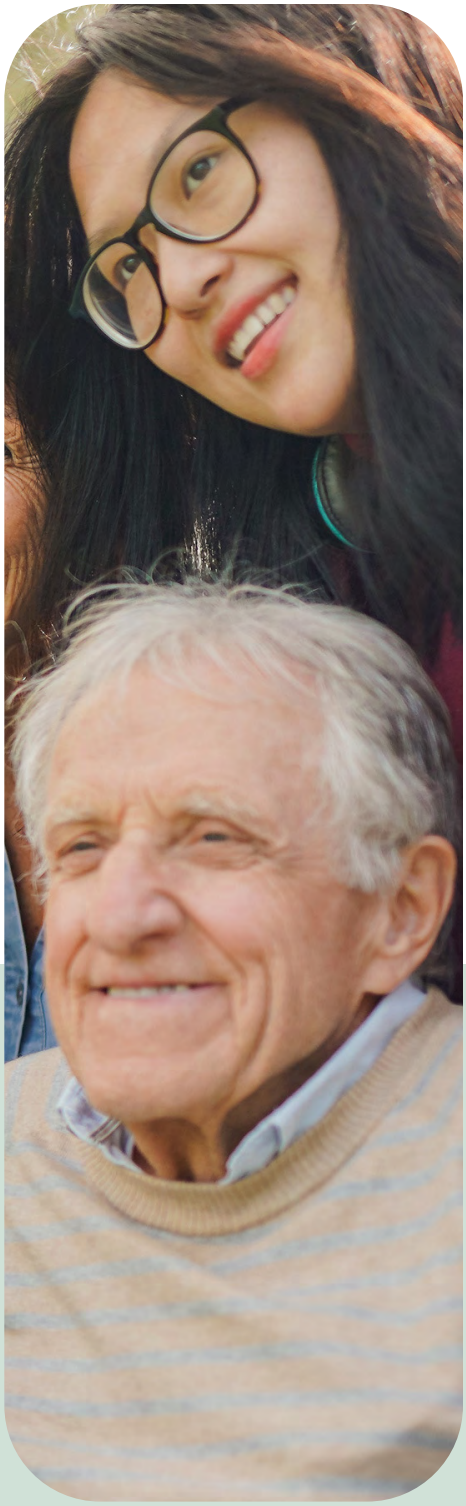
2027 Employee Benefits Guide

FULL-TIME ASSOCIATES

Open Enrollment: November 2 - 13





Newcomer
Funeral Service Group
Excellence. Trust. Care. Growth.

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— Open Enrollment Overview



Enroll or Change Your Benefits November 2-13, 2026.

All full-time associates must affirmatively select and confirm their benefits elections through Paycom during the open enrollment period.

Please take the time to review the 2027 Plan Year changes detailed in this guide so that you can make informed decisions about your 2027 benefit elections.

Full-time associates are offered benefits after they have worked for the company for sixty (60) days. Coverage begins the first of the month following 60 days of work.

Open Enrollment is the only time you have the opportunity to enroll in, waive, and/or change your benefits. Exceptions include new associates at their first opportunity, or if you experience a life event such as a change in family status.

This guide provides an overview of the benefits available to you as an eligible Newcomer Funeral Service Group associate. It is intended only as a general summary of the various options and is not a legal document. Refer to summary plan descriptions in Paycom for more details.

— Selecting a Plan Option

Selecting a Medical Plan Option

Employers across the U.S. continue to experience significant increases in health benefit costs, even after implementing cost-management measures. This increase is driven by higher prices for medical services, increased usage of care, and the growing cost of new treatments and technologies. As a result, many employers are adjusting plan designs, which can affect premiums and out-of-pocket costs for employees. To help manage these changes, it's more important than ever to review your plan options carefully and choose the coverage that best fits your health care needs and budget.

When selecting a medical plan during Open Enrollment, we encourage associates to take a holistic approach. In addition to reviewing the plans offered by Newcomer, make sure you consider all available options for you and your family. For example, any coverage through a spouse's employer or, if eligible, Medicare. For those eligible for Medicare, we do offer resources to help guide you through the decision and enrollment process (see the SmartConnect page). Understanding your health care needs and usage patterns can help you choose a plan that balances cost and coverage.

Both of our medical plans offer the same network, services, and access to care, but differ in how costs are shared through premiums and deductibles. For example, if Sam was enrolled in the Option 1 Family plan in 2026 and switches to the Option 2 Family plan in 2027, he would save approximately $1,687 in annual premiums. However, his deductible would increase by $3,000. While this means he may pay more out-of-pocket for covered services until meeting the deductible, he could still come out ahead financially depending on his actual health care usage. Option 2 allows for more flexibility by spreading costs based on need rather than paying higher premiums upfront. This example highlights how understanding your expected medical usage can help you select the plan that offers the best overall value.

A key factor when comparing Option 1 and Option 2 is how frequently you or your family use medical services. Option 1, with its lower deductible, may be a better fit for those who anticipate more doctor visits, specialist care, or ongoing treatments, making it more likely that you will meet the deductible and cost-sharing benefits, and more predictable expenses. Option 2, with its higher deductible, yet lower monthly premiums, may be more cost-effective for individuals who expect minimal health care needs. If you rarely meet your deductible, Option 2 could result in overall savings.

