

**Employee Benefits Guide for the Group Health and Welfare
Benefits Plan for Employees of Envoy Air Inc. and Its Affiliates**

Effective January 1, 2023

About This Guide

Envoy Air, Inc. (the “Company”) provides you with a comprehensive benefits package designed to help you meet the health, life, accident, disability, and dependent care needs of you and your eligible family members. To help you make the most of those benefits, this Employee Benefits Guide (the “Guide” or “EBG”) describes the provisions of the Group Health and Welfare Benefits Plan for Employees of Envoy Air Inc. and Its Affiliates (the “Plan”) effective January 1, 2023.

This Guide provides a comprehensive overview of the benefits available under the Plan as well as limitations, exclusions, Deductible, and Coinsurance requirements. A detailed list of benefit types provided under the Plan, along with contact information, can be found in the chapter “[Reference Information](#).” The provisions of this Guide apply to eligible employees on the United States payroll, Spouses, dependents, and surviving Spouses who elect coverage of the Company, Eagle Aviation Services, Inc., and Executive Airlines, Inc. (collectively, the “Affiliates”), excepted as otherwise noted in the Eligibility Section below.

This Guide serves as the Summary Plan Description for the Plan. This Guide provides a comprehensive overview of the benefits available under the Plan as well as limitations, exclusions, Deductible and Coinsurance requirements. A detailed list of benefit types provided under the Plan, along with contact information, can be found in the chapter “Benefits under the Plan and Contact Information.”

The terms and conditions of the Plan are set forth in this Guide, the formal Plan Document, and insurance policies/evidence of coverage related to the benefits under the Plan. Together, these documents are incorporated by reference into the formal Plan Document and constitute the written instruments under which the Plan is established and maintained. An amendment to one of these documents constitutes an amendment to the Plan. In our efforts to provide you with full multi-media access to benefits information, the Company has created an online version of this Guide. A paper version of this Guide will be available to you at no charge, upon request.

Unless otherwise noted, if there is a conflict between a specific provision under the Plan Document and an insurance policy/evidence of coverage, or this Guide, the Plan Document controls. If the Plan Document is silent, then the Guide controls, except where the Guide refers to an insurance policy/evidence of coverage. If both the Plan Document and Guide are silent, the terms of the applicable insurance policy/evidence of coverage controls, except where this Guide refers to an insurance policy/evidence of coverage. If both the Plan Document and this Guide are silent, the terms of the applicable insurance policy/evidence of coverage controls. However, with respect to fully insured benefits, the terms of the certificate of insurance or insurance policy/evidence of coverage control when describing specific benefits that are covered or insurance-related terms. If there is any discrepancy between the online version and this Guide, then the benefits outlined in this Guide, plus the official notices of changes to the Plan, will govern. See the chapter “[Reference Information](#)” to determine whether a particular benefit is self-funded by the Company or fully insured by the insurer. The Company, or its authorized delegate, reserves the right to modify, amend or terminate any of the Plans, any program described in this Guide, or any part thereof, at its sole discretion, except as otherwise specified in the collective bargaining agreements. You will be notified of any changes that affect your benefits, as required by federal law. In the event of a conflict between the Plan’s provisions contained in this Guide and the provisions contained in any applicable