2026

Guide to Benefits

Revised 10.08.25

in this guide,

we use the term company to refer to Sabre GLBL, Inc. This guide is intended to describe the eligibility requirements, enrollment procedures, and coverage effective dates for the benefits offered by the company. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While this guide is a tool to answer most of your questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used.

Sabre

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QUESTIONS?

Go to People Team Support > Benefits **if you have any questions or need help.**

what's new for 2026?

Healthcare Premiums: There are no changes to medical and dental premiums in 2026. There is a decrease to vision premiums.

Consumer Health Plan: Due to IRS requirements, the deductibles are increasing in this plan. In 2026, a copay will apply to virtual care & telemedicine visits.

Balanced Choice Plan: The in-network deductible, out of pocket maximum, and copays for non tier-1 primary care and specialists are decreasing.

Virtual Cancer Clinic: Personalized cancer screening plans and expert support for patients and caregivers.

Goomi Group: Get access to live and on demand virtual fitness classes.

HSA contribution limits go up for individual and family coverage: For 2026, the IRS has increased the maximum amount that can be contributed to a Health Savings Account (HSA). This year, the amount your HSA can receive increases to $4,400 for team member only coverage and $8,750 for family coverage. Sabre's contributions of $500 for team member only coverage and $1,000 for family coverage count toward the maximum amount you can contribute.

Dependent Care FSA: For 2026, the IRS has increased the maximum amount that can be contributed to a Dependent Care Flexible Spending Account (DCFSA). The new annual maximum contribution is $7,500.

enrollment

Workday is our benefits enrollment system. You can sign up or change your benefit elections at the following times:

- Within 30 days of your hire date
- During the benefits Open Enrollment period
- Within 30 days of experiencing a qualifying life event (QLE)

If you do not sign up for benefits during your initial eligibility period or the Open Enrollment period, you will not be able to elect coverage until the following plan year unless you experience a qualified life event. These IRS rules governing pre-tax health plans must be followed.

Open Enrollment

Open Enrollment is the one time each year when team members can change their benefits for the upcoming year. At Sabre, Open Enrollment is held in the fall. Even if you aren't making any changes, you must complete your enrollment to remain enrolled in our plans in 2026.

Qualified Life Events (QLE)

Certain qualifying events allow you to make changes within the year as long as you make the change and provide supporting documentation within the required timeframe – typically 30 days from the date of the event. These events include marriage, divorce, birth/adoption, and a loss or gain of other coverage. To enter a life event, log onto Workday, select Total Rewards Hub and click Change Benefits.

New Hire/Initial Enrollment

As a full-time team member, you have 30 days from your hire date to enroll in benefits. Log onto Workday and select the Benefits Enrollment task from your inbox. Your coverage will be retroactive to your hire date once you complete the enrollment. Important: Even if you plan to waive benefits, please complete the enrollment task to update your beneficiaries for your company-paid life insurance.

Dependent Eligibility

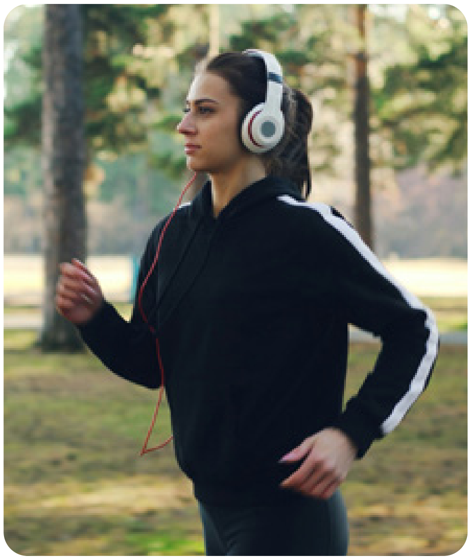
You can also add eligible dependents to your plans:

- **Your children up to age 26,** including stepchildren, children of your domestic partner, foster children, legally adopted children and children placed with you pending adoption or for whom you are a court-appointed legal guardian.
- **Your legally married spouse or registered domestic partner.** If your working spouse/domestic partner has access to medical coverage through their employer, whether they have elected that coverage or not, they are not eligible for Sabre's medical plan. They are, however, eligible for Sabre's other benefits.

When adding eligible dependents for the first time, you must provide eligibility documentation (e.g., marriage, birth or adoption certificate) within 30 days of enrollment.

When Benefits End

If your employment with Sabre ends, your medical, dental and vision benefits will end on your termination date. Depending on the benefit, options may be available for benefit continuation through COBRA or through conversion/portability provisions.



HEALTH AND EMOTIONAL WELL-BEING

be well

medical plans

Selecting a medical plan is an important decision for you and your family. At Sabre, we offer three plan options from UnitedHealthcare (UHC) to choose from based on your needs and what you want to pay for coverage. Familiarize yourself with key insurance terms to have a better understanding of how each plan works.

