

BROUGHT TO YOU BY CARRIAGE SERVICES

# 2026

## *Redefining Wellness*

Employee Benefits Guide



# Your 2026 Benefits

At Carriage, we are committed to providing a comprehensive and affordable benefits package to you and your family. Review this guide to learn about your options so you can make the most of your Carriage benefits. For more details, log on to <http://carriageservices.wl.alight.com> or get the Alight Worklife app.

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## Redefining Wellness

### Creating a premier experience through Innovation, Empowered Partnership, and Elevated Service.

As we look forward to the coming year, we are excited to offer a benefits program designed to support ALL of you. For us, wellness is more than just physical health. It's about a holistic approach that recognizes and supports every aspect of your well-being: your mind, your body, and your financial security. Inside this guide, you will find new and expanded options to support you including:

- Physical Well-being: A variety of plans and programs that cater to different needs and lifestyles, from preventative care to fitness challenges.
- Mental and Emotional Health: New and enhanced resources for counseling, mindfulness, and stress management.
- Financial Wellness: Tools and workshops to help you plan for the future, manage debt, and build financial confidence.

We believe that by investing in your comprehensive wellness, we are investing in the strength and success of our entire organization. Your well-being is our priority, and we encourage you to explore the guide and take full advantage of the resources available to you.

Best regards,  
Christine Ngo, Managing Director of Human Resources



**Christine Ngo**

Managing Director of  
Human Resources

If you or your dependents have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Refer to the separate legal notices for more details.

# About Your Benefits

## Eligibility

You are eligible to participate in Carriage's employee benefits if you are a full-time employee working at least 30 hours per week. If you enroll for benefits, you may also cover your:

- Legal spouse
- Children up to age 26
- Your children of any age who are fully dependent on you due to a mental or physical disability as indicated on your federal tax return

Proof of dependent eligibility, such as a marriage or birth certificate, may be required during enrollment.

## Benefits Enrollment

Log on to <http://carriageservices.wl.alight.com> and click **Change Current Benefits** to enroll.

Category	Enrollment Timing	Coverage Effective Date
New Hires	Within 31 days of hire date	First of the month following your hire date
Current Employees	During the annual enrollment period each year	January 1
Qualifying Life Events	Within 31 days of the event	Date of life event

## 401(k) Enrollment

You can enroll or make changes to your 401(k) elections any time after the Monday following your first paycheck. Log on to [www.empowermyretirement.com](http://www.empowermyretirement.com) or call 844-465-4455 to set up your account.

Unless you elect otherwise, you will be automatically enrolled at a 3% contribution rate on the first of the month, following 30 days from your hire date. **Your contribution rate will then automatically increase by 1% each year, up to a maximum of 10%, unless you make an election change.**

## Making Changes to Your Benefit Elections

Each year, you have the opportunity to make changes to your benefits during annual enrollment. You may make mid-year changes to your benefits only if you have a qualifying life event. Examples of qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Change in a dependent's eligibility status
- Change in employment status for you or your dependents resulting in the loss/gain of coverage
- A significant change in the cost or coverage of your dependent's benefits
- Change in the cost of dependent care (for dependent care flexible spending accounts only)
- Death of a dependent

You have 31 days from the date of the event to log on to <http://carriageservices.wl.alight.com> and make the change. Keep in mind, the changes you make must be directly related to the event and you may be required to provide proof of dependent eligibility, such as a marriage or birth certificate.





# Terms to Know

**Learning these frequently used benefit terms will help you understand and make the most of your benefits.**

**Copay:** A set dollar amount you pay for a covered health care service, usually when you receive the service.

**Deductible:** What you pay out of pocket for health care services before the plan begins to pay a portion.

**Coinsurance:** Your share of the costs of covered health care services after you reach the deductible. You pay a percentage, and the medical plan pays the rest.

**Premium:** The amount that you must pay for your insurance coverage or plan on a weekly or biweekly basis through payroll deduction.

**Out-of-pocket Maximum:** What you have to pay before the plan pays 100% of your covered costs.

**Network:** The facilities and providers the medical plan has contracted with to provide health care services. In-network providers typically provide services at a lower negotiated rate.

**Evidence of Insurability (EOI):** Documentation of good health that may be required in order to obtain certain types of insurance, such as Life and AD&D.

