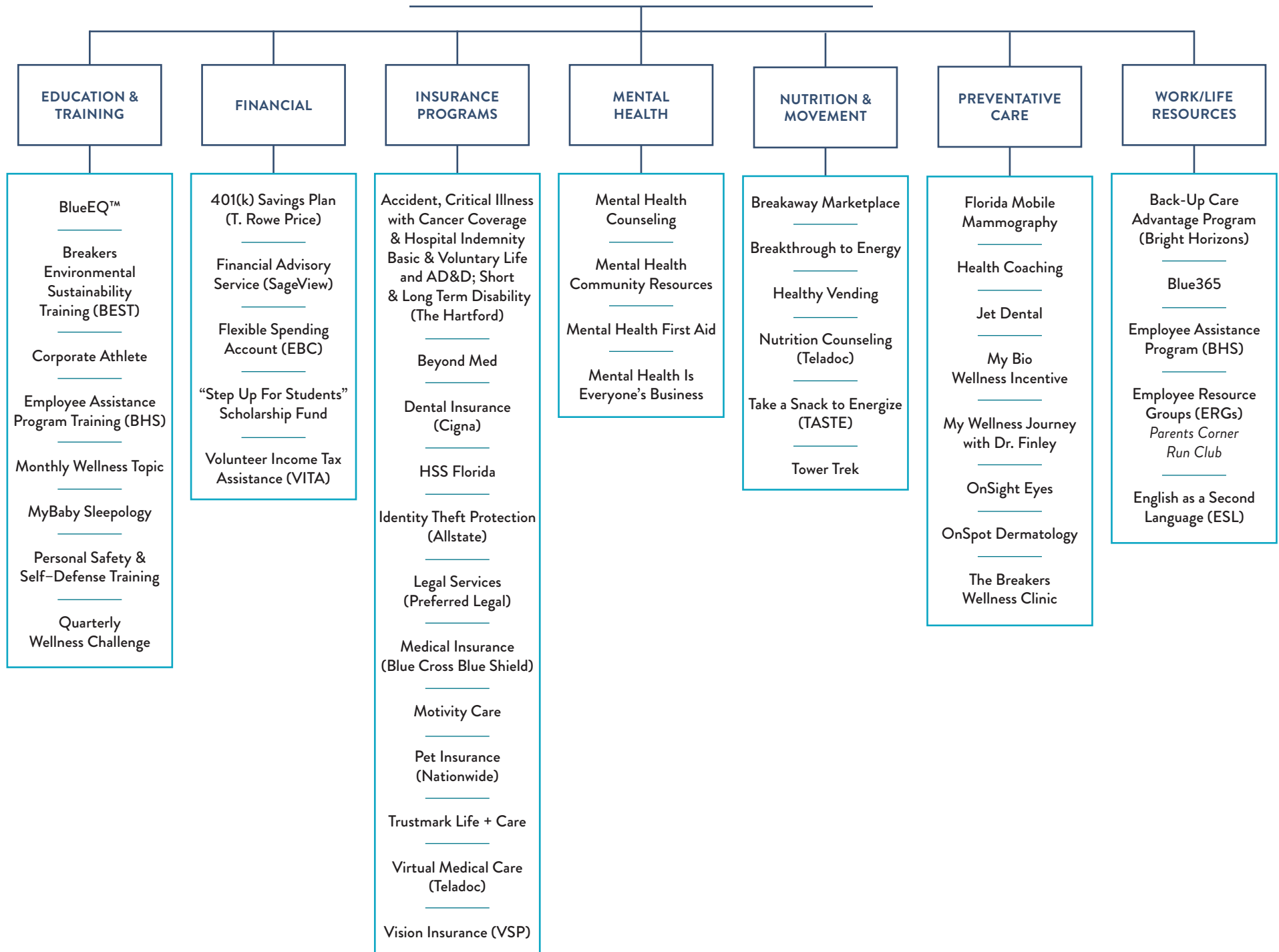




# WELL BEYOND

Organizational Chart & Program Descriptions

# WELL BEYOND



## EDUCATION & TRAINING

---

### BlueEQ™

BlueEQ is a powerful, research-driven development experience that equips individuals and organizations with the emotional intelligence (EQ) and psychological safety skills essential for thriving in today's dynamic workplace. Rooted in behavioral science and enhanced by AI-powered insights, BlueEQ empowers leaders and teams to unlock their full potential—personally and professionally.

