



## WELCOME TO YOUR SUPPLEMENTARY HEALTH BENEFITS OPEN ENROLLMENT!

This Benefits Guide will provide you with an overview of the comprehensive and rewarding supplementary benefits package offered by Capital Vacations. We value your service as an employee, and our competitive benefits are one way that we thank you for all that you bring to our team. We are proud to offer you a benefits program designed to protect you and your family's health and financial security.

### ELIGIBILITY & ENROLLMENT

#### Benefits Eligibility

These benefits apply to all full-time (working 30-more hours per week) employees that were employed by Vacation Resorts International, Trading Places International, or Owners Resort & Exchange, on or before April 30, 2022.

Capital Vacations shares the cost of many benefits with you; below is an overview of available plans:

	Employer Paid	Employee Paid
Long-Term Disability	✓	
Buy-Up Long-Term Disability		✓
Voluntary Short-Term Disability		✓
Basic Life, AD&D	✓	
Supplemental Life, AD&D		✓
Voluntary Benefits		✓

Eligible dependents include:

- Your legal spouse or domestic partner
- Children up to age 26 and unmarried children over age 26 who are incapable of self-support

#### When to Enroll or Make Changes

Benefits may only be elected or changed during open enrollment or with a qualified change in status. Qualified changes in status include, for example, marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of a spouse, child, or other qualified dependents, change in residence, commencement or termination of adoption proceedings, change in employment status or change in coverage under another employer-sponsored plan.

**Open Enrollment is NOW - June 19, 2022**



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### SUPPLEMENTAL HEALTH BENEFITS

Aflac | [www.aflac.com](http://www.aflac.com) | 800-433-3036

Capital Vacations knows that employees value the opportunity to customize their insurance coverage to best fit their individual needs. We are pleased to offer all full-time employees the ability to add on any of the following supplemental health programs from Aflac to complement your medical plan coverage.

#### Critical Illness Insurance

Critical Illness insurance helps guard against financial hardship if you or a dependent is diagnosed with a covered condition. Some of the expenses this benefit can help pay, include initial diagnosis, treatment, and follow-up care. You can choose a \$10,000 benefit for employees and a \$10,000 benefit for spouses. Children under 26 are automatically covered at 50% of employee benefit.

#### Covered illnesses include:

- Invasive cancer
- Heart attack
- Stroke
- Paralysis
- End-stage kidney failure
- Major organ transplant

This plan includes a **\$50 annual health screening benefit** per covered member for receiving a preventive screening.

Critical Illness Bi-Weekly Premium for Employee or Spouse Coverage	
\$10,000 Option	
18-25	\$2.84
26-30	\$3.60
31-35	\$4.16
36-40	\$5.32
41-45	\$6.32
46-50	\$7.46
51-55	\$11.34
56-60	\$11.20
61-65	\$22.34
66 and over	\$38.82



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### Accident Insurance

Accident insurance can help protect you, your spouse, or your children from the unexpected expense of an accident. Some of the common reasons for claims under this plan include broken bones, burns, and sports-related injuries – including kids organized sports.

This plan includes a **\$50 annual health screening benefit** per covered member for receiving a preventive screening.

Benefit Highlights	
Initial treatment at ER/urgent care	\$150
Concussion	\$350
Dislocations	\$360-\$4,500
Fractures	\$480-\$6,000
Accident follow-up treatment	\$35
Ground ambulance	\$300
Eye injury	\$175
Laceration requiring stitches	\$75-\$600
Hospital confinement	\$225 per day
Hospital intensive care	\$300 per day
Burns	\$75-\$15,000
Major Diagnostic Testing	\$150
Pain Management	\$75
Emergency Dental Work	\$30-\$120

### Accident Insurance Bi-Weekly Premium

Employee Only	Employee & Spouse	Employee & Children	Employee & Family
\$4.74	\$8.38	\$11.54	\$15.18

### Hospital Indemnity

The Hospital Indemnity plan provides a benefit for hospital admission and confinement for an illness or injury. The benefit is paid directly to you and can be used however you need it. The plan includes a \$1,000 benefit for initial admission and a \$150 benefit per day for intensive care stay and hospital confinement.

This plan includes a **\$50 annual health screening benefit** per covered member for receiving a preventive screening.

For 2022, This plan is a guaranteed issue, meaning you can enroll without answering any health questions, and there is no pre-existing condition limitation.