GLOSSARY OF KEY INSURANCE TERMS

Consumer Health Plan/HSA-Eligible Plan

- This is a high-deductible healthcare plan (HDHP), not a traditional copay plan and has higher initial out-of-pocket expenses before meeting the deductible.
- This plan offers both in and out-of-network coverage with the option of saving more by staying in-network with UHC's Tier 1 providers.
- This plan allows access to a Health Savings Account (HSA). See page 13 for more information.

Balanced Choice Plan

- This is a traditional copay plan with coinsurance for inpatient/outpatient hospitalizations, labs and X-rays.
- This plan offers both in and out-of-network coverage with the option of saving more by staying in-network with UHC's Tier 1 providers.

Network Only Plan

- This is a traditional copay plan with no deductible.
- This plan does not offer out-of-network coverage so you are required to see in-network providers only.

Medical Surcharge

Team members who are enrolled in a medical plan in 2025 and were hired before September 9, 2025 are required to complete an assigned wellness activity. This activity was due by September 30, 2025. If you did not complete the activity, you will be charged $50 each paycheck in 2026.

Team members that were hired on or after September 9, 2025 automatically receive the wellness discount for 2026.

Medical Providers

For a list of UnitedHealthcare network providers, visit myuhc.com or call 877-468-1005.

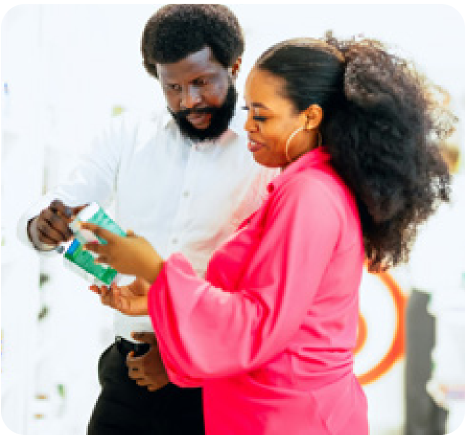
Providers with a Tier 1 designation have lower copays and/or co-insurance when members seek care from a Tier 1 care provider for their primary care physician (PCP), specialist, or hospital inpatient or outpatient services. These physicians can be identified by the Tier 1 blue dot.

medical plan comparison

	Network Only	Balanced Choice		Consumer Plan	
	In-network Only	In-network	Out-of-network	In-network	Out-of-network
Calendar Year Deductible ▪ Individual ▪ Family ▪ Coinsurance	$0 $0 N/A	$2,000 $6,000 20%*	$5,500 $16,500 50%*	$3,400 $6,800 20%*	$5,500 $16,500 50%*
Calendar Year Out-of-Pocket Maximum (Maximum Includes Deductible) ▪ Individual ▪ Family	$6,500 $13,000	$5,000 $10,000	$25,000 $50,000	$6,500 $13,000	$25,000 $50,000
Preventive Care	No Charge	No Charge	50%*	No Charge	50%*
Primary Care	Tier 1: $15 copay Other: $35 copay	Tier 1: $15 copay Other: $30 copay	50%*	Tier 1: 10%* Other: 20%* Virtual: $15	50%*
Specialist Services	Tier 1: $55 copay Other: $75 copay	Tier 1: $40 copay Other: $60 copay	50%*	Tier 1: 10%* Other: 20%* Virtual: $40	50%*
Simple Lab/X-Ray	No Charge	20%*	50%*	20%*	50%*
Inpatient Services	$1,200 copay	20%*	50%*	20%*	50%*
Outpatient Services	$750 copay	20%*	50%*	20%*	50%*
Urgent Care	$75 copay	$60 copay	50%*	20%*	50%*
Emergency Room	$500 copay	$250 copay	$250 copay	20%*	20%*

*After deductible

prescription drug coverage



When you enroll in a medical plan through United Healthcare (UHC), your prescription drug coverage will be provided by OptumRx.

You pay...	Network Only	Balanced Choice	Consumer Health
Deductible Applies?	No	No	Subject to medical deductible*
Retail Pharmacy Coverage (up to 30-day supply)			
	In-network	In-network	In-network
Generic	$5 copay	$5 copay	$5 copay
Preferred Brand	$60 copay	20%, $25 min/$60 max	20%, $25 min/$60 max
Non-Preferred Brand	$125 copay	20%, $50 min/$120 max	20%, $50 min/$120 max
Generic Specialty	$50 copay	$50 copay	$50 copay
Brand Specialty	$150 copay	$150 copay	$150 copay
Mail Order Coverage (up to 90-day supply)			
	In-network	In-network	In-network
Generic	$10 copay	$10 copay	$10 copay
Preferred Brand	$120 copay	20%, $50 min/$120 max	20%, $50 min/$120 max
Non-Preferred Brand	$250 copay	20%, $100 min/$250 max	20%, $100 min/$250 max
Generic Specialty	$100 copay	$100 copay	$100 copay
Brand Specialty	$300 copay	$300 copay	$300 copay

*Certain generic preventive medications are not subject to the deductible; all applicable copays apply.