If you expect medical, dental, or vision expenses in 2027, enrolling in an FSA can help you save money by using pre-tax dollars to cover those costs. This lowers your taxable income, which means you keep more of your paycheck. FSAs are especially helpful for predictable expenses like prescriptions, copays, or dependent care.

— Health Plan

Newcomer provides comprehensive medical and prescription coverage for you and your eligible dependents. The self-insured medical coverage is administered by UMR under the UnitedHealthcare Choice Plus network of providers.

To verify providers and access the online provider directory, visit **UMR.com**. For pharmacy coverage, we utilize the national MedImpact (formerly Elixir) pharmacy network. You can get information on drug costs, formulary list, and locate pharmacies by visiting **MedImpact.com** or calling **(800) 771-4648**.

Find a Pharmacy

MedImpact.com | (800) 771-4648

Find a Provider

UMR.com | (800) 826-9781

Biweekly Rates

	HEALTH PLAN OPTION 1		HEALTH PLAN OPTION 2	
	Associate Premium (Per Pay Period)	**Newcomer's Premium** (Per Pay Period)	**Associate Premium** (Per Pay Period)	**Newcomer's Premium** (Per Pay Period)
Associate	$123.62	$293.69	$90.59	$306.31
Associate + Spouse	$440.94	$560.59	$346.90	$605.66
Associate + Child(ren)	$367.75	$550.32	$289.32	$583.86
Family	$568.34	$850.50	$447.12	$902.34

Weekly Rates (NY Associates Only)

	HEALTH PLAN OPTION 1		HEALTH PLAN OPTION 2	
	Associate Premium (Per Pay Period)	**Newcomer's Premium** (Per Pay Period)	**Associate Premium** (Per Pay Period)	**Newcomer's Premium** (Per Pay Period)
Associate	$61.81	$146.84	$45.30	$153.15
Associate + Spouse	$220.47	$280.29	$173.45	$302.83
Associate + Child(ren)	$183.88	$275.16	$144.66	$291.93
Family	$284.17	$425.25	$223.56	$451.17

— Plan Options & Coverage Details

Health Plan Summary

	HEALTH PLAN OPTION 1		HEALTH PLAN OPTION 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Individual/Family)	$1,000 / $2,000	$2,000 / $4,000	$2,500 / $5,000	$5,000 / $10,000
Coinsurance	80%	60%	80%	60%
Out-of-Pocket Maximum (Individual/Family, Includes Deductible)	$6,000 / $12,000	$12,000 / $24,000	$6,000 / $12,000	$12,000 / $24,000
Rx Out-of-Pocket Maximum (Individual/Family)	$1,000 / $2,000	N/A	$1,000 / $2,000	N/A
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited

Health Plan Schedule of Benefits

The following applies to both plan options:

	IN-NETWORK	OUT-OF-NETWORK
Inpatient Services		
Hospitalization	Deductible/coinsurance	Deductible/coinsurance
Physician Visit	Deductible/coinsurance	Deductible/coinsurance
Outpatient Services		
Surgery	Deductible/coinsurance	Deductible/coinsurance
High-Tech Imaging (MRIs, CT Scans, etc.)	Deductible/coinsurance	Deductible/coinsurance
X-Ray & Laboratory Testing	100% up to $300 per calendar year then deductible/coinsurance	Deductible/coinsurance
Short-Term Therapies (Physical, Speech, Occupational, Respiratory and Cardiac)	Deductible/coinsurance	Deductible/coinsurance
Emergency Services		
Emergency Room Care	$200 copay (waived if admitted)	$200 copay (waived if admitted)
Urgent Care Visit	$50 copay	Deductible/coinsurance
Ambulance Services	80% after in-network deductible	80% after in-network deductible

	IN-NETWORK	OUT-OF-NETWORK
Office Visits & Services		
Chiropractic Care	$20 copay	Deductible/coinsurance
Annual Well-Woman Exam / Routine Physical	100%	100%
Well Child & Well Baby Care	100%	100%
Preventive Care Includes colonoscopy / mammogram	100%	100%
Immunizations (all ages)	100%	100%
Lab / X-Ray in Dr. Office	Covered 100% with applicable office visit copay	Deductible/coinsurance
Teladoc	$15 copay	N/A
Teladoc Dermatology Visit	$40 copay	N/A
Teladoc Behavioral Health Visit	$15 copay	N/A
Other Services		
Hospice Limited to $5,000 per lifetime	Deductible/coinsurance	Deductible/coinsurance
Home Health Care	Deductible/coinsurance	Deductible/coinsurance
Prosthetics/Orthotics	Deductible/coinsurance	Deductible/coinsurance
TMJ Treatment Limited to $1,000 per Year	Deductible/coinsurance	Deductible/coinsurance
Durable Medical Equipment	Deductible/coinsurance	Deductible/coinsurance
Organ Transplant	Deductible/coinsurance	Deductible/coinsurance
Accidental Injury	100% up to $1,000 then deductible/coinsurance	100% up to $1,000 then deductible/coinsurance
Prescription Drugs (Generic | Preferred | Non-Preferred | Specialty)		
Retail Pharmacy	$10 | $45 | $65 | 20% to $200	N/A
Mail-Order Pharmacy (90-day supply)	$25 | $112.50 | $162.50 | N/A	N/A



— Teladoc

Don't Pay More for the Same.