## Stay Healthy with Preventive Care

Preventive care includes your annual exams and age-recommended screenings that can help you maintain good health and prevent disease.

**Stay Healthy:** Preventive care focuses on establishing a baseline and maintaining good health. During the preventive visit your doctor will determine what tests or screenings are appropriate for you based on factors such as age, gender, and personal history. Preventive care can help you avoid serious health conditions and obtain early diagnosis and treatment. The sooner your doctor can identify and treat a medical condition, the better the outcome.

**Save Money:** The goal of preventive care is to keep you healthy, which can save you money on costly future health issues. Even better? Your in-network preventive care is 100% covered by the Carriage medical plans.

For a full list of covered preventive services, visit [www.healthcare.gov/coverage/preventive-care-benefits](http://www.healthcare.gov/coverage/preventive-care-benefits).

# Medical Coverage

You have a choice of two medical plans through Collective Health — the **HDHP** and **PPO** plan. You save the most money when you choose doctors, facilities and pharmacies that participate in the Blue Cross Blue Shield of Illinois (BCBSIL) network.

To find an in-network provider, visit [www.join.collectivehealth.com/carriageservices](http://www.join.collectivehealth.com/carriageservices) and click **Search Doctors** or call 855-635-7278. Review the chart below for the amount you will pay for the medical service listed.

## California Residents

If you live in California, you have an additional plan option — the Kaiser HMO plan. This plan has no out-of-network coverage for most care. With the Kaiser HMO, you and your covered dependents must select an in-network primary care doctor who will be your first point of contact for all health care.

	HDHP		PPO Plan		Kaiser Plan**
	In Network	Out of Network	In Network	Out of Network	In Network Only
<b>Annual Deductible</b> Individual/Family	\$2,150/\$4,300	\$4,000/\$8,000	\$1,700/\$2,400	\$4,000/\$8,000	\$1,000/\$2,000
<b>Coinsurance</b>	20%*	50%	20%*	50%	20%*
<b>Annual Out-of-pocket Maximum</b> Individual/Family	\$5,000/\$10,000	\$12,000/\$24,000	\$5,500/\$11,000	\$12,000/\$24,000	\$3,000/\$6,000
<b>Company Contribution to Your 2026 HSA</b>	\$500 just you \$750 you + spouse OR children \$1,000 you + spouse AND children (You'll get 50% in January and the other 50% in June)		N/A		N/A
<b>Preventive Care</b>	No charge	50%	No charge	50%	No charge
<b>Office Visits</b>					
Teladoc Virtual Visits	20%*	N/A	\$35 copay	N/A	No Charge \$20 per visit
Primary Care	20%*	50%	\$35 copay	50%	\$20 per visit
Specialist	20%*	50%	\$50 copay	50%	\$20 per visit
Urgent Care	20%*	50%	\$75 copay	50%	20%* / \$10 per encounter
Outpatient Labs/X-Rays	20%*	50%	20%*	50%	
<b>Emergency Room</b>	20%*		\$250 copay plus 20%		20%*

\*The amount you pay after you reach the deductible.

\*\*Kaiser Plan available to California residents only.

*Curious about premiums?*

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# How the Health Plans Work

Both plans use the Blue Cross Blue Shield of Illinois (BCBSIL) network and cover 100% of the cost for in-network preventive care services like annual physicals and routine immunizations. The way you pay for care is different with each plan.

With the **HDHP**, you pay the full negotiated cost for medical services and prescription drugs until you meet your annual deductible. If you meet the deductible, you and the plan share the costs (coinsurance) until you reach the annual out-of-pocket maximum. After that, the plan pays for 100% of your claims for the rest of the year. Your paycheck deductions for this plan are lower than the PPO plan.

The **PPO plan** has set copays for some services and a deductible and coinsurance for others. Copays do not apply toward your deductible, so you will pay copays until you reach your annual out-of-pocket maximum. This plan has higher paycheck deductions than the HDHP.

The chart below shows a side-by-side comparison of important factors to consider when deciding which plan is right for you and your family.