Send Medications Right to Your Home

OptumRx home delivery is a convenient, cost-effective and safe option for medications you take regularly. There are four ways to place a new home delivery order:

1. By ePrescribe: Your doctor can send an electronic prescription
2. Go online: Visit the website on your ID card
3. By mobile app: Open the OptumRx app, which you can download from the App Store or Google
4. By phone: Call the toll-free number on your ID card

Specialty Medications

Optum Specialty Pharmacy provides resources and personalized support to help you manage your condition.

SEARCH, COMPARE AND SAVE

OptumRx provides tools to help you find the right drug and pricing options for you. Visit optumrx.com or use the OptumRx app.

For any questions about OptumRx or your prescription drugs, call 877-468-1005.

dental coverage

You may choose from two Dental PPO plans. In both plans, you can see any dentist for your dental care needs.

- **Basic Dental Plan:** In this plan, your deductible is $75 per person, with a maximum of three people per family required to meet their deductible. The annual benefit maximum is $1,000 and orthodontia for adults and children is covered at 50% up to a $500 lifetime maximum.
- **Enhanced Dental Plan:** In this plan, your deductible is $25 per person, with a maximum of three people per family required to meet their deductible. The annual benefit maximum is $2,000 and orthodontics for adults and children is covered at 50% up to a $2,000 lifetime maximum.

For more information on our dental plans, visit our benefits website.

	Basic Dental		**Enhanced Dental**	
	In-network	Out-of-network	In-network	Out-of-network
Annual Benefits Maximum	Year 1: $1,000 Year 2: $1,100 Year 3: $1,200 Year 4: $1,300	Year 1: $1,000 Year 2: $1,100 Year 3: $1,200 Year 4: $1,300	Year 1: $2,000 Year 2: $2,100 Year 3: $2,200 Year 4: $2,300	Year 1: $2,000 Year 2: $2,100 Year 3: $2,200 Year 4: $2,300
Deductible ▪ Individual ▪ Family	$75 $225	$75 $225	$25 $75	$25 $75
Cleanings	Plan pays 100% No Deductible	Plan pays 100% No Deductible	Plan pays 100% No Deductible	Plan pays 100% No Deductible
Basic Services	Plan pays 50% after deductible	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services (Crowns & Implants)	Plan pays 50% after deductible	Plan pays 50% after deductible	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontic Services	Plan pays 50% after deductible Lifetime Max: $500	Plan pays 50% after deductible Lifetime Max: $500	50% No deductible Lifetime Max: $2,000	50% No deductible Lifetime Max: $2,000

vision coverage

Our vision plan, through EyeMed, helps you cover the cost of routine vision services and supplies like eye exams, eyeglasses and contact lenses. You can choose either in-network or out-of-network providers each time you need vision services.

The plan's network includes a number of retail chain locations (such as Lenscrafters), as well as some private-practice providers.

For more information on our vision plan, visit our benefits website.

You pay...	In-network	Out-of-network Reimbursement
Exam (once every 12 months)	$10 copay	Up to $45
Contact Lenses Once every 12 months (instead of glasses)	$130 allowance	Up to $105
▪ Fit & Follow-up	Up to $55	Not covered
Frames (once every 24 months)	$130 allowance	Up to $70
Lenses		
▪ Single	$10 copay	Up to $30
▪ Bifocal	$10 copay	Up to $50
▪ Trifocal	$10 copay	Up to $65
▪ Lenticular	$10 copay	Up to $100
▪ Progressive - Standard	$75 copay	Up to $50

eyemed

2026 team member bi-weekly coverage costs

Option	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Team Member + Family
Network Only Plan	$100.57	$223.36	$199.27	$333.16
Balanced Choice Plan	$41.48	$93.32	$87.47	$144.49
Consumer Health Plan	$15.28	$35.86	$37.82	$61.06
Basic Dental PPO	$4.06	$8.11	$8.92	$12.98
Enhanced Dental PPO	$7.49	$14.98	$16.48	$23.97
Vision	$3.02	$4.79	$4.90	$7.86

In accordance with federal law, all premiums for domestic partner coverage are deducted on an after-tax basis.

To see your coverage costs for supplemental life insurance, AD&D and disability, visit our benefits website.

Health Savings Account (HSA)

A Health Savings Account (HSA) is like a 401(k) for healthcare – a tax-advantaged account that you can use for qualified medical expenses today or save for the future. Unlike a flexible spending account (FSA), you can save and roll over HSA funds to the next year if you don't spend them all in the calendar year. You can even let funds accumulate year-over-year to use for eligible expenses in retirement.