Just because two places fix the same problem doesn't mean they cost the same.

TELADOC: $15

- Smartphone access
- Appointments by video or phone
- Confidential visits
- Available on holidays

OFFICE VISIT: $20

- 80% after deductible for subsequent visits
- Limited availability for appointments

URGENT CARE: $50

- Subject to deductible
- Average wait time of 15-45 minutes
- The average urgent care visit costs patients $71-125 for basic care, with additional costs added for shots, x-rays and labs

ER: $200

- Average wait time of 2.4 hours
- Average emergency room visit costs $1,318

	TELADOC $15	OFFICE VISIT $20	URGENT CARE $50	ER $200
Bronchitis/Allergies	Yes	Yes	Yes	
Cold & Flu	Yes	Yes	Yes	
Ear Infection	Yes	Yes	Yes	
Respiratory Conditions	Yes	Yes	Yes	
Sinus Infections	Yes	Yes	Yes	
Urinary Tract Infection	Yes	Yes	Yes	
Poison Ivy	Yes	Yes	Yes	
Pink Eye	Yes	Yes	Yes	
Regular health care needs		Yes		
Specialist Guidance		Yes		
Sick Visits		Yes	Yes	
Minor Illnesses		Yes	Yes	
Injuries		Yes	Yes	
X-Rays & Lab Tests		Yes	Yes	
Flu or Cold, Fever	Yes	Yes	Yes	
Setting & Casting		Yes	Yes	
Broken Bones		Yes	Yes	
Cuts Requiring Stitches		Yes	Yes	
Headaches and Chills		Yes	Yes	
Sprains and Strains		Yes	Yes	
Minor Burns		Yes	Yes	Yes
Immunizations		Yes	Yes	
Flu Shots		Yes	Yes	
Foreign Objects in Eye		Yes	Yes	Yes
Heart Attacks or Chest Pain				Yes
Stroke or Stroke Symptoms				Yes
Unconscious Patients				Yes
Serious Accidents				Yes
Uncontrollable Bleeding				Yes
Head Trauma				Yes
Serious Abdominal Pain				Yes

www.teladoc.com | (800) 835-2362

— Rx Help Centers

Specialty Medication Savings Program

WHAT IS RX HELP?

Rx Help Centers is a national concierge patient prescription advocacy group with over a decade of experience in helping individuals and their employers save money on high-cost prescription drugs.

Rx Help Centers has helped employees fill the gaps in their current pharmacy benefit program with the more expensive brand name and specialty drugs. Gaps can include deductibles, copays, excluded medications or coinsurance that can sometimes make it unaffordable for you to get the medications needed.

IMPORTANT NOTE:

If you are paying $50 or more for one medication, or $75 or more for two or more medications, you are invited to see if RXHC can help you. It only takes a few minutes of your time to start the process by registering. Once you register, you will get confirmation of your registration, and an advocate will contact you within 48 hours to answer any questions and get more information as needed.

Since the process can take from two to four weeks, you will be encouraged to continue to get your medications as you do today while Rx Help Centers seeks assistance on your behalf.

IS THERE A COST?

As a part of your employer's benefit offering, our advocacy efforts are provided as a no-cost benefit to eligible employees and dependents currently enrolled in the company's medical plan. And there is no limit on the number of medications that we will help with. In the event you are no longer covered by your employer's program, you can keep your Rx Help Centers program for a nominal monthly fee.

GET STARTED TODAY!

Request the online link from Human Resources or complete a paper enrollment form (also available from HR). Just scan and email directly to RX Help at help@rxhelpcenters.com.

Register today and let's see if our personalized advocate services can help you reduce or eliminate high prescription drug costs.

SEE WHAT OTHERS WHO HAVE USED THIS SERVICE HAVE SAID:

"I am thrilled that this company exists! I was taking medicine for my cystic acne. Painful bumps all over my face, back and chest. I called around to pharmaceutical companies looking for help with the cost of the medicine. I finally got referred after 16 other companies rejected me, Thank God for Anji! I got my medicine that was $800 per month for $30. Way better! Thank you so much, I am spreading the word!"

— Kathleen G, PA

"Before I connected with Rx Help Centers, I dreaded facing my deductible in January! My RXHC advocate explained how they could help & made the process very easy. In no time, I was receiving my medications and saving 10s of thousands of dollars! Most of my medicines continue to come to me from the same sources that I have used in the past; and, in the case where there was a change, the medication is exactly what I had been picking up at the local pharmacy. With the Rx Help Centers help, I no longer have to worry about how I'm going to pay for my medicine!"

— Rick W, IN

— GoodRx

Prescription Savings Program

WHAT IS GOODRX?

Drug prices vary widely between pharmacies. GoodRx finds the lowest prices and discounts for every FDA-approved prescription drug at more than 70,000 U.S. pharmacies. Use the GoodRx app to:

- Find free coupons to use at the pharmacy
- Show the lowest price at each pharmacy near you

HOW DO I USE A GOODRX COUPON?