	HDHP	PPO Plan
Per-paycheck Cost for Coverage	Lower	Higher
Annual Deductible	Higher	Lower
Annual Out-of-pocket Maximum	Higher	Lower
Using the Plan	Pay less with each paycheck and more when you need care	Pay more with each paycheck and less when you need care
Spending Account Options	Health savings account Dependent care FSA	Health care FSA Dependent care FSA

# Medical Coverage

## Telemedicine

Getting to the doctor when you're sick is never easy. That's why Carriage offers telemedicine through Teladoc. Available 24/7, you can connect with a board-certified doctor by app, phone, or video. Physicians can diagnose and treat a variety of non-emergency conditions, such as:

- Cold/flu
- Allergies
- Sinus infections
- Headaches
- Fever
- Nausea/vomiting
- Stomachache
- Pink eye
- Ear problems
- Skin conditions

Download the Teladoc mobile app, call 800-835-2362, or visit [www.teladochealth.com](http://www.teladochealth.com) to see a doctor any time, anywhere.

### **Reminder: You can conveniently access your Primary Care Physician (PCP) through virtual visits.**

These virtual appointments are available at the same cost as your standard PCP copay or coinsurance. Take advantage of this flexible option by scheduling a virtual visit directly with your provider.

## Hinge Health

You can heal from back and joint pain from the comfort of home with Hinge Health. Use this program to recover from injuries, prepare for surgery, or stay healthy and pain free.

### **Features of this program include:**

- Twelve weeks of coach-led programming, plus cognitive behavioral therapy, and peer support for a personalized experience
- Unlimited one-on-one access to a personal health coach via email, text, and phone
- Customized exercise programs designed by licensed physical therapists based on your specific condition, pain level, and goals
- Progress tracking and educational content through the Hinge Health app

This service is **free** for all individuals enrolled in a Collective Health medical plan.

## Benefit Advocate Center



### **Maximize your benefits with the help of licensed health care advocates at no cost to you.**

The Benefit Advocate Center is ready to help you get the most out of your benefits by assisting you with a variety of issues, such as:

- Enrollment support
- ID card replacement
- Benefits questions
- Eligibility rules
- Provider search
- Prescription issues
- Claim/complex issues
- Nurse advocacy

To connect with an advocate, call 833-391-2507 Monday — Friday from 8 AM — 6 PM, or email [bac.carriageservices@ajg.com](mailto:bac.carriageservices@ajg.com).

# Prescription Drug Coverage

Prescription drug coverage is included with all of our medical plans. Review the chart below for the amount you will pay for the prescription drug service listed.

	HDHP	PPO Plan	Kaiser Plan
	In Network Only	In Network Only	In Network Only
<b>Retail (30-day Supply)</b>			
Generic	20%**	\$20 copay	\$10 copay
Preferred	20%**	\$60 copay	\$30 copay
Non-preferred	20%**	\$100 copay	Not covered
Specialty	20%**	\$150 copay	20% up to \$200
<b>Mail Order (90 to 100-day Supply)</b>			
Generic	20%**	\$40 copay	\$20 copay
Preferred	20%**	\$120 copay	\$60 copay
Non-preferred	20%**	\$200 copay	Not covered
Specialty	Not covered	Not covered	Not covered

\* The deductible doesn't apply for prescription drugs with the Kaiser plan.

\*\*The amount you pay after you reach the medical plan deductible.

## Understanding Your Pharmacy Coverage

A formulary is a list of medications covered by a health plan. The medications you choose will fall into one of four tiers within that formulary — generic, preferred brand, non-preferred brand, and specialty drugs. As shown in the chart above, you pay different amounts for each tier of medications.

The formulary may change throughout the year. Call Collective Health or Kaiser to check on the formulary tier and price of your medications.

### Generic Drugs:

Generic drugs are FDA-approved, with the same quality, safety, and effectiveness as their more expensive brand-name counterparts. To save the most money, ask your doctor or pharmacist if a generic is available for your condition.

### Preferred and Non-preferred Brand-Name Drugs:

These are brand-name drugs that do not have a generic equivalent. Preferred brand medications cost more than generics, but less than non-preferred brand medications.

### Specialty Drugs:

Specialty drugs are typically used to treat complex, chronic conditions like cancer or multiple sclerosis. These drugs tend to be more expensive and usually require special handling and monitoring. Specialty drugs are not covered through mail-order services.

# Dental Coverage

Carriage offers dental coverage through Delta Dental.

