

U.S. Benefits

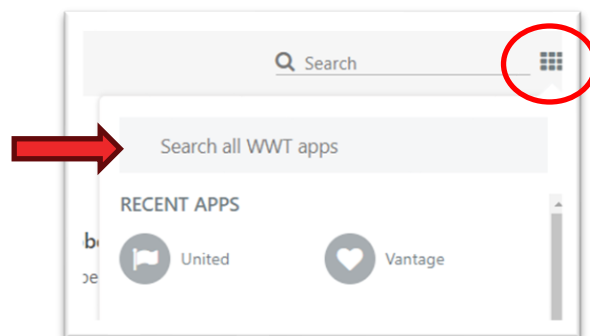
How do you benefit?



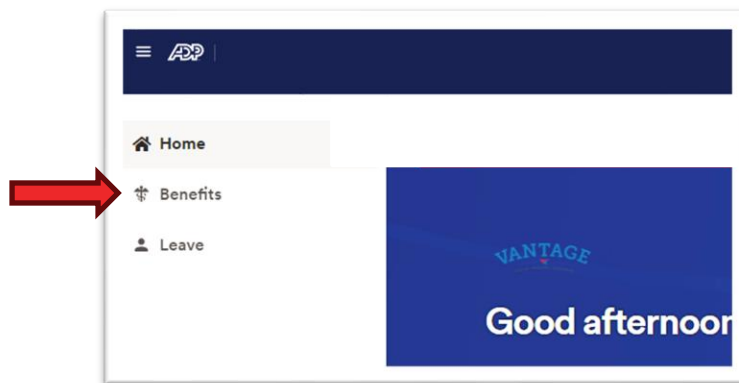
Enrollment Guide

Step 1: How to Access Vantage Benefits for Enrollment:

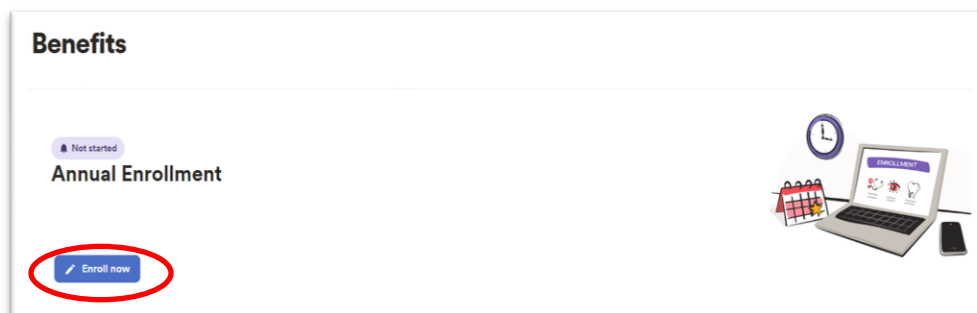
United > Apps > Click 'Go to wwt.com' for App menu > Click the Application Menu (top right corner) > Search "Vantage"



Click "Benefits" to access your enrollment, view current benefits, manage information, and/or report a qualified life event.



Click "Enroll Now" to make selections for the upcoming enrollment period.



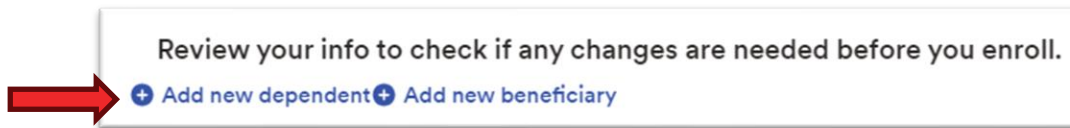
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Step 2: Review/Add Dependents:

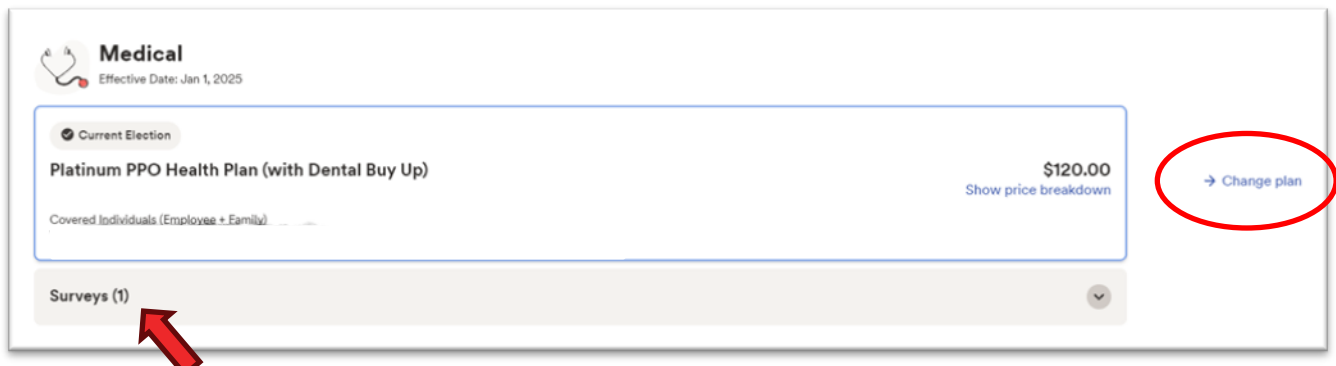
Review your current dependents to **verify legal name, date of birth, and SSN**. If you need to add a new dependent to coverage, click “Add new dependent” and follow the prompts.



NOTE: Documentation is required when adding a new dependent. If verification documentation is not received within 30 days of the election being submitted, coverage will be reversed back to the effective date. Documentation may be uploaded directly in Vantage. For questions, please reach out to the ADP Dependent Verification Services at 800-553-3823.

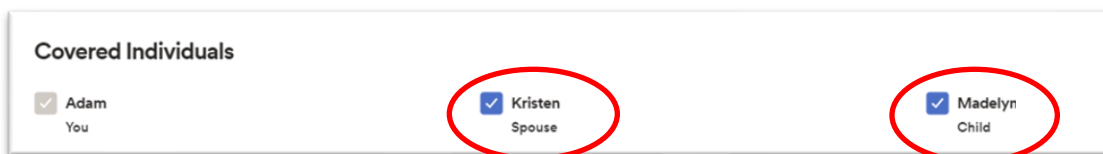
Step 3: Enroll in Benefits:

Click “Change Plan” or “Update Contribution” to make selections by benefit type.



NOTE: If a spouse is enrolled and your WWT annualized earnings are over \$100k, you will see a Survey Option under the Medical tile requiring attention. For additional instructions, please see the last page of this guide.

IMPORTANT STEP: When selecting coverage or changing coverage, please make sure to check the box next to the dependent to whom you would like to add to your health insurance.



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Continue reviewing additional benefits and FSA contributions by clicking on “Change plan/Update Contribution” on benefit areas of interest.

For example, after clicking “Update Contribution” for the Health Care FSA Benefit you will need to make your elections within this step, then click “Save Contribution” to enroll.

Health Care FSA



Health Care FSA

This benefit gives you the option to contribute pre-tax dollars for eligible health related expenses for you and your dependents. Enter the total amount you want to contribute to your spending account for the YEAR. If you do not want to contribute, select Waive This Benefit. Deductions are taken semi-monthly.

For the entire year, I want to contribute:

Your contribution for the year can be any amount up to \$3,200.00.

Maximum yearly goal

\$3,200.00
(\$133.33 × 24 Paychecks)

Enter a different amount

\$3,000.00
(\$125.00 × 24 Paychecks)

Annual Amount * = Per Paycheck (X24) *

Summary

Total contribution:

\$3,000.00

[Waive this benefit](#)

[Save contribution](#)

To save and finalize all of your elections, click “Confirm Elections” in the bottom right corner. **CAUTION:** clicking “Finish Later” will only save elections but will NOT confirm the enrollment.