It's similar to using a coupon at a grocery store. Simply print the coupon and take it with you to the pharmacy when you pick up your prescription. The pharmacist will enter the numbers into their system to find the discount. Don't have a printer or want to save paper and ink? You can show the coupon on your phone by:

- Sending the coupon to yourself via email or text
- Or, using our mobile app
- Or, visiting the mobile website

WHAT IF I HAVE INSURANCE OR MEDICARE?

Many insurance plans have high deductibles or limited formularies that don't cover the drugs you need. GoodRx may be able to find you a lower price than your insurance copay. Hundreds of generic medications are available for $4 or even free without insurance.

EXAMPLES OF SAVINGS AVAILABLE THROUGH GOODRX

	ESTIMATED RETAIL PRICE	GOODRX COUPON PRICE	SAVINGS	WHAT IS IT FOR?
Atorvastatin 90 tablets 20mg	$225.35	$13.93	94%	High cholesterol
Sildenafil 30 tablets 20mg	$205.46	$12.72	94%	Lifestyle
Zoloft (sertraline) 30 tablets 100mg	$33.03	$6.52	80%	Depression & anxiety
Lexapro (escitalopram) 30 tablets 10mg	$69.96	$7.21	90%	Depression & anxiety
Losartan 30 tablets 50mg	$37.80	$7.79	79%	High blood pressure
Amlodipine 30 tablets 5mg	$26.54	$6.29	76%	High blood pressure
Azithromycin 1 z-pak (6 tablets) 250mg	$35.18	$9.68	72%	Antibiotic
Cymbalta (duloxetine) 30 capsules 60mg	$132.24	$13.19	90%	Depression
Pantoprazole 30 tablets 40mg	$66.86	$7.07	89%	Acid reflux
Omeprazole 30 capsules 20mg	$46.52	$3.36	93%	Acid reflux
Fenofibrate 90 tablets 160mg	$179.48	$31.12	93%	Lower blood fats

— Tria Health

Medication Management

WHO WE ARE

Tria Health's Pharmacy Advocate Program is available for associates and/or dependents on Newcomer's health insurance. Tria Health is a free and confidential benefit that will support you in managing your health, medications and health care budget. Speak with a pharmacist by phone and receive the personalized care you deserve.

WHO SHOULD PARTICIPATE?

Tria Health is recommended for members who have any of the following conditions:

- Asthma/COPD
- Diabetes
- Heart Disease
- High Blood Pressure
- High Cholesterol
- Mental Health
- Migraines
- Osteoporosis

YOUR TRIA PHARMACIST CAN HELP:

- Make sure your medications are working as intended.
- Help you save money – Tria saves patients an average $250 per year!
- Answer any questions you have about your health
- Coordinate care with your doctor(s) – Over 95% of recommendations made by Tria Health were accepted by an individual's physician.

SAVE MONEY ON YOUR MEDICATIONS

Participants will receive discounted copays on select medications used to treat targeted chronic conditions. You are not required to change your medications, pharmacy or doctor to receive this benefit.

- Free generics
- Reduced costs on select brand medications*

**Diabetes and respiratory medications only. Chronic pain medications are excluded.*

FREE DIABETES & BLOOD PRESSURE DEVICES

Select participants with diabetes and/or high blood pressure will have access to a FREE blood glucose meter and testing supplies and/or a blood pressure monitor for easy monitoring at home. All readings will be monitored by a clinician and can easily be shared with any physician.

SCHEDULE YOUR APPOINTMENT!

Call (888) 799-8742 or visit
www.triahealth.com/schedule

SCAN TO ENTER YOUR MEMBER PORTAL!



— Medicare Employee Assistance

YOU HAVE OPTIONS AFTER AGE 65

Our goal is to help Medicare-eligible individuals better understand the process of choosing a Medicare plan that meets their individual medical and financial needs.

SmartConnect

Newcomer has partnered with SmartConnect to assist you with Medicare decisions. Even if you have health insurance through your employer, it is important to be informed about all your insurance options. When it comes to Medicare, making uninformed decisions can lead to costly financial penalties.

The team has assisted nearly 2,900 organizations with Medicare enrollment through their customized consultation process, as shown below:

WORKING WITH THE TEAM

Working with the SmartConnect eligibility specialists and licensed agents is simple and helps employees and their families feel confident in their Medicare decisions.

They provide a free consultative session to any associate or family member who would like to learn more about their Medicare options. These services are completely voluntary and available at no cost.

When and if an employee or their family members would like to pursue Medicare benefits, the team can also assist with selecting a plan that meets their medical and financial needs.

Get started at www.smartconnectplan.com/newcomer or reach out to Human Resources if you have any questions about your eligibility and access to the SmartConnect program.

WE CAN HELP YOU UNDERSTAND YOUR CHOICES!

CONNECT

Help guide you and your family through the world of Medicare

EDUCATE

Ensure that you understand the details that impact enrollment, costs, and coverage

EVALUATE

Help you compare plans across more than 20 leading carriers, to find the right plan for your needs

ENROLL

Our services are obligation-free, but if you decide to take action, we can enroll you on the spot

SUPPORT

We have a dedicated team available to answer your questions, conduct policy reviews, and even help work with the carrier



— Dental

Our dental plan through Delta Dental of Kansas covers routine checkups and many other types of dental services.

