



**EAST WEST**

— FAMILY OF COMPANIES —

east west partners



# 2026 Benefits Overview

East West Family of Companies offers a benefits package that provides health and financial security for you and your family. This is a brief summary of the benefits available to you. Please note, this is a general overview and details may vary slightly depending on your division, for complete details please reach out to your local HR.

## HEALTH & WELLBEING



Medical



Dental



Vision



EAP

## FINANCIAL



HSA



FSA



Perks & Discounts



401(k)

## PROTECTION



Life and AD&D



Accident Insurance



Disability Insurance



Critical Illness  
Insurance

# Benefits Overview (continued)

## Health

### Medical and pharmacy plan

You have a choice of 3 medical plan options through Anthem. All pay 100% of the cost for in-network preventive care and include prescription drug coverage through Carrier. *(Available to full-time, year-round employees only.)*

| In-Network Coverage                                | Anthem PPO       | Anthem Health Savings Account (HSA) | Anthem HDHP      |
|--|------------------|-------------------------------------|------------------|
| <b>Annual Deductible</b> (Individual/Family)       | \$1,000/\$3,000  | \$2,500*/\$5,000                    | \$6,650/\$13,300 |
| <b>Out-of-Pocket Maximum</b> (Includes Deductible) | \$4,000/\$12,000 | \$5,000/\$10,000                    | \$6,650/\$13,300 |
| <b>Preventive Care</b>                             | Covered at 100%  | Covered at 100%                     | Covered at 100%  |
| <b>Primary Care Provider Office Visit</b>          | \$25             | Ded/20%                             | Ded/100%         |
| <b>Specialist Office Visit</b>                     | \$50             | Ded/20%                             | Ded/100%         |
| <b>Most Other Services</b> (After Deductible)      | 20%              | 20%                                 | 0%               |
| <b>Retail Pharmacy (up to a 30-day supply)</b>     |                  |                                     |                  |
| Generic Retail                                     | \$15             | Ded/20%                             | \$15             |
| Brand Preferred Retail                             | \$40             |                                     | \$40             |
| Brand Non-Preferred Retail                         | \$70             |                                     | \$70             |
| <b>Mail Order Pharmacy (90-day supply)</b>         |                  |                                     |                  |
| Generic  | \$30             | Ded/20%                             | \$30             |
| Brand Preferred                                    | \$80             |                                     | \$80             |
| Brand Non-Preferred                                | \$70             |                                     | \$140            |

**Note:** Each plan has out-of-network coverage, though you typically save money when using an in-network provider.

\*Per IRS guidelines, individual deductible is \$3,400 when enrolled with dependents.

### Dental plan

Our dental plans through Anthem pay 100% of the cost for routine checkups and share the cost with you for most dental procedures. *(Available to full-time, year-round employees only.)*

| In-Network Coverage   | Anthem Base Plan   | Anthem Buy-up Plan           |
|---|--------------------|------------------------------|
| <b>Annual Deductible</b> (Individual/Family)                                  | \$100/\$300        | \$50/\$150                   |
| <b>Annual Maximum</b>   | \$1,500 per person | \$2,500 per person           |
| <b>Diagnostic and Preventive Services</b><br>(e.g., X-rays, cleanings, exams) | Covered at 100%    | Covered at 100%              |
| <b>Basic Services</b> (e.g., fillings)  | 80%*               | 90%*                         |
| <b>Major Services</b> (e.g., dentures, crowns, bridges)                       | 50%*               | 60%*                         |
| <b>Orthodontia</b>  | Not covered        | 50%/\$2,000 lifetime maximum |

\*After deductible

# Benefits Overview (continued)

## Vision plan

Our vision plan through Anthem Vision offers in-network and out-of-network benefits to help you pay for the cost of routine eye exams, glasses and contacts. *(Available to full-time, year-round employees only.)*

| In-Network Coverage  | Anthem Vision Base Plan | Anthem Vision Buy-up Plan |
|--|-------------------------|---------------------------|
| <b>Exam Copay</b>  | \$10                    | \$10                      |
| <b>Material Copay</b>  | \$20                    | \$10                      |
| <b>Frames (Retail)</b>   | Up to \$130 after copay | Up to \$225 after copay   |
| <b>Lenses</b> <ul style="list-style-type: none"><li>▪ Single Vision</li><li>▪ Bifocal</li><li>▪ Trifocal</li></ul> | 100% after copay        | 100% after copay          |
| <b>Contact Lenses</b> (in lieu of glasses) <ul style="list-style-type: none"><li>▪ Elective</li></ul>              | Up to \$130 after copay | Up to \$225 after copay   |

## Wellbeing

### Employee Assistance Program (EAP)

The EAP, through Triad, offers free confidential mental health counseling, financial coaching, legal consultation, and 24-hour crisis support for you and your qualified dependents.