- With the **PPO**, you can use your dentist of choice but you will pay less when you use in-network dentists. Visit [www.deltadentalins.com](http://www.deltadentalins.com) or call 800-521-2651 find an in-network provider near you.
- The **DHMO** does not offer coverage with out-of-network dentists. The DHMO only offers coverage with providers in select ZIP codes who participate in Delta Dental's HMO network. To find a participating dentist, call 800-422-4234.

	PPO	DHMO (Only Available in Select ZIP Codes)
	In and Out of Network	In Network Only
<b>Annual Deductible</b>	\$50 per person / \$150 per family each calendar year	\$0
<b>Annual Maximum</b>	\$1,500 per person	No limit
<b>Preventive Care</b> Routine Cleaning and X-rays	No charge	No charge
<b>Basic Services</b> Fillings, Basic Root Canals	20%*	
<b>Major Services</b> Extractions, Crowns	50%*	To see what you will pay for each dental service, visit <a href="http://carriageservices.wl.alight.com">http://carriageservices.wl.alight.com</a>
<b>Orthodontia</b> Children Up to Age 26	50%*	
<b>Orthodontia Lifetime Maximum</b> Per Person	\$1,500	

\*After deductible



*Curious about premiums?*

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# *Vision Coverage*

Carriage offers vision coverage through EyeMed. Choose in-network eye doctors to save the most money. Visit <http://eyedoclocator.eyemedvisioncare.com> or call 866-800-5457 to find an in-network provider near you. Review the chart below for the amount you will pay for the vision service listed.

Vision Plan		
	In Network	Out of Network
<b>Eye Exam</b> (Once Every 12 Months)	\$10 copay	Up to \$40 reimbursement
<b>Lenses</b> (Once Every 12 Months)		
Single Vision	\$25 copay	Up to \$30 reimbursement
Bifocal	\$25 copay	Up to \$50 reimbursement
Trifocal	\$25 copay	Up to \$70 reimbursement
<b>Frames</b> (Once Every 12 Months)	\$175 allowance (20% off remaining balance)	Up to \$91 reimbursement
<b>Contact Lenses in Lieu of Glasses</b> (Once Every 12 Months)	\$175 allowance (15% off remaining balance)	Up to \$130 reimbursement

*Curious about premiums?*

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# Spending Accounts

## Paying for Health Care

Carriage offers several ways to set aside pre-tax dollars to pay for medical, prescription drug, dental and vision care expenses. The health care accounts available to you depend on the medical plan you choose.

	Health Savings Account (HSA)	Limited-Purpose Flexible Spending Account (LPFSA)	Health Care Flexible Spending Account (HCFSA)
What medical plan can I choose?	HDHP	HDHP	PPO plan
What can I use the funds for?	Eligible medical, prescription drug, dental and vision expenses	Eligible dental and vision expenses	Eligible medical, prescription drug, dental and vision expenses
How much does Carriage contribute to my account in 2026? You'll get 50% in January and the other 50% in June	The amount the company puts into your HSA depends on who you cover: Up to \$500 just you Up to \$750 you + spouse OR children Up to \$1,000 you + spouse AND children		N/A
How much can I contribute in 2026?	The amount you can put into your HSA depends on who you cover: \$4,400 just you \$8,750 you + family If you are age 55 or older, you can contribute an additional \$1,000 in 2026.		\$3,400
When can I use the funds?	Funds are available as you and the company contribute to your HSA	All of the funds you elect for the year are available January 1	
Can I roll over funds each year?	Yes, funds roll over from year to year and are yours to keep (even if you leave the company or retire)	Yes, you roll over up to \$680 remaining in your account at the end of the year.	
How do I pay for eligible expenses?	With your WEX debit card (you can also submit claims for reimbursement online at <a href="http://www.wexinc.com">www.wexinc.com</a> )		
Can I change my contributions throughout the year?	Yes, log on to <a href="http://www.wexinc.com">www.wexinc.com</a> to change your per-paycheck contributions at any time	No, unless you have a qualifying life event, you choose an annual election amount during annual enrollment and that amount is taken out of each paycheck in equal increments throughout the year	

Note: If you are enrolled in Medicare, by law you are not allowed to contribute to an HSA.

## What Are the Tax Implications of an HSA?

Contributions to your HSA reduce your taxable income, and qualified medical expenses are never taxed. All money set aside in an HSA grows tax-deferred until age 65, when funds can be withdrawn for any non-medical purpose at ordinary tax rates, or tax-free when used for medical expenses. Learn more at [www.wexinc.com](http://www.wexinc.com).