Delta Dental offers the largest nationwide network of dentists with more than 4 out of 5 dentists in network and over 200,000 locations nationwide.

You can access providers, benefits, customer service and claims status, as well as print ID cards, at www.deltadentalks.com or by calling **(800) 234-3375**.

Biweekly Rates

	ASSOCIATE DENTAL PREMIUM (PER PAY PERIOD)	NEWCOMER'S PREMIUM (PER PAY PERIOD)
Associate	$9.63	$9.63
Associate + Spouse	$17.62	$17.62
Associate + Child(ren)	$20.72	$20.72
Family	$27.85	$27.85

Weekly Rates

(NY Associates Only)

	ASSOCIATE DENTAL PREMIUM (PER PAY PERIOD)	NEWCOMER'S PREMIUM (PER PAY PERIOD)
Associate	$4.82	$4.82
Associate + Spouse	$8.81	$8.81
Associate + Child(ren)	$10.36	$10.36
Family	$13.92	$13.92

Dental Benefits

	DENTAL BENEFITS
Annual Deductible	$25 per individual, max of $75 per family
Preventive Services (Cleanings, X-Rays, Fluoride)	100%; no deductible
Basic Services (Fillings, Endodontics, Periodontics)	80%
Major Services (Crowns, Dentures, Bridges, Repairs)	50%
Calendar Year Maximum (Non-Orthodontia)	$1,500
Orthodontia Services (Adults and dependent children)	50%
Orthodontia Maximum Benefit	$1,500 per person, per lifetime

— Vision

Surency offers a large network of private practice eye care doctors with thousands of access points nationwide. Once enrolled in the vision plan, register at Surency.com/vision to view a complete description of benefits and find a provider or call **(866) 818-8805**.

No ID card is necessary to use vision coverage. Simply tell your eye care provider that you have Surency.

The following summary of benefits is intended to be a reference and is not a guarantee of benefits.

Vision Rates

	ASSOCIATE VISION PREMIUM (PER PAY PERIOD)	
	Biweekly	**Weekly***
Associate	$3.18	$1.59
Associate + Spouse	$6.66	$3.33
Associate + Child(ren)	$5.71	$2.86
Family	$10.69	$5.34

**Weekly rates only apply to NY Associates*

Vision Benefits

	IN-NETWORK	OUT-OF-NETWORK
Eye Exam (once every 12 months)	$10 copay	Up to $35
Lenses (once every 12 months)		
Single Vision	$15 copay	Up to $25
Bifocal	$15 copay	Up to $40
Trifocal	$15 copay	Up to $55
Progressive	Copay varies	Copay varies
Frames (once every 24 months)	Up to $130 allowance, 20% savings on amount over allowance	$65
Contact Lenses (once every 12 months)		
Fitting and Follow-up	**Standard** - $40 copay **Premium** - 10% off retail	N/A
Materials	**Conventional** - $130 allowance, 15% off balance over allowance **Disposable** - $130 allowance only	$100
Laser Eye Surgery	15% average discount	N/A

— Flexible Spending Account

The Flexible Spending Account (FSA) is a way for you to set aside money for medical or dependent care expenses, while lowering your taxable income. The FSA is administered by Surency.

You decide how much money to set aside for eligible health care and/or dependent care expenses during the plan year.

You must actively enroll or re-enroll each year to participate in the FSA. Once you elect a contribution amount, you can only change that amount if you experience a qualifying life event.

Our plan allows for an extended grace period of 2½ months, or 75 days, to allow you extra time to incur expenses to use your remaining FSA balance after the close of the plan year.

Health Care FSA

Contribute up to $3,400* annually, for eligible health, dental, and vision-related expenses not fully reimbursed under your health care plan. Examples of eligible expenses include:

- Medical or dental copayments, deductibles and coinsurance
- Prescription drug copayments (can only be reimbursed through your FSA if you have a written prescription)
- Orthodontia
- Contacts, glasses and laser eye surgery
- Hearing Aids

Dependent Care FSA

Contribute up to $7,500* annually, for eligible dependent care expenses. The maximum is reduced to $144.23 per pay period, or $3,750, if you are married and filing separate tax returns. Eligible expenses include:

- Childcare and adult care by a licensed provider
- Daycare and after-school care by a licensed provider

**The contribution limits shown are for 2026. 2027 IRS contribution limits have not yet been released.*



— Retirement Plan

This benefit is not managed through Open Enrollment.

Set Yourself Up for a Financially Secure Retirement!

Eligible associates can contribute a whole percentage or dollar amount, up to 100% per pay period. You can choose to have your money deposited to your retirement account on a pre-tax (Traditional) or post-tax (Roth) basis. The company matches up to 4% of your total compensation (not dependent on the type of contribution you elect) and makes this contribution on a pre-tax basis. Matching funds are added to associate retirement accounts each pay period. You can manage your account at www.empowermyretirement.com at any time.

ELIGIBILITY:

New associates who are at least age 21 are automatically enrolled after a 60-day waiting period.

