



ASSOCIATE BENEFITS SUMMARY

HIGHGATE HOTELS

Encourages the health and financial well-being of its associates by providing a comprehensive benefits program, elective coverage options and a savings plan to meet the personal needs of all associates and their families. Eligible full-time associates have the opportunity to participate in Highgate's comprehensive benefit program as summarized below.

MEDICAL/PHARMACY

Blue Cross Blue Shield of TX (BCBS) Preferred Provider Organization (PPO) – Two coverage levels (Diamond and Platinum) are offered via a PPO network providing higher benefit levels within - network providers. Medical coverage is available in four separate tiers (employee only, employee + spouse, employee + child (ren) or employee + family). Prescription drug coverage is available through Prime Therapeutics, an affiliate of BCBS.

Associates residing in California may also select the Kaiser Permanente Traditional HMO Plan or Deductible HMO Plan.

DENTAL

BCBS Dental Plan Dental coverage and in-/out-of-network providers is available in four separate tiers consistent with the medical plans. It includes preventive and diagnostic care, basic and major treatment and orthodontia (braces).

VISION

EyeMed Vision Plan Like the medical and dental plans, this plan provides you and your family with in-/out-of-network provider choice in four separate tiers. Coverage includes copay/discounted exams, contact lens fit/follow-up, standard plastic lenses, frames and contact lenses.

LIFE

Basic Term Life/AD&D Insurance Eligible full-time associates are provided Basic Life and AD&D (Accidental Death and Dismemberment). The cost of this coverage is paid 100% by Highgate.

Voluntary Life and AD&D Insurance Eligible full-time associates have the option to purchase additional Life and AD&D insurance on a voluntary basis at discounted group premium rates.

VOLUNTARY SHORT TERM DISABILITY

Highgate offers Short Term Disability Insurance to help cover lost wages as a result of an accident or illness (for up to 12 weeks). The Short-Term Disability is a voluntary program and is available through Dearborn National.

VOLUNTARY LONG TERM DISABILITY

Highgate offers Long Term Disability Insurance to cover lost wages as a result of an accident or illness. Benefits begin after 90 days of disability and may last through retirement age. The Long-Term Disability is a voluntary program and is available through Dearborn National.

ENHANCED OFFERINGS

Physician at your Fingertips

Board-certified physician consultation available 24/7/365 via telephone or online to associates and family members at no additional cost.

Wells Fargo Insurance Benefit HelpLine

Your ultimate resource for employee benefits information, and your advocate to assist both you and your family with benefit-related questions.

Employee Assistance Program (EAP)

Highgate offers the EAP at no additional cost to all eligible associates. This program is completely confidential and offers counseling, support and assistance on a variety of issues. This benefit focuses on helping our associates maintain a work-life balance that encourages a high quality of life.

TRAVEL RESOURCE SERVICES

When you and your family are traveling for business or pleasure, in a foreign country or just 100 miles away from home, this program provides help in the event of a medical emergency.

Identity Theft Solutions

An identity theft protection and recovery solution, the Smart IDentity program is fully managed through a professionally trained and certified recovery advocate. The recovery advocate will manage your recovery process and handle all of the follow-up needed to restore your name and credit. As part of the Highgate team, you will receive this benefit at no cost.

Employee Financial Solutions

Wells Fargo Employee Financial SolutionsSM provides associates and family members access to mortgage, education and banking solutions to build your financial future.

Health Care and Dependent Care Flexible Spending Accounts (FSAs)

Highgate offers associates the opportunity to set aside pre-tax dollars from your paycheck to pay for eligible health care and dependent care expenses. You may choose to participate in one, both or neither of the FSA programs. The Health Care FSA includes a \$500 carryover option.

VOLUNTARY

Trustmark Benefits Universal Life

Highgate offers associates the opportunity to purchase additional life insurance coverage to help secure your family's future. You may take the coverage with you if you leave the company. Coverage is available for both you and your dependents.

Trustmark Benefits Critical Illness

A severe life-threatening illness can happen to anyone. Critical Illness Insurance helps fill the financial gaps not covered by your medical or disability coverage. The plan is paid for by the associate, and you can take the coverage with you if you leave the company.

Trustmark Benefits Accident Insurance

Highgate offers associates the opportunity to purchase Accident insurance which is designed to help you fill the financial gaps caused by deductibles, co-payments and out-of-pocket costs related to an accidental injury.

Precious Pet Care

Comprehensive veterinary coverage available for your pets via this Veterinary Pet Insurance (VPI) program.

Family Protection Plus

Phone or face-to-face consultation with licensed attorneys is provided with this discounted legal services program.

Retirement Savings Plan 401(k)

Highgate's 401(k) plan provides associates the opportunity to build savings for retirement on a tax-deferred basis. Eligible associates can determine their contribution amount which is then deducted from gross income before taxes are withheld.