgin Voyages benefits anytime, anywhere!

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

<https://virginvoyagesbenefits.go-enroll.com/>



Disclosures

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern

Contact

MEDICAL

Cigna #3342069
(800) CIGNA24 or
(800) 244-6224
24/7 Call Center
www.mycigna.com

CIGNA HEALTHY REWARDS

Cigna
(800) 258-3312
www.cigna.com/rewards
Password: Savings

FERTILITY & FAMILY BUILDING

PROGNY
(833) 233-0870
www.progny.com

FLEXIBLE SPENDING ACCOUNT

Commuter, Healthcare and
Dependent Care FSA
Inspira Financial
(844) 729-3539
www.inspirafinancial.com

HEALTH SAVINGS ACCOUNT

HSA Bank
(800) 357-6246
www.hsabank.com

CIGNA SUPPLEMENTAL

Cigna
A386460
(800) 754-3207
www.mycigna.com

IDENTITY THEFT

Allstate Identity Protection
3100
(800) 789-2720
www.myaiip.com

DISCOUNTS

BenefitHub
(866) 664-4621
virginvoyages.benefithub.com
Referral Code: T6Z9OX

VIRTUAL CARE

MDLive
(888) 726-3171
www.mycigna.com

DENTAL

Cigna
3342069
(800) CIGNA24 or
(800) 244-6224
24/7 Call Center
www.mycigna.com

BASIC & VOLUNTARY LIFE/ AD&D

Lincoln Financial Life
1148278
AD&D # TBD
(800) 423-2765
www.lincolnfinancial.com

LIFE ASSISTANCE PROGRAM

Lincoln Financial/ComPsych
(855) 327-4463
www.guidanceresources.com
Web ID: Lincoln

LEGAL BENEFITS

LegalEASE
(800) 248-9000
<https://www.legaleaseplan.com/virginvoyages>

Check out our [Benefits Website](#)

401(k)

Charles Schwab
(800) 724-7526
workplace.schwab.com

VISION

Cigna #3342069
(800) CIGNA24 or
(800) 244-6224
24/7 Call Center
www.mycigna.com

SHORT & LONG TERM DISABILITY

Lincoln Financial
STD # 1148278
Vol. LTD # 1148278
(800) 423-2765
www.lincolnfinancial.com

MENTAL HEALTH

BetterUp www.betterup.com
Email team@mailbetterup.com

PET INSURANCE

Pet Benefit Solutions
3478
(800) 891-2565
www.petbenefits.com/land/virginvoyages

PEOPLE TEAM DEPARTMENT

people@virginvoyages.com

Notes

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SAIL INTO
YOUR
CREW
LIFE