# Spending Accounts

## Paying for Dependent Care Services

All benefits-eligible employees can contribute pre-tax dollars into a dependent care FSA to pay for eligible child or elderly care services while you and your spouse work full-time.

### Dependent Care FSA (DCFSA)

What can I use the funds for?	Eligible daycare expenses for your children under age 13 or dependents who are mentally or physically incapable of caring for themselves (including elderly dependents)
How much can I contribute in 2026?	\$7,500 (or \$3,750 if married filing taxes separately)
When can I use the funds?	Funds are available as you contribute to the account with each paycheck
Can I roll over funds each year?	No, you will lose any funds remaining in your account at the end of the year
How do I pay for eligible expenses?	Submit claims for reimbursement online at <a href="http://www.wexinc.com">www.wexinc.com</a>
Can I change my contributions throughout the year?	No, unless you have a qualifying life event, you choose an annual election amount during annual enrollment and that amount is taken out of each paycheck in equal increments throughout the year



## Paying for Commuting Expenses

All benefits-eligible employees can contribute pre-tax dollars into a commuter FSA to pay work-related commuter expenses, including transportation and parking. You can contribute up to \$325 pre-tax dollars per month from your paycheck for transit or parking expenses. You cannot use the commuter FSA to pay for gas and toll road fees.

## Important Notes About FSAs

- You cannot contribute to an HSA if you are enrolled in a health care FSA.
- FSAs are subject to the IRS "use-it-or-lose-it" rule, which means funds do not roll over each year. However, the limited purpose FSA and health care FSA allow you to rollover up to \$680 of unused funds. You will lose any additional unused funds at the end of the year, so plan your contributions carefully.
- You cannot change your FSA contributions during the year unless you have a qualifying life event, such as marriage or the birth of a child.
- You must re-elect your FSA contributions every year in order to participate.
- The dependent care FSA can only be used to pay for daycare services while you and your spouse work full-time. It is not to be used for health care for your dependents.

# Life, AD&D and Disability

## Life and AD&D Insurance

Life and accidental death and dismemberment (AD&D) coverage provides valuable financial support if you or your family experience an unexpected loss. Carriage provides basic life and AD&D\* insurance through The Hartford at no cost to you in the amount of 1.5 times your annual salary up to \$300,000.

If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at our group rates. You must elect coverage for yourself in order to elect coverage for your dependents.

Life and AD&D		
	Benefit Amount*	Guarantee Issue**
Employee	Life: up to five times your annual salary or \$550,000 (whichever is less) AD&D: Increments of \$10,000 up to the lesser of five times your annual salary or \$550,000	\$270,000
Spouse	Increments of \$5,000 up to \$100,000 (not to exceed 50% of your election amount)	\$35,000
Child(ren)	Live birth but under age 26 year(s) <b>Option 1:</b> \$10,000   <b>Option 2:</b> \$20,000	N/A

\*Your life and AD&D benefits will reduce beginning at age 65. This age reduction does not apply to your basic life insurance benefits.

\*\*You must provide evidence of insurability (EOI) for any amount over the guarantee issue and/or any amount elected outside of initial eligibility.

## Keep Your Beneficiaries Up to Date

Log on to <http://mybenefits.thehartford.com> to designate a beneficiary (the person who will receive the benefit) for your life and AD&D insurance. Make sure to keep this person's information updated so your benefits are paid according to your wishes.

### State-Mandated Disability Programs:

If you live in California, New Jersey, New York, Rhode Island or Washington, you may be eligible for state-mandated disability. Carriage will coordinate with your state-mandated disability plans.

## Disability Insurance

Carriage provides disability insurance through The Hartford at no cost to you. This benefit allows you to continue to get a portion of your income if you become injured or ill and are unable to work. To file a disability claim, call the Hartford at 888-277-4767 and use our policy number 681019.

### How it Works

Short-term Disability*	You receive 60% of your income up to \$2,000 per week. Benefits begin after 14 calendar days of absence** from work and continue for up to 26 weeks.
Long-term Disability*	You receive 60% of your income up to \$10,000 per month. Benefits begin after 180 calendar days of disability and continue until you reach the Social Security retirement age or are no longer disabled.

