

**RYMAN**  
RYMAN HOSPITALITY PROPERTIES, INC.

**OPRY ENTERTAINMENT.**



# 2026 EMPLOYEE BENEFITS SUMMARY

## PART-TIME EMPLOYEES



# 401(k) SAVINGS PLAN



## Administered by Voya

Aon Consulting, Inc. maintains the Aon Pooled Employer Plan (Aon PEP) for the company. The 401(k) plan provides you access to the latest plan features and an enhanced participant experience. Voya Financial® serves as the recordkeeper for the Aon PEP. Under Voya, you have a variety of retirement savings features available to explore, including online planning tools and resources, an interactive website, and a mobile app for on-the-go account management. The Aon PEP gives you the ability to save and invest for your retirement effectively.

**Eligibility:** Full-time or part-time and on-call employees age 18 or older with at least 30 days of employment.

- The company matches 100% of your before-tax contributions up to the first 4% you contribute. That's like free money to help your account grow faster!
- Employees can contribute up to 70% of their pay to their 401(k) Savings Plan account.
- Choose from a variety of investment options.
- Contribution Options
  - Before-tax: You can contribute money before it is taxed, and pay taxes at withdrawal.
  - Roth and After-tax: You can contribute after-tax dollars and receive tax-free withdrawals.
- Make contributions via automatic payroll deductions.

## ENROLL OR ACCESS YOUR ACCOUNT

You can access your retirement account at [aonpep.voya.com](https://aonpep.voya.com) or through the Voya Retire mobile app. If you prefer to speak directly with a representative, you can contact the Aon PEP Retirement Service Center at 833.AON.9PEP (833.266.9737). Representatives are available weekdays from 8:00 a.m. to 8:00 p.m., Eastern Time, excluding stock market holidays.



## IMPROVE YOUR FINANCIAL WELLBEING

Access the Aon PEP Information Center at [myaonpep.com/learn](https://myaonpep.com/learn) to find webinars, tools, and resources to improve your financial wellbeing. The site provides easy access to unique Aon PEP educational programs, your Aon PEP account, and Voya's extensive library of content.

# PERKSPOT DISCOUNT PROGRAM



## WHAT IS THE RYMAN HOSPITALITY PROPERTIES DISCOUNT PROGRAM?

Your Ryman Hospitality Properties Discount Program is a one-stop-shop for thousands of exclusive discounts in more than 25 different categories. That means there's something for everyone!

## HOW TO NAVIGATE YOUR DISCOUNT PROGRAM

- Perks Near You
- Personalized Savings
- Brands Fit for Every Lifestyle
- Dedicated Support
- Suggest a Business

## ACCESS PERKSPOT TO START SAVING TODAY!

**Website:** [ryman.perkspot.com](https://ryman.perkspot.com)

**Phone:** 866.606.6057

**Email:** [cs@perkspot.com](mailto:cs@perkspot.com)

**Hours:** Monday - Friday, 8:00 a.m. - 6:00 p.m. CST

**Mobile App:** Scan QR Code to download!



# EMPLOYEE ASSISTANCE PROGRAM (EAP)

## RESOURCES FOR LIVING EAP WEBSITE (EAP)

Resources for Living is an employer sponsored program available at no cost to you and all members of your household. Children living away from the home can access services up to age 26. Services are confidential and available 24 hours a day, 7 days a week.

### DAILY LIFE ASSISTANCE

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Competing day-to-day needs can make it tough to know where to start. Call us for personalized guidance. We'll help you find resources for:

- Child care, parenting and adoption
- Care for older adults
- Caregiver support
- Special needs
- Pet care
- Community resources/basic needs
- Summer programs for kids
- Household services and more

### FINANCIAL SERVICES

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Simply call for a free 30-minute phone consultation for each new financial topic related to:

- Budgeting
- Retirement or other financial planning
- Mortgages and refinancing
- Credit and debt issues
- College funding
- Tax and IRS questions

### ONLINE RESOURCES

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Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You'll find:

- Videos and podcasts
- Articles, blogs and self-assessments
- Mobile app
- Child and adult care provider search tool
- Live and on-demand webinars and more

### Discount Center

Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.

### Mind Companion Self-care

You have access to evidence-based support tools to help manage depression, anxiety, stress, substance misuse and more.

### EMOTIONAL WELLBEING SUPPORT

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You can access up to 6 counseling sessions per issue each year. You can also call us 24 hours a day for in-the-moment emotional well-being support.

Counseling sessions are available face-to-face, online with televideo, chat therapy or by phone. Services are free and confidential. We're always here to help with a wide range of issues including:

- Anxiety
- Relationship support
- Depression
- Stress management
- Work/life balance
- Family issues
- Grief and loss
- Self-esteem and personal development
- Substance misuse and more

### LEGAL SERVICES

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You can get a free 30-minute consultation with a participating attorney for each new legal topic. Some of the areas of law and issues covered include:

- Family or domestic law
- Civil and criminal law
- Wills & estate planning
- Real estate and more

If you opt for services beyond the initial consultation you can get a 25 percent discount. You also have free access to legal documents and forms on your member website.