[Finish later](#)

[← Back](#)

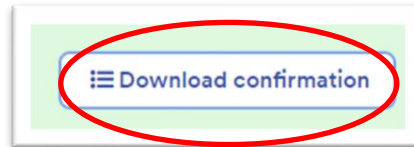
[Confirm elections →](#)

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How do you benefit?



Be sure to download your confirmation to view your elections.



The confirmation statement will outline all elections.

	Medical ✔ Gold PPO Health Plan (with Dental Buy Up) Effective Date:	\$72.50 Before-tax: \$72.50 Employer Contribution: \$1,400.47
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To make changes during the enrollment window, click "Make Changes" in Benefits within your Vantage dashboard.

Benefits

✔ Complete

Annual Enrollment

[Make changes](#) [View elections](#)



It is critical to review and confirm all changes during the designated enrollment period! Changes outside of this time frame requires a qualified life event.

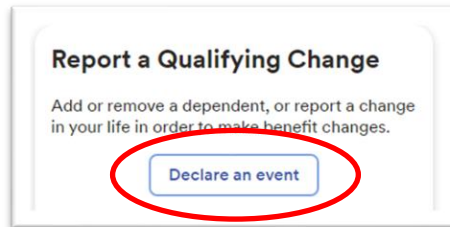
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QUALIFIED LIFE EVENT:

To report a qualified life event, click “Declare an Event” under the Report a Qualifying Change tile. Events must be declared within 31 days of the event date. Future dates cannot be entered.



SPOUSAL SURCHARGE:

Once you click the Survey OR click Change Plan to confirm your election in the medical tile, the survey question will pop up to confirm your response. Click “Continue” once you have confirmed the appropriate response.

Spousal Surcharge Survey: An additional Spousal Surcharge premium is added for spouse/domestic partners who are offered other employer sponsored health coverage but choose to enroll in the WWT plan. This only applies to those employees earning \$100k+ annually. Please indicate which of the following applies to your spouse/domestic partner: Is your spouse eligible for other medical coverage?

- My spouse/domestic partner IS offered other employer health coverage. I WILL be subject to the Spousal Surcharge.
- My spouse/domestic partner is NOT offered other employer health coverage. I will NOT be subject to the Spousal Surcharge.
- My spouse/domestic partner is also an employee of WWT. I will NOT be subject to the Spousal Surcharge.

[Cancel](#) [Continue](#)

After confirming the survey response, the price of coverage will be updated to include the surcharge, if applicable. By clicking on “Show price breakdown”, you will see the price of the plan premium and the surcharge. (Example below of Family Coverage, Platinum Plan)

\$170.00
Show price breakdown

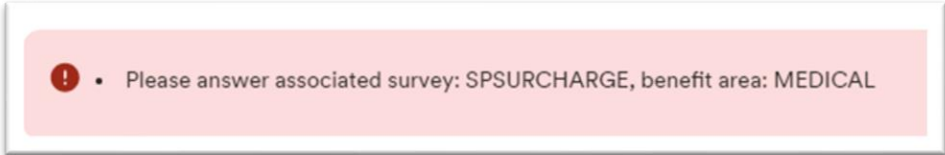
	Before-Tax	After-Tax
Plan cost	\$120.00	\$0.00
Surcharge	\$50.00	\$0.00
You Pay	\$170.00	\$0.00

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NOTE: If you enroll and do not take action to “Change Plan” and are eligible for the spousal surcharge (**spouse covered, over \$100k annualized earnings**), you will see the following error message pointing you to complete the survey in the Medical file:



The confirmation statement will also outline the plan option along with the applicable surcharge

PLANS	PLAN COST
 Medical ✔ Platinum PPO Health Plan (with Dental Buy Up) Effective Date: Jan 01, 2025	\$170.00 Before-tax: \$170.00 Employer Contribution: \$1,394.93
Plan Cost: \$120.00 Surcharge: \$50.00	
Surveys Spousal Surcharge Survey Your response: My spouse/domestic partner IS offered other employer health coverage. I WILL be subject to the Spousal Surcharge.	

For more information on WWT Benefit Programs and Offerings, including Summary Plan Descriptions, check out the WWT US Benefits Website: www.wwt.com/us-benefits.