### Hospital Indemnity Bi-Weekly Premium

Employee Only	Employee & Spouse	Employee & Children	Employee & Family
\$10.76	\$20.54	\$16.58	\$26.36



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### DISABILITY INCOME BENEFITS

Lincoln Financial | [www.lfg.com](http://www.lfg.com) | 800-431-2958

Should you become unable to work due to a non-work-related illness or injury, disability coverage acts as income replacement to protect you and your family from serious financial hardship.

#### Voluntary Short-Term Disability Coverage – Employee Paid

Short-term disability coverage is available to you on a voluntary basis.

Voluntary Short-Term Disability	Directors and above	All other Employees
Benefits Begin	1 <sup>st</sup> -day accident; 8 <sup>th</sup> -day sickness	8 <sup>th</sup> -day accident; 8 <sup>th</sup> -day sickness
Benefits Payable / Duration	Up to 13 weeks	Up to 13 weeks
Percentage of Income Replaced	60%	60%
Maximum Benefit	\$1,500	\$750
Cost	[weekly benefit / \$10] x \$.26= monthly cost	[Weekly benefit / \$10] x Age banded rate= monthly cost <25: \$0.844 25-29: \$0.753 30-34: \$0.771 35-39: \$0.647 40-44: \$0.535 45-49: \$0.577 50-54: \$0.712 55-59: \$0.763 60-64: \$0.866 65-69 \$0.970 70+: \$0.970

Use the following formula to calculate your cost:

$$\begin{matrix}
 \$ \underline{\hspace{2cm}} & \times & 0.6 & \$ \underline{\hspace{2cm}} & / & 10 & \times & \underline{\hspace{2cm}} & = & \$ \underline{\hspace{2cm}} \\
 \text{Weekly Earnings}^{**} & & & \text{Weekly Benefit} & & & & \text{STD Rate} & & \text{Monthly Cost}
 \end{matrix}$$

\*\*For Management, if weekly earnings are over \$2,500, cap weekly earnings at \$2,500. For all other employees, if weekly earnings are over \$1,250, cap weekly earnings at \$1,250.

This is an estimate of the premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.



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### Long-Term Disability Coverage – Employer Paid

Long-Term Disability (LTD) insurance helps protect your family’s financial security. It is intended to replace a percentage of your income in you are unable to work due to injury or illness. **Capital Vacations pays for the cost of this benefit.**

Long-Term Disability	Management	All other Employees
Benefits Begin	After 90 days	After 90 days
Benefits Payable / Duration	SSNRA	2 years
Percentage of Income Replaced	50%	50%
Maximum Benefit	\$12,500	\$2,000

### Voluntary Long-Term Disability Coverage – Employee Paid

Non-Management Employees have the option of purchasing additional LTD coverage, as shown below. Management and above are not eligible for the additional Buy-up LTD coverage.

Long-Term Disability	All other Employees
Benefits Begin	After 90 days
Benefits Payable / Duration	5 years
Percentage of Income Replaced	60%
Maximum Benefit	\$5,000
Cost	Monthly earnings / \$100 x .39

LTD Buy-UP Premium Calculation:

$$\begin{array}{ccccccc}
 \$ & \underline{\hspace{2cm}} & / & 100 & \times & \underline{\hspace{1cm}} & \$0.39 & = & \$ & \underline{\hspace{2cm}} \\
 \text{Monthly Earnings}^{**} & & & & & \text{LTD Buy-UP Rate} & & & & \text{Monthly Cost}
 \end{array}$$

\*\*If Monthly Earnings are over \$8,333, cap monthly earnings at \$8,333.

This is an estimate of the premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.



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### LIFE INSURANCE

Lincoln Financial | [www.lfg.com](http://www.lfg.com) | 800-431-2958

#### Supplemental Life and AD&D Insurance

You are eligible to elect Supplemental Life and AD&D Insurance for yourself and your dependents. Employees pay the full cost for this plan; premiums will be deducted from your paycheck.

#### Employee Coverage

- Elect \$10,000 increments of coverage up to a maximum of \$500,000\*\* -

Employees who enroll in the supplemental plan can also elect coverage for their dependents in the following amounts:

#### Spousal Coverage

- Elect \$5,000 increments of coverage up to a maximum of \$250,000\*\* -
- Coverage may not be greater than 50% of the employee's benefit.

#### Child Coverage

- Elect \$5,000, \$10,000, or \$15,000 coverage options
- Available for children up to age 26

\*\* For any employee who was previously participating in coverage with MetLife, Lincoln Financial has agreed to grandfather those amounts with no Evidence of Insurability (EOI) form.

If you wish to elect an increase in coverage over the Guarantee Issue (GI) amount of \$300,000.00-Employee or \$50,000.00-Spouse, then you will need to complete the Lincoln Financial Evidence of Insurability form for the new coverage and be approved by Lincoln before coverage will become effective.