\* Services must be related to the employee or an eligible household member. Exclusions include work-related and lack of merit issues. Discount does not include flat legal fees, contingency fees and plan mediator services.

### ADDITIONAL SERVICES

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Chat therapy — Send secure text messages to your counselor, who will respond within one working day up to five days a week. A week of texting counts as one session. You can also schedule a meet online for 30-minute televideo sessions. Each televideo session counts as one visit. Work on the same kinds of issues you'd see a counselor face-to-face to talk about.

# EXPLORE OPTIONS FOR THERAPY

## RESOURCES FOR LIVING EAP WEBSITE (EAP)

Whenever you can use support for your emotional well-being, we're here to make it easy for you to get started. Simply visit your member website and select "Connect to therapy." You'll be asked a few easy questions and directed to one or more of these resources based on your responses:

<b>Therapist search &amp; consultations</b>	Through Alma you can easily get connected to a licensed therapist in-person or online to support your mental well-being. Start with a brief consultation to discuss what brings you to therapy, goals you'd like to reach and what to expect from treatment. You can schedule as many consultations as you need to find the right match. Once you do, you can work directly with your therapist to schedule session times that work best for you. Alma's providers can support children, teenagers and couples as well as adult members.
<b>CVS MinuteClinic®</b>	Professional licensed therapists offer in-person sessions in select locations or confidential online therapy using the secure CVS app. MinuteClinic is available to help you with all life's challenges. MinuteClinic provides individual counseling for members age 13 and older.
<b>Virtual chat &amp; video therapy</b>	Send secure texts to your counselor, who will respond within one working day. A week of texting counts as one session. You can also schedule to meet online for a 30-minute televideo session (each session counts as one visit). Talkspace is for individual counseling for members age 13 and older.
<b>Find a provider in our extensive network</b>	Search for providers near you based on your preferences. You can also look up counselors by name and save your search results. Our counselors can help children, teenagers and couples as well as adult members.

### RESOURCES FOR LIVING

To access services:

800.272.7252 (TTY: 711) | [www.resourcesforliving.com](http://www.resourcesforliving.com)

Username: RHP | Access Code: RHP



# LEAVE OF ABSENCE



Administered by The Hartford

## FAMILY MEDICAL LEAVE ACT (FMLA)

Provides up to 12 weeks of unpaid, job-protected leave to “eligible” employees for certain family and medical reasons. Employees are eligible after 12 months of employment and must have worked 1,250 hours during the previous 12 months. In certain cases, this leave may be taken on an intermittent basis rather than all at once, or the employee may work a part-time schedule.

## PERSONAL LEAVE OF ABSENCE

In situations where an employee is not eligible for FMLA, an unpaid personal leave of absence may be requested. Employees may only apply for a personal leave of absence once per rolling 12-month period and each request will be evaluated on a case-by-case basis. The maximum duration for a personal leave of absence is 30 days (60 days with approval from department leader). If you need to request a personal leave of absence, contact your department leader and consult with Human Resources for approval.

**To request a leave or file a claim, contact The Hartford toll free at 888.277.4767 or visit <https://mybenefits.thehartford.com//login>.**

# CONTACT INFORMATION

If you have specific questions about a benefit plan, please contact the administrator listed below, or your Total Rewards Department ([totalrewards@rymanhp.com](mailto:totalrewards@rymanhp.com)).

BENEFIT	ADMINISTRATOR	PHONE	WEBSITE/EMAIL
<b>Leave of Absence (FMLA)</b>	The Hartford	888.277.4767	<a href="https://mybenefits.thehartford.com">mybenefits.thehartford.com</a>
<b>Employee Assistance Program (EAP)</b>	Resources for Living	800.272.7252	<a href="https://Resourcesforliving.com">Resourcesforliving.com</a> Login: RHP   Password: RHP
<b>401(k) Savings Plan</b>	Aon PEP/Voya	833.266.9737	<a href="https://aonpep.voya.com">aonpep.voya.com</a>
<b>PerkSpot</b>	PerkSpot	866.606.6057	<a href="https://ryman.perkspot.com">ryman.perkspot.com</a>
<b>ADP (benefits, policies and paycheck information 24/7)</b>			<a href="https://workforcenow.adp.com">workforcenow.adp.com</a> (Home Tab)

This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Total Rewards Department.

This 2026 Benefit Summary highlights recent plan changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act (ERISA) as a Summary Material Modification (SMM) and should be kept with your most recent Summary Plan Description (SPD). This document does not guarantee any benefits.