Eligibility

You are eligible to contribute to an HSA if:

- You are enrolled in our HSA-eligible Consumer Health Plan.
- You are not covered by your spouse's or parent's plan that is ineligible for HSA.
- You or your spouse does not have a Healthcare Flexible Spending Account or Health Reimbursement Account.
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare or TRICARE.
- You have not received Department of Veterans Affairs medical benefits in the past 90 days for non-service-related care. (Service-related care will not be taken into consideration)

Note: Consult a tax, legal or financial advisor for further details or refer to the IRS Publication 969.

Contributions

You elect the amount you'd like to contribute during your enrollment period. Your contributions are made through payroll deduction on a pre-tax basis. You can start, stop or change your contributions at any time. Your changes may take one to two pay periods to update and any unused funds roll over every year. The money in your HSA is always yours. You are 100% vested in the contributions made to your account, even if you separate employment.

Sabre also contributes to your health savings account to help offset your out-of-pocket costs and increase your savings – up to $500 if you just cover yourself or up to $1,000 per if you cover one or more dependents on the Consumer Health Plan:

- **$19.23 every pay period** if you elect Team member only coverage
- **$38.46 every pay period** if you elect Team member + Spouse/Partner, Team member + Children, or Team member + Family coverage

The IRS places a limit on the maximum amount that can be contributed to HSAs each year. For 2026, contributions – including Sabre's contributions – are limited to the following:

HSA Funding Limits	
Team Member	$4,400
Family	$8,750
Catch-up Contribution (ages 55+)	$1,000

Optum will issue you a debit card with direct access to your account balance. Use your debit card to pay for qualified medical expenses — no need to submit receipts for reimbursement. Like a regular debit card, you must have a balance in your HSA account to use the card.

For more information about HSAs, click here.

Flexible Spending Account (FSA)

A Flexible Spending Account allows you to use tax-free dollars to pay for qualified expenses. There are three types of FSAs:

- **Healthcare FSA:** reimburses you for eligible healthcare, dental and vision expenses.
- **Limited-Purpose FSA:** reimburses Consumer Health Plan members for eligible dental and vision expenses.
- **Dependent Care FSA:** reimburses you for eligible day care expenses for your children and senior care for your parents.

Eligibility

- You can contribute to a healthcare FSA if you enroll in the Network Only or Balanced Choice medical plans.
- You can contribute to a limited-purpose FSA if you enroll in the Consumer Health Plan.
- You do not need to enroll in a medical plan to be eligible for a dependent care FSA.

Contributions

You elect the amount you'd like to contribute during your enrollment period. Your total annual contribution amount is available once your enrollment is processed and your contributions are made each pay period on a pre-tax basis. You cannot make changes to your contributions unless you experience a qualified life event. Estimate your annual contribution amount carefully. Any unused funds from your FSA are forfeited at the end of year and do not roll over.

The IRS places a limit on the maximum amount that can be contributed to FSAs each year. For 2026, contributions are limited to the following:

Healthcare FSA	$3,300
Limited Purpose FSA	$3,300
Dependent Care FSA	$7,500

NOTE

Due to federal regulations, expenses for your domestic partner and your domestic partner's children may not be reimbursed under the FSA programs. Check with your tax advisor to determine if any exceptions apply.

FSA vs HSA

	Flexible Spending Account	Health Savings Account
Ownership	Your employer owns your FSA. If you leave your employer, you lose access to the account unless you have a COBRA right.	You own your HSA. It is a savings account in your name and you always have access to the funds, even if you change jobs.
Eligibility & Enrollment	You can elect a Healthcare FSA even if you waive other coverage. You cannot make changes to your contribution during the Plan Year without a Qualifying Life Event. You cannot be enrolled in both a Healthcare FSA and an HSA.	You must be enrolled in a Qualified CDHP to contribute money to your HSA. You cannot be covered by a spouse's non-High Deductible plan or a spouse's FSA or enrolled in Medicare or TRICARE. You can change your contribution at any time during the Plan Year.
Taxation	FSA contributions are tax free via payroll deduction. Funds are spent tax free when used for qualified expenses.	HSA contributions are tax free; the account grows tax free; and funds are spent tax free on qualified expenses.
Contributions	You can contribute up to $3,300 in 2026 to an FSA. This amount may be increased annually.	Both you and your employer can contribute up to $4,400 in 2026 (up to $8,750 for families). Ages 55+ can make an annual $1,000 "catch-up" HSA contribution.

virtual medical care

Team members and their families covered on our medical plans have access to a variety of virtual wellness options.

Condition Management for Diabetes & Hypertension

Eligible team members and their covered dependents can sign up through Teladoc to help manage their diabetes or high blood pressure. Free supplies and virtual one-on-one coaching can help you achieve your health goals. Go to teladochealth.com/well/sabre for more information.

2nd.MD
Specializing in Medical Certainty

With 2nd.MD, you can connect with board-certified, expert specialists about a diagnosis or treatment plan within days at no cost to you!

2nd.MD can help find the right specialist, collect medical records and navigate the healthcare system so you can focus on getting the best care possible as soon as possible.