### Breakers Environmental Sustainability Training (BEST)

Launched in partnership with FAU Pine Jog, a LEED Gold-certified environmental education center in West Palm Beach, BEST is a goal-driven program focused on three key pillars: water, waste and energy.

This initiative empowers team members to actively contribute to The Breakers' sustainability journey—benefiting both the resort and the surrounding community for generations to come.

### Corporate Athlete

Corporate Athlete's fundamental approach is rooted in the belief that if individuals successfully perform at high levels over the long term, they would train in the same systematic, multi-level methodology practiced by top-tier athletes. This management training program empowers team members to increase their physical, mental, emotional and spiritual energy capacities.

### Employee Assistance Program Training (BHS)

This training offers professional, confidential support services to employees facing behavioral health challenges. Tools available include educational workshops, wellness coaching and crisis intervention strategies. Sessions are designed to help recognize and address issues such as stress, interpersonal conflicts, substance abuse and life transitions.

### Monthly Wellness Topic

A calendar of monthly topics, such as self-care, mental health, nutrition, physical activity, sleep, work-life balance and personal financial wellness, help educate and motivate team members to establish healthy behaviors.

### MyBaby Sleepology

This sleep workshop is facilitated by a certified sleep expert and provides participants with various training methods for healthy sleep habits. This one-hour online session is offered semiannually for parents with children ages infant to five years old. A recorded version is also available.

### Personal Safety & Self-Defense Training

Guardian Defense, an industry leader in active threat and workplace violence training, has customized a Personal Safety & Self-Defense Training course for The Breakers.

Conducted semiannually, this voluntary, 3.5-hour course equips participants with the knowledge and skills to identify, avoid and respond to violent attacks. Attendees are educated through lecture and hands-on learning.

### Quarterly Wellness Challenge

Each quarter, health plan participants are invited to join a themed, four-week wellness challenge designed to support their overall well-being. This interactive program features weekly goal-setting, daily progress tracking, and educational resources to keep participants motivated — and those who complete the experience will be entered into a raffle for a chance to win prizes.

## FINANCIAL

---

### 401(k) Savings Plan (T. Rowe Price)

All team members are eligible to participate in The Breakers' 401(k) Savings Plan and may elect to contribute 1 - 50% of their gross earnings. Team members are automatically 100% vested in their personal contributions and for the first 6% each team member contributes, The Breakers will match 100% on a quarterly basis. Each year, a team member contribution increase of 1% is automatically applied until the team member reaches a contribution of 15% (automatic increases may be manually adjusted). The vesting schedule (The Breakers' match) is as follows:

- 1 year 20%
- 2 years 40%
- 3 years 60%
- 4 years 80%
- 5 years 100%

## Financial Advisory Service (SageView)

SageView is a financial advisory service that offers complimentary education, investment counseling and tools to achieve both long-term and short-term goals for financial well-being. By uniting strategies, The Breakers, SageView and T. Rowe Price have improved plan metrics and provided resources to help team members achieve positive outcomes. Services include 401(k) plan investment selection, asset allocation advice, retirement planning, paycheck analysis and money saving strategies.