YRS. OF SERVICE	VESTED %
0 - 1	0%
2	25%
3	50%
4	75%
5 or more	100%

	2026* FEDERAL TAX LIMITS
401(k) Federal Tax Limit	$24,500
Annual Catch-Up Contribution (if age 50 or older)	$8,000
Enhanced Catch-Up Contribution (available for ages 60-63)	$11,250

CONTACT INFORMATION:

Mariner Retirement Plan Advisors

Patrick Sullivan
(913) 647-9741 | Patrick.Sullivan@mariner.com

David Stofer
(913) 378-9144 | David.Stofer@mariner.com

Kate Clark
(913) 378-1771 | Kate.Clark@mariner.com

Changes in investment contribution or fund elections may be made at any time via the participant hotline at **(800) 338-4015** or via the website: www.empowermyretirement.com.

Distribution of funds is available upon termination, retirement, if an active associate reaches 59½, or in specific cases of hardship.

**2027 401(k) limits have not yet been released by the IRS at the time of publication.*



— Employee Assistance Program

Life can sometimes present challenges or situations that are difficult to work out alone. The **SupportLinc Employee Assistance Program (EAP)** is a confidential resource offering in-the-moment support and expert guidance to help you resolve concerns as well as balance home and work. Newcomer funds this benefit at no cost to associates or their families. You can access up to six (6) sessions of face-to-face counseling for a wide variety of concerns, such as:

- Anxiety
- Depression
- Marriage and Relationship Problems
- Grief and Loss
- Substance Abuse
- Anger Management
- Work-Related Pressures
- Stress

Expert Referrals & Consultation

Whether you are a new parent, a caregiver, selling your home or looking for budgeting advice, you're likely to need guidance and referrals to expert resources.

- **Legal consultation –** by phone or in-person with a local attorney
- **Financial expertise –** planning and consultation with a licensed financial counselor
- **Convenience resources –** referrals for childcare, elder care, home repair, housing needs, education, pet care, adoption and so much more

Confidentiality

SupportLinc upholds strict confidentiality standards. No one, including your employer, will know you have accessed the program unless you specifically grant permission or express a concern that presents us with a legal obligation to release information.

(888) 881-LINC (5462)

Text "SUPPORT" to 51230

www.supportlinc.com

Create your account online with group code: **newcomer**.

Choose How to Get Assistance

IN-THE-MOMENT SUPPORT

- Reach a licensed clinician by phone 24/7/365

WEB PORTAL

- Explore on-demand training and practical resources to boost wellbeing and life balance
- Use search engines, financial calculators and career resources
- Find discounted gym memberships
- Access the secure video counseling portal
- Content in English and Spanish

ECONNECT® MOBILE APP

- Program support and resources at your fingertips
- Call or live chat with a licensed counselor
- Expert, searchable content

TEXT THERAPY

- Use Textcoach® to exchange text messages, voice notes and resources with a licensed counselor
- Available Monday – Friday, on desktop or mobile app, for up to six (6) weeks per issue

ANIMO

- Strengthen mental health and overall wellbeing using self-guided content, practical resources and daily inspiration
- Foster meaningful and lasting behavior change, from your desktop or mobile app

NAVIGATOR

- Take the guesswork out of your emotional fitness
- Click the Navigator icon on the web portal or mobile app and complete a short survey
- Receive personalized guidance for accessing program support and resources.

— Basic Life & AD&D

As an active associate of Newcomer, you have access to a life insurance policy from New York Life.

This coverage is meant to replace the income you would have provided, help pay funeral costs, manage debt and cover ongoing expenses. The cost of Basic Life and Accidental Death & Dismemberment coverage is paid for by Newcomer.

Open Enrollment is a great time to check that your beneficiary information is up-to-date.

AGE	COVERAGE AMOUNT
64 and under	$20,000
65-69	$13,000
70 and older	$10,000



Supplemental Life Insurance

Make sure you and your eligible dependents are covered!

Employee Supplemental Life Coverage:

You can choose coverage in $10,000 increments from $10,000 up to 5 times your basic annual pay, but not more than $500,000. To calculate your maximum benefit:

Enter your basic annual pay _____

X 5 _____

Round to the next higher $10,000 _____ (This is your maximum coverage)

	ASSOCIATE	SPOUSE	CHILD
Life Coverage Benefit in the event of death	Increments of $10,000	Increments of $5,000	$10,000
Guarantee Issue	The lesser of 5 times your annual salary or $150,000	100% of the associate's benefit up to $50,000	100% of the associate's benefit up to $10,000
Overall Benefit Maximum	The lesser of 5 times your basic annual earnings, or $500,000	100% of the associate's benefit up to $100,000	100% of the associate's benefit up to $10,000
AD&D Coverage Death or dismemberment from a covered accident	Yes (same as Supplemental Term Life coverage)	Yes (same as Supplemental Term Life coverage)	Yes (same as Supplemental Term Life coverage)
AD&D Maximum	Same as Supplemental Term Life coverage	Same as Supplemental Term Life coverage	Same as Supplemental Term Life coverage
Age Reductions	Benefits reduce to:	Benefits reduce to (based on Associate's age):	Benefit terminates when the child turns age 26
Age 70	65%	65%	
Age 75	45%	45%	
Age 80	30%	30%	
Age 85	20%	20%	
Age 90	15%	15%	
Age 95	15%	15%	
Associate Contribution	100% associate paid	100% associate paid	100% associate paid

— Other Voluntary Coverage



Voluntary Short-Term Disability

Short-Term Disability provides up to 12 weeks of benefits at 60% of your covered earnings, up to a maximum of $1,000 per week. Benefits begin on the 8th day of disability due to an injury or illness. For more information and rates, refer to the New York Life benefits summary.