Click here for more info.

progyny
Smarter Fertility Benefits

We are excited to partner with Progyny to provide a family building benefit for every unique path to parenthood. Your benefit includes:

- Comprehensive fertility treatment coverage leveraging the latest technologies and treatments
- Unlimited concierge support through a dedicated Progyny Patient Care Advocate (PCA)
- Access to the largest network of premier fertility specialists

Call 833-233-0059 to learn more.

Hinge Health™

We are excited to get you moving in the right direction with Hinge Health – a virtual clinic that combines care and advanced technology to go beyond traditional physical therapy.

Click here for more info.

color

New in 2026, stay ahead of cancer with Color. After a short assessment, Color can create a personalized screening plan for you. Whether you're up-to-date on your screenings, unsure of where to start, or caring for a loved one with cancer, Color provides the guidance and support you need.

Click here for more info.

Additional Virtual Care Options Available through myUHC.com

- Virtual primary and urgent care
- Virtual therapy and speech therapy
- Virtual specialists for women's health, gastroenterology and migraines
- Virtual clinical sleep evaluations

mindfulness programs

WELLbinar

Want to learn more about improving your overall well-being? We carefully select relevant webinars and information from our benefit partners both you and your family can review and attend.

Click here and check back each month for updates and new content.

Calm App

Give your well-being a boost with Calm, the top-rated wellness app.

The Calm Health app brings you a library of support — including mindfulness content and programs created by psychologists — for a variety of health experiences and life stages. This information is designed to help you:

- Learn techniques to improve well-being – Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- Work toward goals – Join self-guided self-care programs and track your progress along the way
- Support your mind and body – Access mental health information and support to help you strengthen the mind-body connection

Download the app today and enter the organization code **Optum EWS**.

join Sabre's Well-being Advocate Network (SWAN)

SWAN provides peer-to-peer support to destigmatize mental health as we work to educate and raise awareness about related issues, resources and coping strategies. Members of SWAN have the opportunity to collaborate with others who share their passion for well-being and help shape the future of wellness programs at Sabre.

Click here to join and view our SWAN resources.

additional care options

Active & Fit

Sabre team members and their family are eligible for discounted program memberships at fitness centers and studios nationwide, including, but not limited to, the following:

Additionally, team members can access over 2,500 digital workout videos, including programs from:

- Jillian Michaels
- YogaFit Worldwide
- Cycling Fusion
- Plyoga Fitness

Go to SabreSync and click Active & Fit to enroll.

GOOMI GROUP

Your Goomi account gives you access to a library of live and on-demand classes that allow you to join on your schedule. From yoga and core training to mindfulness and mobility, there's a class for every interest and fitness level.

Click here to sign up.

Quit For Life®

Team members enrolled in a Sabre medical plan can get free help to quit smoking or using tobacco with these tools:

- Personal coaching
- Nicotine replacement therapy
- Online learning
- Mobile app for 24/7 urge management support
- Text messages for daily tips and encouragement

Go to quitnow.net or call 866-784-8454 to enroll.

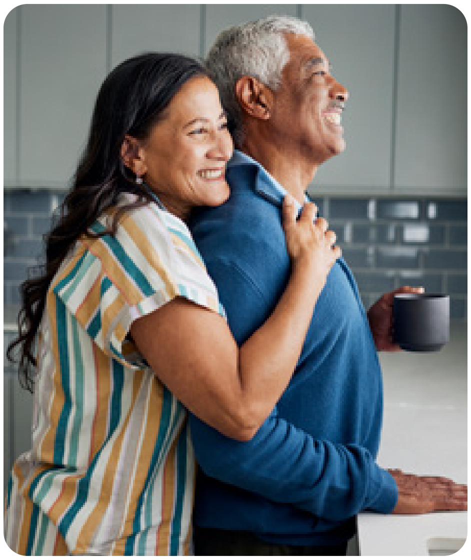
Real Appeal

Real Appeal is an interactive, behavior-based weight loss program that will help you make small, manageable changes that lead to lasting weight loss. You'll be provided with all the tools you need to succeed, including:

- A transformation coach who will work with you to create a customized plan based on your goals and needs
- A success kit with food and weight scales, workout DVDs, recipes and much more
- Online site and mobile app with 24/7 support, weekly analysis and feedback, and tracking tools

Real Appeal is available at no cost to team members and spouses with a BMI of 19 or over who are covered by a Sabre medical plan.

To enroll, visit realappeal.com/sabre.



FINANCIAL WELLNESS

be invested

401(k) savings plan

Invest what you earn today for what you plan to accomplish tomorrow with help from Sabre's 401(k) plan through Fidelity. The plan offers a convenient, tax-deferred way to save. Take a look at what a difference enrolling in the plan could make in achieving your retirement goals.

Eligibility

You are eligible to participate in the plan immediately.