## Flexible Spending Account (EBC - Employee Benefits Corporation)

A FSA, or Flexible Spending Account, is a benefit full-time team members can enroll in annually when newly eligible or during the FSA Open Enrollment period (every November). By contributing pre-tax dollars to a FSA, team members can save an average of 30% on health and dependent care costs. The money contributed is not subject to payroll taxes, which can result in substantial tax savings. The Health Care FSA may be used to pay for medical, prescription, dental and vision expenses for enrollee or their family. The Dependent Care FSA may be used to pay for expenses the team member may incur for the care of dependent child(ren) under the age of 13, or any disabled dependent who lives with them and they claim on their taxes.

## “Step Up For Students” Scholarship Fund

Step Up For Students is a state-approved funding organization that administers scholarships for children to attend school in Florida. Families are provided with financial assistance for various uses from private school tuition fees and special curriculums to reading programs or even transportation costs needed to attend a different public school from the one they were originally assigned to.

Step Up for Students awards over one million scholarships each year to the community; eligible team members may apply.

## Volunteer Income Tax Assistance (VITA)

This program offers free, basic tax return preparation for qualified individuals.

## INSURANCE PROGRAMS

---

### Accident, Critical Illness with Cancer Coverage & Hospital Indemnity (The Hartford)

Full-time team members can enroll in several plan options.

**Accident:** Protect against the unexpected costs associated with an accidental injury off-the-job. This plan provides cash for medical expenses (even if covered by medical insurance), including but not limited to, hospital admission and confinement, dislocations, fractures, burns, lacerations, emergency room visits, medical appliances and accidental death and dismemberment benefits. It incorporates a Wellness Benefit in the amount of \$100 payable annually per covered person.

**Critical Illness with Cancer Coverage:** A lump sum benefit is paid directly, which is over and above any other coverage presently in force, to help offset the high costs associated with a treatment of a covered critical illness such as heart attack, stroke, end-stage kidney failure, cancer and more. There is a Health Screening Benefit in the amount of \$50 (upgrading to \$100 on September 1, 2025) payable annually per covered person with this policy. Guaranteed Issue (no health questions) allows team members to enroll during the New Hire Enrollment or annual Open Enrollment periods, up to a \$30,000 benefit (increasing to \$40,000 on September 1, 2025). Family Coverage is available - spouses are covered at 100% and children under the age of 26 are covered at 50% of benefit election.

**Hospital Indemnity:** Hospital Indemnity insurance works to complement medical coverage and pays in addition to what the medical plan may or may not cover. This option pays a flat amount upon hospital admission and a daily amount for each day of hospital confinement. This plan also pays an additional benefit for confinement in an Intensive Care Unit.

### Basic & Voluntary Life and AD&D; Short & Long Term Disability (The Hartford)

**Basic Life & AD&D:** Full-time team members are automatically enrolled in The Breakers' Basic Life Insurance and Accidental Death & Dismemberment (AD&D) at no cost. Hourly team members are provided a \$40,000 benefit. The life insurance amount for salaried team members is based on 2xs annual earnings, up to a maximum of \$500,000.

**Voluntary Life & AD&D:** Voluntary Life Insurance and Accidental Death & Dismemberment (AD&D) may be purchased in increments of \$10,000; up to \$500,000. Coverage for newly eligible team members is Guaranteed Issue (no evidence of insurability required) for amounts up to \$250,000 during initial eligibility period.\*

**Voluntary Life Insurance and AD&D for Spouse:** Life Insurance and Accidental Death & Dismemberment (AD&D) coverage may be purchased for spouses in increments of \$5,000; up to \$250,000. Coverage may not exceed 50% of fulltime team member's life insurance and AD&D amount and is Guaranteed Issue up to \$30,000 during spouse's initial eligibility period. If Voluntary Life Insurance and AD&D is purchased (1) in excess of \$250,000, (2) after 31 days from initial eligibility date or (3) more than \$30,000 for spouse, enrollee must complete an Evidence of Insurability (EOI) form and may be required to submit an attending physician's statement at a later date.\*

**Voluntary Life Insurance for Child(ren):** Team members may elect life insurance for dependent child(ren) up to age 19, or up to age 25 if a full-time student, in \$2,000 increments; not to exceed \$10,000 or 50% of full-time team member's life insurance amount. The premium includes all dependent children regardless of the number of children covered. All children will have the same benefit amount.