## Financial

### Health Savings Account (HSA)

An HSA is a savings account that you can set up when you enroll in the Health Savings Account (HSA) medical plan. It allows you to make tax-free contributions that you can use to pay for current and future medical expenses for you and your dependents. Your HSA belongs to you — unused funds roll over from year to year and you keep your account even if you change jobs or retire. New for 2026! East West Family of Companies will contribute employee HSAs as follows: \$250 for employee only, \$500 for employee + spouse, and \$750 for employee + child(ren) or family coverage.

### Flexible Spending Accounts (FSAs)

Health Care, Limited Purpose and Dependent Care FSAs allow you to contribute funds on a pretax basis to help pay for medical, dental, vision and/or daycare expenses. *(Available to full-time, year-round employees only.)*

## Perks and discounts

- PerkSpot: employee discounts thousands of discounts and rewards on over 10,000 brands
- East West University: free on-site trainings as well as access to over 1800 on-demand trainings
- Wellness Incentive or Ski Pass: dependent on location and status
- Home purchasing/selling through Slifer, Smith, and Frampton
- Bus Passes
- Epic Mountain Express: 10% off shuttle service
- Referral incentives up to \$500
- Eye Pieces: 30% off
- Employee Accommodation Program: 20%-50% off at participating East West properties & locations
- Check with your local HR for more great perks available through your divis

### 401(k) Retirement savings plan

You are eligible to participate in the plan the first day of the month following 2 months from your hire date. Eligible employees are auto-enrolled at 6% on a pre-tax basis. Once eligibility requirements are met, the company will match 33% up to a maximum of 6% of your salary, the company match is a discretionary benefit.

# Benefits Overview (continued)

## Protection

### Basic Term Life and Accidental Death & Dismemberment (AD&D) insurance

East West provides basic life and AD&D insurance at **no cost** to you equal to 1.5 times your annual salary, up to a maximum benefit of \$200,000. *(Available to full-time, year-round employees only.)*

### Voluntary Life and Accidental Death & Dismemberment (AD&D) insurance

You may purchase life and AD&D insurance for yourself, your spouse, and your dependents:

- **Employee:** Up to a maximum of \$500,000
- **Spouse:** Up to a maximum of \$250,000
- **Child(ren):** Up to a maximum of \$10,000 per child *(Full details available at [Benefits.Eastwest.com](http://Benefits.Eastwest.com).)*

### Disability insurance

The company provides disability income benefits at **no cost** as follows:

- **Short-Term Disability:** 66.7% of weekly pre-disability earnings up to a weekly maximum of \$2,077
- **Long-Term Disability:** 60% of weekly pre-disability earnings up to a monthly maximum of \$9,500

*(Available to all full-time, year-round employees with East West Partners and salaried, exempt employees of East West Hospitality.)*

### Other voluntary benefits

You also have access to these additional voluntary benefits to protect you and your family:

- Supplemental Accident insurance
- Supplemental Critical Illness insurance
- Supplemental Hospital Indemnity insurance
- MetLife Legal plan
- Identity Theft Protection
- Pet insurance

## Additional Benefits & Programs

### Health Advocate

Get step-by-step guidance in enrolling in your benefits, including help locating providers, schedule appointments, facilitating pre-authorizations, and more!

### Surgical Coordination Services

Provides members enrolled in the Anthem medical plans access to high quality surgeons for non-emergent covered surgical procedures at little or no out-of-pocket costs.

### Hinge Health

This digital exercise therapy program gives you access to a personalized exercise program and a dedicated care team to reduce your joint and muscle pain.

### Eligible Time Off

- Paid Time Off "PTO": full-time and part-time year round employee (amount based on seniority and division)
- Sick pay: all employees
- Jury duty pay: all employees (up to 3 days)
- Bereavement pay: all employees (up to 3 days), except for temporary on call
- Sabbatical: full-time year round employees (4 continuous paid weeks after 10 years of full-time service)

### More information

For more information, visit [benefits.eastwest.com](http://benefits.eastwest.com).