Contributions

You may contribute between 1% and 50% of your eligible pay on a pretax, Roth and after-tax basis, up to the annual IRS limit. If you are eligible to make catch-up contributions (employees age 50 or over) you may contribute up to an additional $7,500 each year.

If you are a new hire, you will be automatically enrolled at a pretax contribution rate of 3% of your eligible compensation within 60 days of service.
If you do not wish to contribute to the plan or contribute a different amount, you must adjust your contribution within 60 days of your hire date.

Matching Contributions

Sabre helps your retirement savings grow by providing an immediate company match of 6%. If you contribute 6% or more, you will receive the full company match of 6%.

Vesting

You are always 100% vested in your contributions. You will be 100% vested in your matching contributions after two years.

2026 Deferral Limits

Please note that at the time of this publication, the Internal Revenue Service has not yet released the 2026 contribution limits for 401(k) plans. We will update these figures as soon as the official announcement is made.

Click here for more info.

company paid benefits

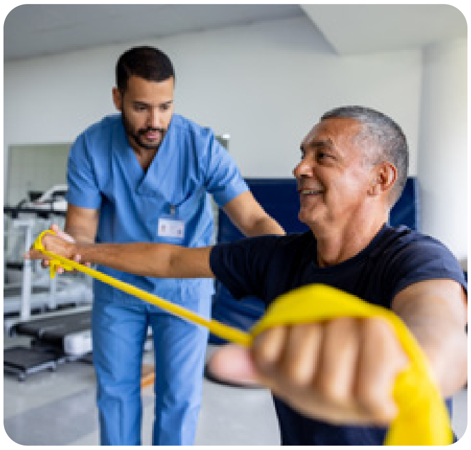
Short-Term Disability (STD)

If illness or injury prevents you from working for an extended period, you may be eligible for disability benefits. Short-term disability is a company-paid benefit administered by Lincoln Financial Group and is available if you are unable to perform your job due to a non-job related illness or injury.

The first calendar days of disability is called the “elimination” or “waiting period” which is unpaid unless you use PTO. Your short-term disability benefits begin on your eighth day of disability and last until you are able to return to work or 26 weeks, whichever happens first.

Short-term disability provides a benefit of 80% of your base pay. You have the option to use PTO to supplement your disability benefit up to 100% of your base pay.

Click here for more information.



Long-Term Disability (LTD)

If you exhaust your STD benefits and are still unable to work, long-term disability is available to you. Sabre pays 50% of your pre-disability base pay, up to a maximum of $10,000 per month. There is an additional buy-up plan available for enrollment.

Basic Life Insurance

Sabre provides you with basic life insurance equal to two times your base annual salary (rounded to the next highest $1,000). Be sure to review your beneficiaries every year. There is an additional life insurance plan if you would like to enroll in supplemental coverage.

voluntary benefits

Supplemental Team Member Term Life Insurance

In addition to company paid basic life insurance, you have the option to elect additional coverage for your family. When you are first eligible, you can elect up to three times your base annual salary (rounded to the next highest $1,000) without answering medical options. You have the option to elect four or five times your base annual salary upon completing a medical questionnaire which is reviewed by Lincoln Financial Group. This process is known as Evidence of Insurability.

If you elect coverage or increase your Supplemental Life Insurance after your new hire enrollment period, you could be subject to the Evidence of Insurability process.

If you remain an active team member after reaching age 70, the total amount of your basic and supplemental team member coverage will decrease. When you reach age 70, coverage will be reduced to 65% of the coverage in place at age 69. When you reach age 75, coverage will be reduced to 50% of the coverage in place at age 69.

Critical Illness

Critical Illness coverage provides lump-sum cash benefits if you or your family suffer a heart attack, stroke, cancer or other life-threatening condition or catastrophic illness.

Click here for more info.

Accident Insurance

Accident coverage helps you pay for medical and out-of-pocket costs you or your family may incur after an accidental injury. Cash benefits are paid directly to you.

Click here for more info.

Reminder

The cost per pay period for each of these options are based on your age and are available in Workday during your enrollment.

Spouse/Domestic Partner Life Insurance

You have the option to elect up to two times your base annual salary for your spouse/domestic partner up to $500,000. Any amount greater than $50,000 is subject to the Evidence of Insurability process.

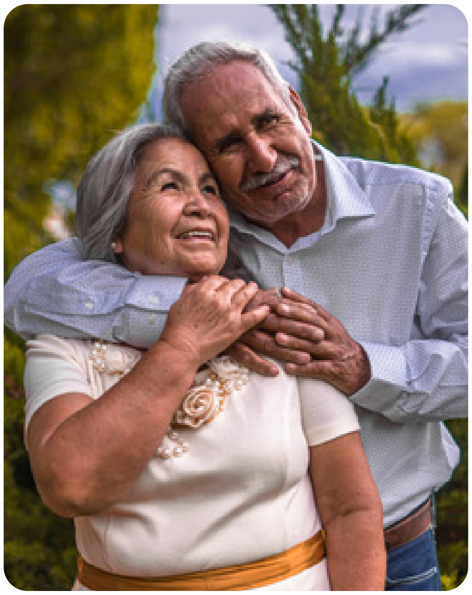
Child Life Insurance

You have the option to elect $10,000 of coverage for each eligible child under the age of 26.