Pre-existing conditions and other income sources may apply.

Voluntary Long-Term Disability

Long-Term Disability can help replace a portion of your pre-disability income in the event you are unable to work due to an extended disability or illness that continues beyond three months. The maximum monthly benefit is $5,000. For more information and rates, refer to the New York Life benefits summary.

Pre-existing conditions and other income sources may apply.

Accident Insurance

For covered off-the-job accidental injuries, fixed benefits are paid directly to you based on a fixed schedule that includes benefits for hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, physical therapy and more. If you elect coverage for yourself, you can elect coverage for your eligible family members. Coverage is portable which means you can keep the coverage even if you have a job change.

For more information and rates, refer to the New York Life benefits summary.

— Critical Illness Insurance

As an active associate of Newcomer, you can give your family the extra security they need to lessen the financial impact of a serious illness by purchasing Critical Illness insurance through **New York Life**.

A critical illness insurance policy provides a lump-sum cash benefit upon diagnosis of a critical illness like a heart attack, stroke or cancer. The benefit can be used to pay out-of-pocket expenses or to supplement your daily cost of living.

How Much Insurance Is Enough?

Even if you have the best health insurance plan, it will not cover 100 percent of medical expenses. You also need to consider other expenses associated with the recovery process – time off work, travel to treatment centers, home modifications – that may quickly deplete your savings.

Coverage Options

	INITIAL BENEFIT	REQUIREMENTS
Associate	$5,000 increments to a maximum of $30,000	Coverage is guaranteed provided you are actively at work.
Spouse	$5,000 increments up to the lesser of 100% of the associate's benefit or $15,000	Coverage is guaranteed provided the associate is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the certificate.
Dependent Child(ren)	The lesser of 25% of the associate's benefit or $5,000	Coverage is guaranteed provided the associate is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the certificate.



— Legal Protection

Navigating through some of life's important moments can be overwhelming, especially if you can't find an attorney who meets your needs or budget. Take advantage of LegalShield to get convenient access to comprehensive legal services at an affordable cost. One low premium covers you, your spouse and your dependents.

LegalShield Plan Benefits Include:



DIRECT ACCESS TO A DEDICATED PROVIDER LAW FIRM

You will receive unlimited legal consultation and advice on personal legal matters. 100% of matters are covered in-network and your provider firm is even available for emergency situations.



FAST RESPONSE

An attorney will respond to your legal matter within four business hours or less.



DOCUMENT REVIEW AND PREPARATION

An attorney can help you review and prepare common legal documents for Wills, Trusts, and more.



COURT REPRESENTATION

You will receive representation for legal matters such as traffic tickets and even house closings.



LETTERS AND PHONE CALLS

Letters and phone calls can be made on your behalf to resolve legal matters such as warranty disputes or a dispute with a creditor.



SPEEDING TICKET ASSISTANCE

Your provider law firm will review your speeding ticket and even attend court on your behalf if required. You can easily upload your ticket using the LegalShield mobile app.



MOBILE APP

The LegalShield mobile app allows you to call your provider law firm directly and makes it easy to upload and prepare documents for fast legal review.

AFFORDABLE LEGAL PROTECTION FOR $19.50 PER MONTH!

For more information, visit benefits.legalshield.com/newcomer.

— Student Loan Assistance

This benefit is not managed through Open Enrollment.

QUESTIONS FOR CANDIDLY?

Email:
help@getcandidly.com

Lower Your Debt Today!

College should help people move forward — not hold them back. Candidly flips the script on what it means to borrow, repay, and save with a comprehensive platform that meets individuals and families at every step of the student loan journey. The average Candidly user lowers their debt by as much as $15,000 and cuts repayment time by five years, thanks to smart solutions that prioritize their goals.

WANT TO LOWER YOUR MONTHLY STUDENT LOAN BILL?

Find alternative federal repayment plans or compare pre-qualified refinancing rates from dozens of private lenders.

WANT TO PAY OFF YOUR STUDENT DEBT FASTER?

Accelerate the pace of your paydown by racking up cash back rewards when you shop online, collecting spare change from everyday purchases, and making one-time or recurring monthly payments.

NOT SURE WHERE TO START, OR WANT TO MAKE SURE YOU'RE ON TRACK?

Work with Candidly's team of student loan coaches to build a paydown plan and check out our library of self-serve resources.

READY TO START PLANNING OR PAYING FOR COLLEGE?

Find expert articles and resources to help guide your college savings strategy and unlock exclusive private loan offers from top lenders. Plan and pay smarter with tools and content that simplify and streamline borrowing and saving for college.

DON'T HAVE STUDENT LOAN DEBT, BUT WANT TO HELP SOMEONE ELSE?

Seamlessly and securely help a friend or family member chip away at their student debt. Sign up using your Newcomer email at newcomerfuneral.getcandidly.com to connect your loans (or a loved one's loans!) and start getting closer to a student debt-free future today.