*\*Any request to add or increase coverage after initial eligibility will require the submission of an EOI form. The request for coverage is not an automatic approval and no payroll deductions will be made until the request is approved by The Hartford.*

## Beyond Med

Gain access to a discounted network of health and wellness providers that are not traditionally covered by medical insurance. Examples include acupuncture, anti-aging, med spa, hair restoration and more.

## Dental Insurance (Cigna)

Full-time team members have a choice of a DHMO or PPO plan with Cigna. The DHMO plan offers In-Network only coverage and requires the selection of a Primary Care dentist. Benefits are subject to a fee schedule, which can be found on the [Benefits Hub](#).

The PPO plan has three levels of care:

- PPO Advantage (contracted dentists)
- PPO (contracted dentists)
- Out-of-Network (non-contracted dentists)

If enrolled in the PPO plan, simply inform the dentist of Cigna coverage; a member ID card is not necessary. For a printed card, please login to the secure Cigna member website at [mycigna.com](http://mycigna.com). When choosing a dentist outside of the Cigna PPO network, out-of-pocket costs will be higher and enrollee may be subject to balance billing for provider fees that exceed the contracted or Usual Customary & Reasonable (UCR) fees allowed by the Cigna contract. Participating (In-Network) dental providers can be found on the Cigna website.

## HSS Florida

An extension of the world-renowned Hospital for Special Surgery (HSS), HSS Florida is ranked #1 in the world for orthopedics. These state-of-the-art facilities, located in West Palm Beach and Wellington, offer a full spectrum of services including outpatient surgery, nonsurgical treatments, digital imaging, physical therapy, and sports performance programs. With a team of highly specialized physicians, HSS Florida provides expert care in areas such as joint replacement, sports medicine, spine, trauma and upper extremity conditions.

No enrollment required - this benefit is automatically included for team members and enrolled dependents on the Blue Cross Blue Shield health plan.

## Identity Theft Protection (Allstate)

Full-time team members can select a comprehensive Identity Theft Protection plan through InfoArmor. The plan monitors fraudulent activity so it can be caught as soon as possible. Should an individual become a victim of identity theft, full service privacy advocate restoration services begin, which include lost wallet protection and credit, and identity and cyber monitoring. Reimbursement of out-of-pocket expenses related to identity theft are available up to \$1,000,000 for lost wages, legal fees and more.

## Legal Services (Preferred Legal)

The Preferred Legal plan is a comprehensive legal protection program available to full-time team members. It is designed to help individuals and their families deal with various legal issues. This program includes, but is not limited to, free and discounted services such as: telephonic legal advice, review of legal documents, simple wills for member and spouse, and financial and asset protection counseling.

## Medical Insurance (Blue Cross Blue Shield of Florida)

The Breakers provides medical insurance options and concierge services to full-time team members. Three plan options are available through Blue Cross Blue Shield of Florida:

- Standard Plan (high deductible)
- Deluxe Plan (low deductible)
- Choice Plan

The Standard and Deluxe Plans are In-Network only plans, however all three plans are open-access and do not require enrollee to select a Primary Care Physician (PCP) or obtain a referral to seek care from contracted specialists.

The Choice Plan provides benefits when seeking care from providers Out-of-Network. While participants have the flexibility to seek care from non-contracted providers, benefits will be reduced and may be subject to balance billing for amounts over Blue Cross Blue Shield of Florida's recognized charges. Maximum levels of benefits will be received when using Blue Cross Blue Shield of Florida's preferred providers.

Participating Blue Cross Blue Shield of Florida physicians can be found by contacting Member Services (number can be found on the back of membership card) or by going directly to [myhealthtoolkitfl.com](http://myhealthtoolkitfl.com). Enter the first three characters of member ID (TBY) to browse providers within the plan.

