



Benefit programs and
insurance coverage for
Shoreside U.S. employees

FT = Full-time working 40 hours per week and Part-time working 30 hours or more per week
 PT = Part-time working less than 30 hours per week

	California		Florida		Washington		Alaska		Other States	
	FT	PT	FT	PT	FT	PT	FT	PT	FT	PT

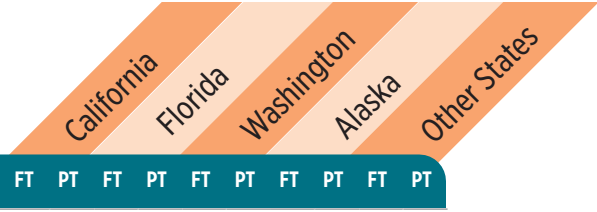
GROUP INSURANCE PLANS AND PROGRAMS

<p>Flexible Benefits Insurance Program. The company offers a flexible benefits program that allows employees to choose the coverage that best suits their situation. Benefits begin the first day of the month on or after one full calendar month of service.</p>	○	○	○	○	○	○	○	○	○	○
<p>Flexible Company Contribution. The flexible company contribution benefit allows employees to design their own benefits package. Employees receive a set contribution amount to be applied toward the cost of the medical, dental and/or vision benefits they wish to receive. Flex company contributions are allocated over 26 pay periods per year. Full-time Employees receive up to \$131.54 per pay period and part-time employees receive \$65.77 (depending on the total cost of their medical, dental and vision premiums.)</p>	○	○	○	○	○	○	○	○	○	○
<p>Before-Tax Vs. After-Tax Contributions. Employees pay for insurance coverage through payroll deductions, which are made on either a before-tax or after-tax basis. Paying for benefits on a before-tax basis lessens the amount of taxable income, and this can reduce employees' taxes. In accordance with IRS regulations, payments for medical, dental, supplemental employee life, accidental death and dismemberment, and flexible spending accounts are deducted on a before-tax basis. All other contributions are made on a post-tax basis.</p>	○	○	○	○	○	○	○	○	○	○
<p>Medical Insurance. Employees may choose from the medical plans listed below. Please note that part-time employees are only eligible for employee coverage.</p> <p>Anthem Blue Cross HMO</p> <p>Florida Blue HMO</p> <p>Kaiser Permanente HMO</p> <p>Premera Blue Cross PPO</p> <p>Premera Blue Cross Consumer-Driven Health Plan (CDHP)</p>	○	○	○	○	○	○	○	○	○	○
<p>Dental Insurance. Employees may choose between the dental plans listed below.</p> <p>DeltaCare Dental HMO</p> <p>Delta Dental PPO</p> <p>* DeltaCare USA Dental HMO not available in all states.</p>	○	○	○	○	○	○	○	○*	○	○
<p>Vision Care Plan. A voluntary vision care plan is offered through low payroll deductions. The plan offers basic vision care, an annual benefit for glasses or contacts with a \$130 frame allowance, copays for materials and discounts for additional features.</p>	○	○	○	○	○	○	○	○	○	○
<p>Basic Life Insurance. Basic life insurance coverage is provided at no cost to employees. The life insurance coverage is equal to one times an employee's annual base salary, up to a \$1,000,000 maximum.</p>	○	○	○	○	○	○	○	○	○	○
<p>Employee Supplemental Life Insurance. Coverage is available in \$10,000 increments up to 3 times employees' annual salary or \$200,000 (whichever is less) without evidence of insurability (EOI) when first eligible. Elections over this amount require EOI approval. The maximum coverage available through this plan is 5 times employees' annual salary up to \$750,000. Employees who are already enrolled in the plan may increase their elections by \$10,000 during annual enrollment without EOI.</p>	○	○	○	○	○	○	○	○	○	○
<p>Spouse Life Insurance. Coverage is available at 50% or 100% of the employee's supplemental amount, not to exceed \$375,000. Employees may enroll in the amount of life insurance purchased by employee or \$50,000 (whichever is less) without evidence of insurability (EOI) if an employee enrolls his or her spouse when first eligible.</p>	○	○	○	○	○	○	○	○	○	○
<p>Child(ren) Life Insurance. Life insurance for dependent children is available to employees who purchase supplemental employee life insurance in increments of \$5,000, not to exceed \$25,000.</p>	○	○	○	○	○	○	○	○	○	○

