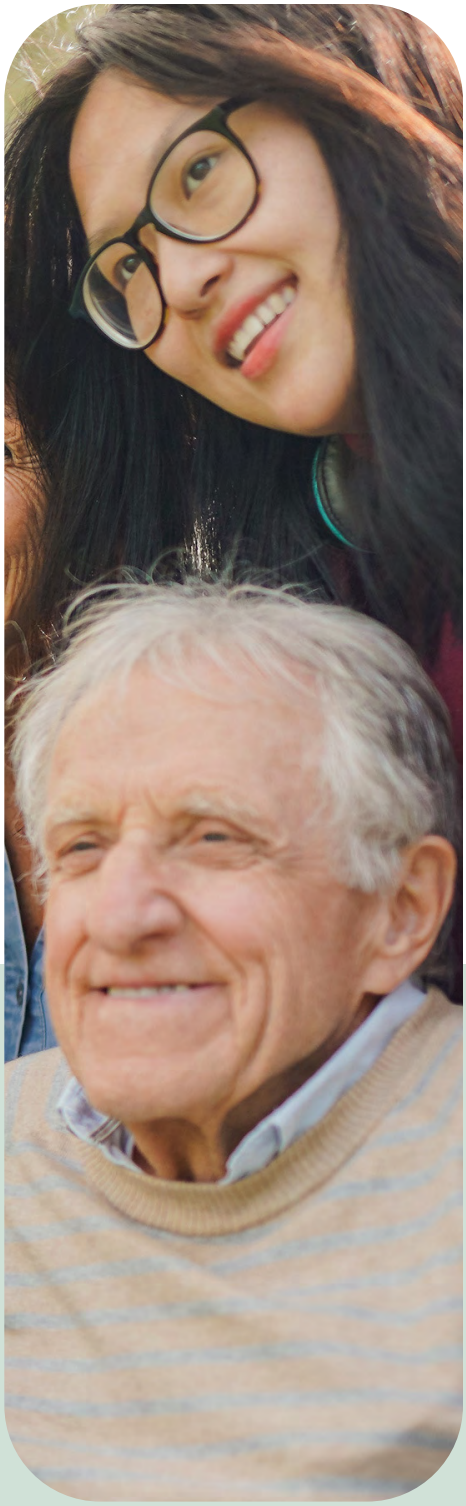
2027 Employee Benefits Guide

PART-TIME ASSOCIATES

Open Enrollment: November 2 - 13





Newcomer
Funeral Service Group
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— Open Enrollment Overview



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

To make changes, log into Paycom and click on Open Enrollment. All eligible part-time associates must affirmatively select and confirm their benefits elections through Paycom during the open enrollment period.

Open Enrollment is the only time when you have the opportunity to enter, exit and/or make changes to your benefits. An exception will be made if you experience a life event such as a change in family status.

Newcomer Funeral Service Group offers dental, vision, and pet insurance coverage to our part-time associates who have been employed by the company for at least 1 year and have worked at least 1,000 hours from October 3, 2025 through October 2, 2026

This guide provides an overview of the benefits available to you as an eligible part-time 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.

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

— 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

— 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.*



— 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
Dental	Delta Dental of KS	(800) 234-3375	www.deltadentalks.com
Vision	Surency	(866) 818-8805	www.surency.com/vision
401(k)	Empower	(800) 338-4015	www.empowermyretirement.com
Student Loan Assistance	Candidly		help@getcandidly.com
Pet Insurance	PetPartners	(800) 956-2495	www.petpartners.com



— 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.

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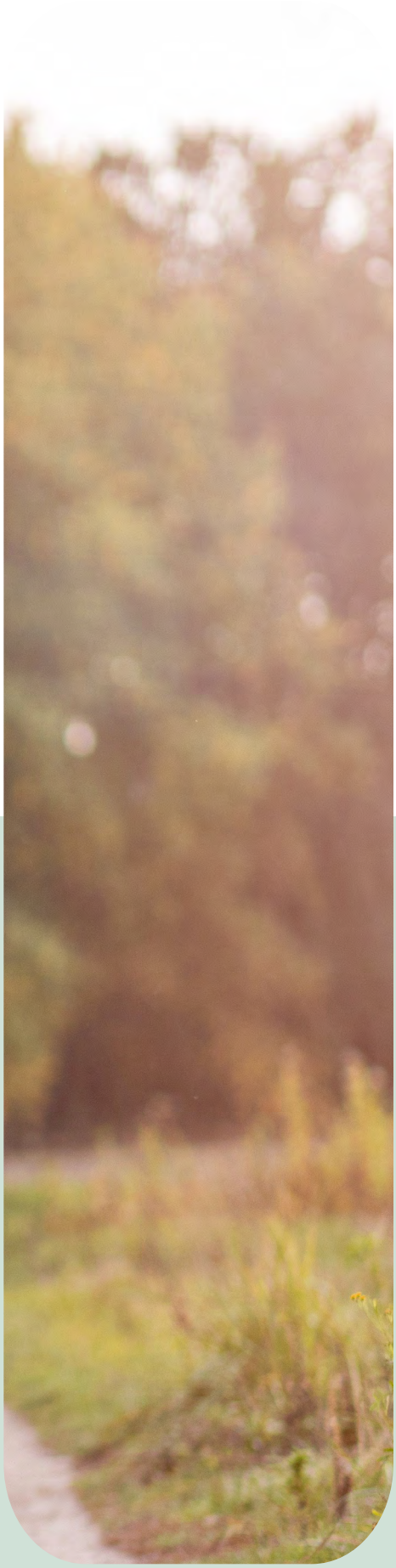

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