Please be informed that Dennis Ashwood is The Breakers' Blue Cross Blue Shield concierge. He is available Monday, Wednesday and Thursday from 8 AM - 4:30 PM and can be reached at (786) 459-8813 or at [dennis.ashwood@bcbsfl.com](mailto:dennis.ashwood@bcbsfl.com). Dennis is happy to assist with:

- Medical benefit questions, especially when related to upcoming procedures
- Medical claim issues
- Assistance with better understanding Explanation of Benefits (EOB)
- Any other medical issues or questions

## Motivity Care

This digital platform and concierge service alleviates the difficulty of caregiving management for aging family members by streamlining current and future needs, information and resources.

## Pet Insurance (Nationwide)

The Breakers offers full-time team members pet insurance through Nationwide at a group discounted rate. Premiums are direct billed to the team member and not paid through payroll deductions. There are two plan choices, or a combination of both plans, to best fit enrollee's needs. All plans allow the use of preferred veterinarian(s).

**Wellness Services Only Plan:** Includes wellness exams, vaccinations, and flea and heartworm prevention

**Comprehensive Major Medical Plan:** Includes accidents and common illnesses (i.e. ear infection and rashes), serious illnesses (i.e. cancer, allergies and diabetes), surgery, Rx medications and hospitalization

## Trustmark Life + Care

Get permanent life and care insurance for one affordable rate.

## Virtual Medical Care (Teladoc)

Team members who are enrolled in The Breakers' medical plan have complimentary access to board certified doctors and professional behavioral health counselors via Teladoc. This benefit is available by phone or video chat, 24 hours a day, 365 days a year. It offers a safe and convenient alternative to traditional office visits, which saves time and money, while providing peace of mind.

## Vision Insurance (VSP)

VSP provides affordable, quality vision care, nationwide. Through VSP's provider network, full-time team members can obtain a comprehensive vision examination, as well as eyeglasses (lenses and frames) or contact lenses in lieu of eyeglasses. If enrolled, simply inform preferred eye care provider(s) of VSP coverage; a member ID card is not necessary. For a printed card, please login to the secure VSP member website at [vsp.com](http://vsp.com). For more information, please contact VSP's Customer Service Center at 1 (800) 877-7195.

## MENTAL HEALTH

---

### Mental Health Counseling

A variety of mental health support options are available to help team members and their loved ones thrive—confidentially, compassionately, and conveniently.

**On-site Mental Health Counseling:** Team members can access professional support directly at The Breakers' Wellness Clinic through private, in-person sessions with a bilingual licensed clinical social worker. Program highlights include:

- Guidance for a wide range of emotional and behavioral issues such as anxiety, depression, grief, relationships, substance abuse and/or trauma
- Six complimentary sessions are available annually, with continued consultations accessible via The Breakers' Employee Assistance Program and/or insurance
- Household and family members of each employee also have access to counseling opportunities via the Employee Assistance Program

To schedule an appointment, visit the [Wellness Portal](#), email Alejandra Mejia at [counseling@mywellportal.com](mailto:counseling@mywellportal.com) or call (561) 650-6976.

**EAP:** All team members are automatically enrolled into the Employee Assistance Program (EAP) on date of hire. This coverage provides team members, their families and members of their households with confidential counseling sessions for marital/relationship or parenting issues, stress management, substance use disorders, as well as bereavement counseling and crisis intervention. Counselors are available 24 hours a day, 7 days a week,

to answer questions or provide appropriate care. Most services are free and all services are 100% confidential. For more information visit [portal.BHSONline.com](https://portal.BHSONline.com) (ID: THEBREAKERS) or call (800) 327-2251.

**Teladoc:** Team members and their spouses (ages 18 and older), who are enrolled in The Breakers' medical plan, can get care for anxiety, depression, grief, family issues and more via Teladoc. Individuals can receive confidential treatments, by phone or video chat, from a psychiatrist, psychologist, social worker or therapist, and establish an ongoing relationship. Flexible scheduling is available; to register for an appointment visit [member.teladoc.com/go](https://member.teladoc.com/go), download the app or call 1 (866) 789-8155.