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<p>Accidental Death & Dismemberment (AD&D) Insurance. Employees may purchase accidental death and dismemberment insurance for themselves and their families. Employees and eligible family members are guaranteed coverage.</p> <p>Coverage for employees is available in \$10,000 increments up to 10 times an employee's annual base salary, not to exceed \$750,000. Coverage is available for an employee's spouse in \$5,000 increments up to 100% of the amount of the employee's coverage, not to exceed \$300,000. Coverage is available for an employee's dependent children in \$5,000 increments, not to exceed \$25,000.</p>	○		○		○		○		○	
<p>Business Travel Accident & Assistance Plan. Extra insurance coverage is provided at no cost to employees in the event of accidental death, dismemberment, or other medical emergency while traveling on company business.</p>	○	○	○	○	○	○	○	○	○	○
<p>Basic Short-Term Disability Plan. Short-term disability coverage is provided at no cost to employees in the event an employee is unable to work after seven days of illness or injury. An employee is eligible to receive 55% of base salary, with a maximum of \$1,104 per week, for a maximum of 12 weeks, subject to any offsets of benefit payments from other sources for which the employee may be eligible.</p> <p>Note: Basic plan is not available in California, where employees are covered by State Disability Insurance (SDI).</p>			○		○		○		○	
<p>Supplemental Short-Term Disability Plan. Employees can increase their STD benefit to 66-2/3% of their salary, with a maximum of \$2,500 per week by buying supplemental STD coverage. If an employee does not enroll in supplemental STD when first eligible and subsequently elects coverage, his/her coverage will be subject to pre-existing conditions, which may adversely affect his/her benefits</p>	○		○		○		○		○	
<p>Basic Long-Term Disability Plan. Long-term disability coverage is provided at no cost to employees in the event an employee becomes ill or injured and is unable to work. An employee is eligible to receive 50% of pre-disability base salary, with a maximum benefit of \$6,000 per month, if unable to work for more than 180 days.</p>	○		○		○		○		○	
<p>Supplemental Long-Term Disability Plan. Employees can increase their LTD benefit to 60% of their salary by buying supplemental LTD coverage. If an employee becomes disabled, he or she will receive 60% of his or her pre-disability salary, with a maximum monthly benefit of \$9,000 per month. Benefits begin 90 days after an employee becomes disabled. If an employee does not enroll in supplemental LTD when first eligible and subsequently elects coverage, his or her coverage will be subject to pre-existing conditions, which may adversely affect his or her benefit.</p>	○		○		○		○		○	
<p>Accident Advantage Plus. The plan helps pay out-of-pocket expenses and bills for covered accidents—expenses major medical may not take care of.</p>	○	○	○	○	○	○	○	○	○	○
<p>Critical Illness. The plan provides a lump-sum benefit if you are diagnosed with a covered critical illness.</p>	○	○	○	○	○	○	○	○	○	○
<p>Hospital Indemnity. This plan helps pay out-of-pocket costs for hospital stays, including benefits for in-patient and out-patient services.</p>	○	○	○	○	○	○	○	○	○	○
<p>Flexible Spending Accounts. The company offers employees a convenient way to pay for expenses that are not covered by our benefit plans, on a pre-tax basis. The three flexible spending accounts offered are a Health Care Spending Account, Limited Purpose Health Care Spending Account, and a Dependent Care Spending Account.</p>	○		○		○		○		○	
<p>Health Savings Account. The company provides a convenient way to pay for expenses that are not covered by company benefit plans and save on taxes at the same time. You can elect to open a health savings account if you are enrolled in the consumer-driven health plan (CDHP).</p>	○	○	○	○	○	○	○	○	○	○
<p>Employee Assistance Program. The company provides a confidential counseling resource at no cost to eligible employees for personal issues that the employee or dependents may be experiencing. The plan also offers legal and financial services, as well as referrals to help employees manage caregiving, education, and other needs.</p>	○	○	○	○	○	○	○	○	○	○

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401(K) RETIREMENT SAVINGS PLAN

The company offers a 401(k) retirement savings plan to eligible employees who are at least 21 years of age as of their first day of employment. The company will contribute matching funds—up to 6% of the employee’s eligible earnings—based on total years of service as of January 1. The formula is:

- Less than five years of service: Company makes a 50% match up to 6% of your eligible pay (example: if you contribute 6% of your pay, the company will contribute 3%)
- Five or more years of service: Company makes a 100% match up to 6% of your eligible pay (example: if you contribute 6% of your pay, the company will contribute 6%)

Vesting Schedule	Years of Service	Vested Percentage
	Less than 2 years	0%
	2-3 years	25%
	3-4 years	50%
	4-5 years	75%
	5+ years	100%

Employees are always 100% vested in any amounts they contribute to their own account.

CA	FL	WA	AK	OS
FT	FT	FT	FT	FT
PT	PT	PT	PT	PT

OTHER PLANS AND PROGRAMS

9/8o Schedule. Many departments offer a flexible work schedule that provides one weekday off every two weeks. Refer to your job posting for position eligibility.

Vacation. Eligible employees below director-level accrue two weeks of paid vacation per year, three weeks per year after three years of service, and four weeks per year after nine years of service. Eligible employees may use accrued vacation after three months of employment. In addition, employees earn two bonus vacation days per calendar year (reduced in the first year of employment if hired after June 30). Part-time employees’ benefits are prorated based on scheduled weekly work hours.

Holiday Pay. The company provides eligible employees with eight paid holidays yearly.

Sick Leave. Eligible employees accrue two weeks of sick leave per year (three weeks per year after five years of service). Although sick hours accrue from date of hire, employees must complete 90 days of continuous service before any paid sick hours may be used. Part-time employees’ sick leave is prorated based on scheduled weekly work hours.

Casual Dress Code. Khakis and jeans, collared shirts, sneakers and sandals.

Carnival Employee Stock Purchase Plan. Employees may participate in the growth and profitability of Carnival Corporation & plc through a stock purchase program that enables employees to purchase Carnival stock at a discount from the market price. Full-time employees and part-time employees who work at least 15 hours per week are eligible to participate in the first Offering Period after six months of consecutive employment.

Tuition Reimbursement. Available after six months of employment, the maximum reimbursement amount for full-time employees is 75% of tuition costs and other expenses, up to \$2,000 per calendar year. The maximum reimbursement amount for part-time employees is 50% of tuition costs and other expenses, up to \$1,000 per calendar year.

Cruise & Hotel Concessions. The company offers employees various discounted cruise and hotel programs. Eligibility is dependent on each program.

Health Wise Program. Our wellness program promotes a healthy lifestyle through individual and team challenges, rewards and discounts, free group or one-on-one wellness coaching, on-site fitness classes and seminars (in some locations), and a personalized wellness plan for each employee.

Rideshare Incentives. The company provides incentives for many modes of transportation—trains, buses, vanpools, carpools, electric vehicles, walking, and bicycling—to help employees save money, time, and the planet. Check with your location for details

Parking. Parking is provided at most locations at no cost.

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FT	FT	FT	FT	FT
PT	PT	PT	PT	PT