Company-Provided Student Loan Assistance

The student loan assistance program provides eligible associates up to $100 per month paid directly to your selected student loan servicer. Student loan assistance is limited to $1,200 per year and is reported as taxable income on your W-2.

Full eligibility requirements for the Company-provided student loan program can be found in the Student Loan Assistance Policy.

— Pet Insurance

All active associates with Newcomer have access to Voluntary Pet Insurance. You can now protect your furry family members with plans available through PetPartners. Pet Insurance reimburses you for the cost of accidents and illnesses throughout your pet's life.

Individual premium will vary for each pet enrolled, and your deductions will vary based on the total number of your pets enrolled.

How it Works

- Visit any licensed vet or clinic
- Pay your vet and submit a claim online
- Get reimbursed for eligible expenses

Employee Plan

- Visit any vet
- Enjoy great perks such as Rx Discounts, 24/7 live vet & more!
- Pre-existing condition coverage
- Prior coverage credit
- Simple, straightforward pricing
- Premiums paid through payroll deduction

We've Got You Covered:

Your pet insurance covers the following:

- Common Illnesses
- Broken Bones
- Diagnostics
- Prescription Medication
- Surgery, Alternative Treatments**
- Toxin Ingestion
- Digestive Issues
- Behavioral Issues**
- Cancer
- Hospitalization
- And more!

	AGE	WITH WELLNESS OPTION	WITHOUT WELLNESS OPTION
Dog	0-10 yrs old	$34.58	$25.82
Cat	0-10 yrs old	$19.85	$13.04

**Rates above are shown on a biweekly basis*

QUESTIONS?
Call: (800) 956-2495

ENROLL TODAY!
portal.independenceamerican.com/login

— Contact Information

Newcomer Benefits Administrator

Bethany Stenzel | bstenzel@newcomer.com | Office: **(785) 233-6655 X 269** | HR Fax: **(785) 233-5354**

	VENDOR	PHONE NUMBER	WEBSITE OR EMAIL
Medical	UMR	(800) 826-9781	www.umr.com
Pharmacy	MedImpact	(800) 771-4648	www.medimpact.com
Medication Management	Tria Health	(888) 799-8742	www.triahealth.com
Dental	Delta Dental of KS	(800) 234-3375	www.deltadentalks.com
Vision	Surency	(866) 818-8805	www.surency.com/vision
Life, Disability, Accident and Critical Illness	New York Life	(800) 225-5695	www.newyorklife.com
Flexible Spending Accounts (FSA)	Surency	(866) 818-8805	www.surency.com
401(k)	Empower	(800) 338-4015	www.empowermyretirement.com
Legal Services	LegalShield	(888) 807-0407	benefits.legalshield.com/newcomer
Employee Assistance Program	SupportLinc	(888) 881-LINC (5462)	www.supportlinc.com
Student Loan Assistance	Candidly		help@getcandidly.com
Pet Insurance	PetPartners	(800) 956-2495	www.petpartners.com
Medicare Assistance	SmartConnect	(855) 248-1648	www.smartconnectplan.com/newcomer

— Notes

— Notes

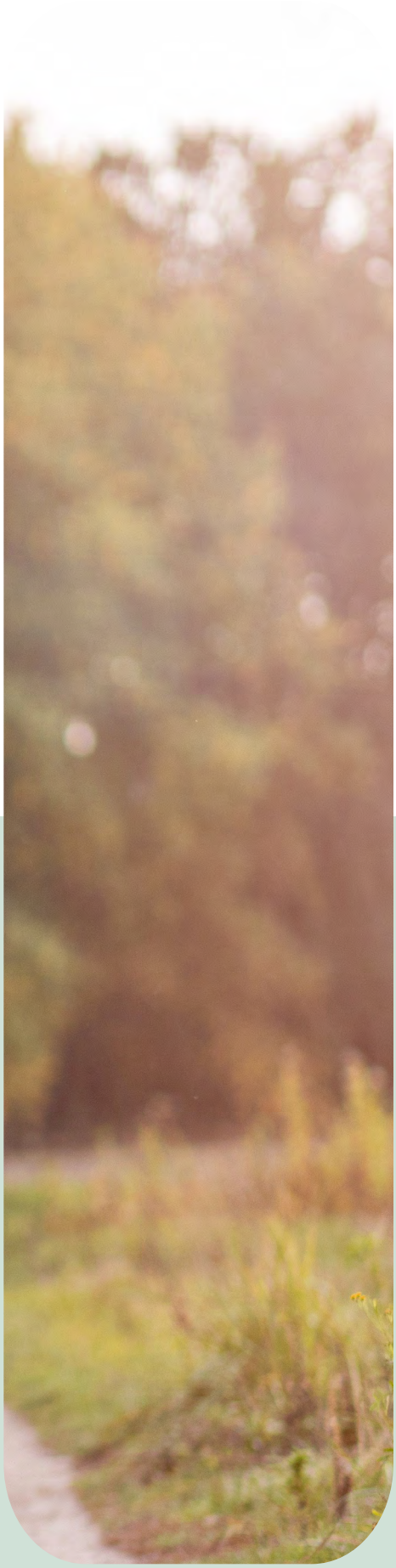
This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

Newcomer

Funeral Service Group

Excellence. Trust. Care. Growth.





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