## Mental Health Community Resources

A menu of community resources for mental and emotional health are available to team members and their families. These resources may be found on Beekeeper.

## Mental Health First Aid

Mental Health First Aid teaches critical communication and support skills that impact employees' wellness and productivity in the workplace. This 8-hour training for managers gives participants the skills to reach out and provide initial support to employees who may be developing a mental health or substance use problem; it also helps connect them to appropriate care.

## Mental Health Is Everyone's Business

This extension of Mental Health First Aid training is available for all non-managerial team members as part of The Breakers' ongoing well-being initiatives. This two-hour, custom-designed virtual course is delivered by a certified facilitation team in partnership with Alpert Jewish Family Services, a non-profit, non-sectarian organization. The class raises awareness of the role mental well-being plays in both work and non-work lives, and promotes how participants can help someone, while reducing the stigma around mental health challenges. This training also emphasizes the importance of self-care.

## NUTRITION & MOVEMENT

---

### Breakaway Marketplace

Team members have access to the on-site market which features a rotating menu of fresh, flavorful, health-conscious meals, served daily. In addition, 24/7 access to grab-and-go options, such as sandwiches, salads, snacks and bottled beverages, are also available. Prepared meals are each \$5 and include a fountain beverage, coffee or hot tea; pay by credit or debit card at the self-checkout kiosk. Microwaves are also available for use.

## Breakthrough to Energy

An extension of Corporate Athlete, Breakthrough to Energy teaches nutrition and fitness - two of the most critical components for restoring and expanding one's energy capacity - to new team members during orientation.

## Healthy Vending

Energy management snacks and beverages are available for purchase via credit or debit card; machines are strategically located throughout the property.

## Nutrition Counseling (Teladoc)

Complimentary nutrition counseling is offered to team members and spouses on The Breakers' health plan. It includes services such as personalized meal planning, help with diabetes and/or high blood pressure, as well as sports and prenatal nutrition.

## TASTE - Take A Snack To Energize

This company-wide healthy snack program provides complimentary fresh fruit, nuts and snack bars to team members every day.

## Tower Trek

The Tower Trek encourages cardiovascular exercise throughout the workday as participants climb stairs from the bottom floor to the top of the hotel. Team member treks are tracked, and periodic challenges encourage participation, friendly competition and the opportunity to win raffle prizes.

## PREVENTIVE CARE

---

### Florida Mobile Mammography

This practice makes it convenient and easy for employees to receive an annual 3D mammography screening from a Breast Fellowship Trained Radiologist while at work during scheduled shifts.

## Health Coaching

Take charge of your well-being with personalized, one-on-one health coaching with a certified health education specialist, at the on-site Wellness Clinic. Whether looking to improve nutrition, manage stress, boost energy or set wellness goals, complimentary sessions are available for each individual's unique journey.

To schedule an appointment, visit the [Wellness Portal](#), email Chad Pierre at [cpierre@marqueehealth.com](mailto:cpierre@marqueehealth.com) or call (561) 650-6976.

## Jet Dental

Semiannually, The Breakers welcomes Jet Dental to provide mobile oral healthcare for team members and their spouses. This fully-functional, pop-up office features private dental stations, preventive cleanings and x-rays with DDS-certified doctors, teeth whitening and more.

## My Bio Wellness Incentive

Team members and spouses on The Breakers' medical plan can earn a \$600 savings on their annual insurance premium by completing a biometric screening. Confidential screenings are conducted at the on-site Wellness Clinic at 40 Cocanut Row, at a Labcorp lab, or via a physician's form from your doctor's office. Post appointment, the clinic staff will confidentially review personal screening results, which can be accessed on the secure, online portal, and provide recommendations. The Breakers will not receive any private health information.