Age	Employee/Spouse Monthly Rate per \$1,000
0-24	\$0.07
25-29	\$0.08
30-34	\$0.10
35-39	\$0.11
40-44	\$0.15
45-49	\$0.23
50-54	\$0.41
55-59	\$0.62
60-64	\$0.72
65-69	\$1.29
70+	\$2.08
Child Unit Rate	\$0.22

Evidence of Insurability forms are available through your HR department, by emailing [hrsupport@capitalvacations.com](mailto:hrsupport@capitalvacations.com).





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### EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) offers confidential resources and referral services through Lincoln Financial. This program is provided to you at no cost.

The EAP provides assistance to you and your dependents on a variety of issues, including:

- Relationship counseling
- Financial and legal counseling
- Mental health counseling, including depression and anxiety
- Work/life balance resources
- Family assistance, including help finding childcare or elder care

Employees can take advantage of this resource with the full confidence that all information discussed will be kept confidential.

**EmployeeConnect<sup>SM</sup> services**

- Company sponsored
- Strictly confidential
- Provided at no charge to you
- Available to you and your dependents 24/7

**You get:**

- Unlimited phone access to legal, financial, and work-life services
- In-person help with short-term issues
- Up to five\* sessions per person, per issue, per year

**EmployeeConnect<sup>SM</sup>**

**Employee Assistance Program Services**  
Confidential help 24 hours a day, 7 days a week for employees and family members

**COMPSPYCH**  
GuidanceResource®/TheOnline

Visit [www.GuidanceResources.com](http://www.GuidanceResources.com)  
(user name = LFGsupport;  
password = LFGsupport1).  
Or talk with a specialist at 888-628-4824.

- ▶ Family
- ▶ Parenting
- ▶ Addictions
- ▶ Emotional
- ▶ Legal
- ▶ Financial
- ▶ Relationships
- ▶ Stress

**LifeKeys<sup>®</sup> services**

**EstateGuidance<sup>®</sup> — step-by-step online instructions to:**

- Name an executor to manage your estate
- Choose a guardian for your children
- Specify wishes for your property
- Provide funeral and burial instructions

**GuidanceResources<sup>®</sup> — online access to information on:**

- Law and regulations
- Money and investing
- Family and relationships
- Health and wellness
- Work and education
- Leisure and home

**Identity theft resources — online information to help you:**

- Spot the warning signs
- Protect your cell phone, computer, and tax records from fraud
- Repair your credit if you become a victim
- Access credit reporting bureaus, the ID Theft Resource Center, and other essential resources

**Support resources for your beneficiaries**



# Health Benefits Guide

Apr 30, 2022 – Dec 31, 2022



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## CONTACT INFORMATION

BENEFIT	PROVIDER	PHONE	WEBSITE
Voluntary Benefits Critical Illness Accident Hospital Indemnity	Aflac	800-433-3036	<a href="http://www.aflac.com">www.aflac.com</a>
Basic Life and AD&D Supplemental Life and AD&D	Lincoln Financial	800-431-2958	<a href="http://www.lfg.com">www.lfg.com</a>
Short-Term Disability Long-Term Disability	Lincoln Financial	800-431-2958	<a href="http://www.lfg.com">www.lfg.com</a>
Employee Assistance Program (EAP)	Lincoln Financial	877-695-2789	<a href="http://www.Workhealthlife.com/mlassist.com">www.Workhealthlife.com/mlassist.com</a>
Benefit Questions	My HR Professionals	1-800-940-8706	Email - <a href="mailto:benefits@myhrpros.com">benefits@myhrpros.com</a>





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### FREQUENTLY ASKED QUESTIONS

#### 1. What changes can be made effective during this enrollment period?

- Elect Aflac supplemental health benefits
- Add, increase or decrease voluntary Life and AD&D coverage.

#### 2. Where can I submit my plan elections?

- Log in to the Benefits Portal to elect or to change your plans - Please see attached Bswift Enrollment Instructions.

#### 3. Who can I talk to if I have questions?

- My HR Professionals, Benefits: 1-800-940-8706 or by email at [benefits@myhrpros.com](mailto:benefits@myhrpros.com).
- Capital Human Resources Team: by email at [hrsupport@capitalvacations.com](mailto:hrsupport@capitalvacations.com).

#### 4. What will happen if I miss the enrollment deadline?

- If you do not complete the Enrollment form and elect coverage, you will not have any coverage for the plans covered in this Guide.
- The next opportunity to select benefits will be in the Fall of 2022, for an effective date of January 1, 2023.

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information.

While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.