Accidental Death & Dismemberment Insurance (AD&D)

AD&D insurance is available in $50,000 increments. This plan provides additional protection only in the event of a death or injury that was the result of an accident. If you elect coverage for yourself (up to $500,000), you may also select coverage for your spouse/domestic partner and children in the following amounts:

- Spouse/Domestic Partner: $50,000 up to $350,000 and not to exceed your own coverage amount
- Children: $10,000 per child



FLEXIBILITY AND TIME OFF

be balanced

paid time off (PTO)

Sabre U.S. Paid Time Off (PTO) policy supports a healthy work-life balance, and we encourage you to utilize it. You and your manager decide the number of days you may take at one time, based on both business and personal needs.

The PTO benefit can be used for illness, personal time, children's school activities and vacation, or as part of your Leave of Absence. Although these days may be taken for a variety of reasons, you will be required to adhere to the guidelines of the PTO program. If you are away from work for an FMLA or Short-Term Disability (STD) qualifying event, you are responsible for following the guidelines of these policies regardless of PTO use.

Company Seniority Reached in Current Calendar Year	PTO Eligibility Amount	Earn Rate
New Hires	5 weeks (Pro-rated base on hire date)	2.08 days per month
1 year but less than 5 years	5 weeks	2.08 days per month
5+ Years	6 weeks	2.5 days per month

Click here for instructions to enter your Paid Time Off (PTO).

volunteer time off

Full-time team members receive one paid volunteer time off (VTO) each quarter to give back to their communities. As a company, we value our team member's volunteer efforts and support their efforts to better their community.

Click here for instructions to enter your Volunteer Time Off.

year-end break

Sabre recognizes the importance of taking time off to recharge your batteries and spend time with your loved ones. Sabre leadership implemented a year-end break that closes all our offices the last week of the calendar year. This company-wide office closure provides an opportunity for all Sabre team members to take a break and not worry about work, as most team members will be out of the office.

voting time off

Team members are encouraged to fulfill their civic duty by voting in state and national elections. Every effort should be made to vote before or after their regular work schedule.

A team member may take time off to vote on an election day if there are less than two consecutive hours between the opening of the polls and the beginning of the team member's work day or between the end of the team member's work day and the closing of the polls. If this situation applies to you, you must notify your manager in advance of an election day. Your manager will work with you to determine the appropriate accommodation to your schedule.

Based on state law, team members are allotted four hours for all states unless noted below:

State	Hours
Arizona	3
Iowa	3
Missouri	3
Tennessee	3
West Virginia	3
Wisconsin	3
Wyoming	1

Coordinate with your leader to schedule your time off for voting.

jury duty

Team members have the flexibility they need to fulfill their civic duty by serving when called for jury duty.

Click here for instructions to enter your jury duty.

FAMILY SUPPORT AND CARE

be supported

Emotional Wellbeing Solutions

We all face challenges in life. Get free confidential support, information and tools to help you find solutions to these challenges — big or small – through our Emotional Wellbeing Solutions. You can receive five counseling sessions per person, per topic, per year.

- Physical, emotional and mental wellness support
- Financial guidance
- Family and relationship advice
- Work-life solutions
- Legal help

Emotional Wellbeing Solutions is available to all team members and their families, even if you're not enrolled in a Sabre medical plan. Call 866-248-4096 24/7 or visit liveandworkwell.com. (Use company code **SABRE**)

parental leave

Sabre recognizes the need to provide our team members with parental leave. Paid parental leave is available to any Sabre full-time or part-time team member who has completed at least 90 consecutive days of service and works the hours required by local or country benefit programs.

Learn more about the parental leave policy here.

adoption reimbursement

Sabre offers financial assistance to eligible team members who are building families through adoption. The company will reimburse eligible adoption-related expenses up to a maximum of $5,000 per adopted child. Team members are eligible for adoption assistance after 12 consecutive months of employment.

Reimbursable fees include:

- Application fees
- Home studies
- Agency and placement fees
- Legal fees and court costs
- Immigration, immunization and translation fees
- Transportation, meals and lodging
- Surrogate parenting arrangements
- Parent, child and family adoption counseling

Exclusions include:

- Adoption of children 18 or older
- Adoption of a spouse's child
- Adoptions initiated prior to the effective date of this policy
- Adoptions initiated prior to the team member's eligibility for assistance
- Those paid with funds received from any federal, state or local program
- Those incurred in violation of state or federal law

To learn more about the policy and how to put in the request, click here.

bereavement

Part of one's life journey means, at some point, you may unfortunately experience the death of an immediate family member or pregnancy loss due to miscarriage. To ensure you are able to support your family and get the help you need, Sabre allows up to 15 work days off with pay. This paid time off may be taken consecutively or in two segments; however, all time must be taken within three months following the death or loss.