Please note, a requisition form is required for Labcorp and doctor appointments; forms may be acquired online at [thebreakers.com/wellnessclinic](http://thebreakers.com/wellnessclinic).

## My Wellness Journey with Dr. Finley

This comprehensive wellness program is designed to deliver an educational experience that supports the health equity of team members. Confidential biometric testing provides tracked, measurable outcomes that proactively help prevent chronic disease. The program also features interactive workshops, evidence-based seminars and experiential activities, as well as one-on-one wellness consultations and coaching.

## OnSight Eyes

This mobile clinic brings eye care directly to the workplace semiannually, allowing team members to complete an eye exam, renew contact lenses, shop for eyewear (shipped directly to patient's home in 3-4 weeks), and/or receive prescription fulfillment from a board-certified optometrist during scheduled shifts.

## OnSpot Dermatology

Recognizing that preventative exams are key to identifying potential health risks, The Breakers established a partnership with OnSpot Dermatology - a mobile practice that makes it convenient for employees to receive a complete range of dermatology care while at work. This offering provides general cosmetic and surgical procedures, including skin cancer screenings and Mohs surgery, in a portable medical clinic that sets up on the resort's property quarterly

## The Breakers Wellness Clinic

The on-site Wellness Clinic is located at 40 Cocanut Row and provides biometric screenings and health coaching for team members and spouses on The Breakers' medical plan. The clinic is staffed by a Master's-level health coach and certified health education specialist who is fluent in English, Creole and French. It is equipped with a full lab and private consultation offices. Body composition analysis is also available for all team members at The Spa.

Appointments can be made online at [thebreakers.com/wellnessclinic](http://thebreakers.com/wellnessclinic) or by phone at x6976 or (561) 650-6976.

## WORK/LIFE RESOURCES

---

### Back-Up Care Advantage Program (Bright Horizons)

This resource helps all team members effectively manage their work-life responsibilities by providing quality, back-up child or adult care when an unexpected need arises. Additional family support programs, such as unlimited free access to a nationwide search platform for babysitters and nannies are available, as well as discounts for child-care, tutoring and test prep, and so much more. Register at [brighthorizons.com](http://brighthorizons.com) or call 1 (877) BH CARES (877-242-2737).

### Blue365

This free health and wellness discount program is available for team members on The Breakers' Blue Cross and Blue Shield medical plan. Year-round discounts are available for gym memberships, fitness gear, healthy eating options and more.

### Employee Assistance Program - EAP (BHS)

Giving support during critical and potentially overwhelming times, the Employee Assistance Program (EAP) provides free, confidential counseling and concierge services to all team members and their families. EAP helps address the challenges of everyday living, resulting in a more focused and productive workforce.

## Employee Resource Groups (ERGs)

Each ERG is led by a group of voluntary team members whose mission is to continue the advancement of a diverse, inclusive workplace. Participants share characteristics, whether they be gender, ethnicity, religious affiliation, lifestyle, personal interest or other. The groups provide support and create a safe space where employees can bring their whole selves to the table. Allies may also be invited to join an ERG to encourage their colleagues. Current ERGs include:

*Parents Corner - an online group where members exchange parenting ideas and resources, while engaging in fun activities, raffles and more on Beekeeper.*

*Run Club - formed for those interested in running, jogging or walking together weekly.*

If interested in joining or creating a new ERG, please contact Pat Ciavola, Director - Team Member Development, on Beekeeper.

## English as a Second Language (ESL)

Designed to offer language training for team members in a friendly, welcoming and supportive environment, ESL fosters better communication and allows individuals the opportunity to practice speaking and presentation skills - for use in life and on the job. Benefits include:

- Improved speaking, reading, listening and comprehension
- Heightened confidence and independence
- Greater sense of inclusion and belonging
- Better understanding of business operations, policies and safety practices
- Opportunities for personal and professional growth

Each nine-week class series is led by an internal facilitation team; students participate during paid work time for two hours a week.