Immediate family typically includes your spouse or partner, child, parents and stepparents, siblings and stepsiblings, in-laws, grandparents and legal guardian.

Click here for instructions to enter your Bereavement Time Off.

Rethink Care

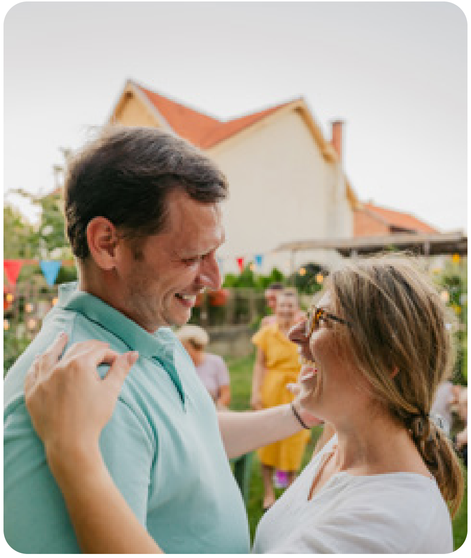
An online program that has on demand resources and access to specialists for neurodivergent individuals and their parents. This includes resources for developmental and learning disabilities that affect home life, work and school.

To enroll, go to connect.rethinkcare.com/sponsor/sabre to access your benefit.

pet insurance

This Sabre program allows you to purchase pet insurance at a discount so you can take the best care of your furry friends. This insurance, provided through Nationwide, provides reimbursement for eligible vet bills with optional wellness coverage available. You'll also have 24/7 access to veterinary professionals through a vet helpline to get assistance with any pet health concern.

To enroll, visit benefits.petinsurance.com/sabre.



ENROLL NOW

be protected

Now that you've reviewed the choices available, it's time to select what's important and best for you and your family.

1. decide who to cover

You'll need to verify the eligibility of any dependents you add to your coverage when you enroll. Be sure you have your dependents' Social Security Number and date of birth. There are two types of dependents you can cover.

- Your spouse or domestic partner, if their own employer does not offer coverage
- Your children (including adopted, step and foster) up to age 26. Unmarried children of any age are eligible if they're financially dependent on you because of permanent mental or physical disability

2. make your elections on time

1. Log in to Workday, navigate to your *My Tasks* inbox, and select the *Open Enrollment Event* item
2. Click *Let's Get Started* to begin
3. Refer to the *Open Enrollment Job Aid* for additional instructions on completing enrollment

Remember, your previous benefit elections will not roll over. You must take action to have coverage in 2026.

3. review your beneficiaries

Review your listed beneficiary information to ensure that it's complete and up to date.

contacts

Benefit	Carrier/Partner	Website	Phone Number
Medical	United Healthcare (UHC)	myUHC.com	877-468-1005
Pharmacy	OptumRx	OptumRx.com	877-468-1005
Dental	Cigna	myCigna.com	800-244-6224
Vision	EyeMed	eyemed.com/member	866-723-0513
FSA	United Healthcare (UHC)	myUHC.com Click Claims & Accounts	877-468-1005
HSA	Optum Bank	myUHC.com Click Claims & Accounts	877-468-1005
401(k)	Fidelity	netbenefits.com	800-618-4015
Leave of Absence/ Disability	Lincoln Financial Group (LFG)	MyLincolnPortal.com company code: Sabre	855-286-1529
Life Insurance	Lincoln Financial Group (LFG)	MyLincolnPortal.com company code: Sabre	888-787-2129 Fax: 603-427-1888
Accident, Critical Illness & Hospital Indemnity Coverage	Lincoln Financial Group (LFG)	MyLincolnPortal.com company code: Sabre	800.423.2765 Fax: 877.843.3950
Medical Expert Second Opinion	2nd.MD	2nd.MD/sabre	866-841-2575
Hypertension & Diabetes Mgmt	Livongo by Teladoc Health	teladochealth.com/ well/sabre	800-835-2362
EAP	Optum	liveandworkwell.com access code: Sabre	866-248-4096
Fitness Discount	Active & Fit Direct	activeandfitdirect.com	
Healthy Coaching	Real Appeal	sabre.realappeal.com	
Virtual Fitness	Goomi Group	Goomi website	
Virtual Cancer Clinic	Color	www.color.com/sabre	

This brochure highlights the main features of many of the benefit plans sponsored by Sabre. Full details of these benefits are contained in the legal documents governing the plans. If there is any discrepancy or conflict between the plan documents and the information presented here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Sabre reserves the right to modify, amend or terminate any benefit plan or practice described in this brochure. Nothing in this brochure guarantees that any new plan provisions will continue in effect for any period of time.