\* If you have a disability caused by a condition treated less than three months before your Carriage disability coverage is effective, it will not be covered by Carriage until you've been covered under the plan for at least 12 months.

\*\* You must notify the benefits team about your absence and indicate how you want to use your accrued hours while you are on a leave of absence.



# *Additional Benefits*

## **Critical Illness Insurance**

If you're diagnosed with a critical illness, such as cancer, or suffer a heart attack or stroke, this coverage pays a lump-sum payment to you or a covered dependent.

## **Accident Insurance**

If you or a covered dependent is injured in an accident, this insurance can help pay for everything from your medical costs to everyday expenses.

## **Hospital Indemnity Insurance**

This coverage provides an added layer of financial protection with a cash benefit in the event of a hospital stay for you or your covered dependents. You can use the cash for things like medical deductibles, in-home help, housing, and even groceries.

Visit [www.thehartford.com/employeebenefits](http://www.thehartford.com/employeebenefits) for more information about critical illness, accident, and hospital indemnity coverage.

## **Transitions Benefit Group**

Transitions Benefit Group makes navigating Medicare easier for you. This benefit provides you with free access to educational resources, expert advisors, and exceptional customer service. Services include:

- Medicare coordination
- Social security planning
- Dental/vision options
- COBRA alternatives
- Individual/family insurance
- Caregiver support
- Educational support

To get started, schedule an appointment with a licensed advisor by calling 800-936-1405 or visiting [www.transitionsrbg.com](http://www.transitionsrbg.com).

# Additional Benefits

## Emotional Wellbeing and Work-Life Balance

SupportLinc is a confidential resource that helps you deal with life's challenges and the demands that come with balancing home and work. The program provides professional counseling and expert referrals for a wide array of personal and work-related concerns. Access support whenever, wherever is most convenient for you. Additional features of the program include:

- **Live chat:** Chat with a licensed counselor through the SupportLinc mobile app.
- **Real-time scheduling:** Schedule care directly with a counselor or coach.
- **Coaching:** Boost your emotional fitness, learn healthy habits and establish new routines.
- **Self-guided digital therapy:** Strengthen your mental health and wellbeing at your own pace with access to live and on-demand sessions through Mindstream.
- **Digital support group:** Attend anonymous group support sessions on a variety of topics.

Receive in-the-moment support from a licensed clinician 24/7/365 by calling 888-881-5462, download the mobile app, or log on to [www.supportlinc.com](http://www.supportlinc.com) (Group Code: carriageservices).

## Travel Assistance

Feel safe and secure on long-distance travel with Europe Assistance USA. Get help with currency and exchange rates, visa, passport, immunization requirements, medical emergencies and more.

## LegalShield

Get direct access to a dedicated law firm for legal advice on unlimited personal issues, contract and document review, will preparation, trial defense and more.

## Identity Theft Protection

This benefit offers you continuous credit report monitoring and personal information protection across the dark web, in addition to identity theft and credit theft alerts and unlimited consultation on cybersecurity issues.

## Pet Insurance

Give your fur baby the care they need without breaking the bank. With Carriage's pet insurance, you get:

- Up to 40% off prescriptions, veterinarian visits, food, and toys
- 25% discount on in-house veterinary services
- 24/7 access to real-time support from veterinarians
- ID tag and lost pet recovery assistance

To learn more about pet insurance and enroll, visit [www.petbenefits.com/land/carriageservicesinc](http://www.petbenefits.com/land/carriageservicesinc).

## Employee Discounts

You have access to discounts from over 30,000 national and local business, free online classes and personal development services. Sign up for free at [www.perksatwork.com](http://www.perksatwork.com).

## Tria Health

Health insurance can be confusing and difficult, especially if you take a lot of medications and have chronic conditions. To help you navigate your medications, our medical plans include services from Tria Health. With Tria Health, you can talk to a pharmacist over the phone and receive the personalized care you deserve. Your Tria Health pharmacist can:

- Make sure your medications are working as intended
- Help you save money
- Answer questions about your health
- Coordinate care with your doctor(s)
- Find generic alternatives for brand-name drugs

To get started with Tria Health, call 888 799-8742 or visit [www.triahealth.com](http://www.triahealth.com).

# Financial Benefits

## Retirement Savings Plan

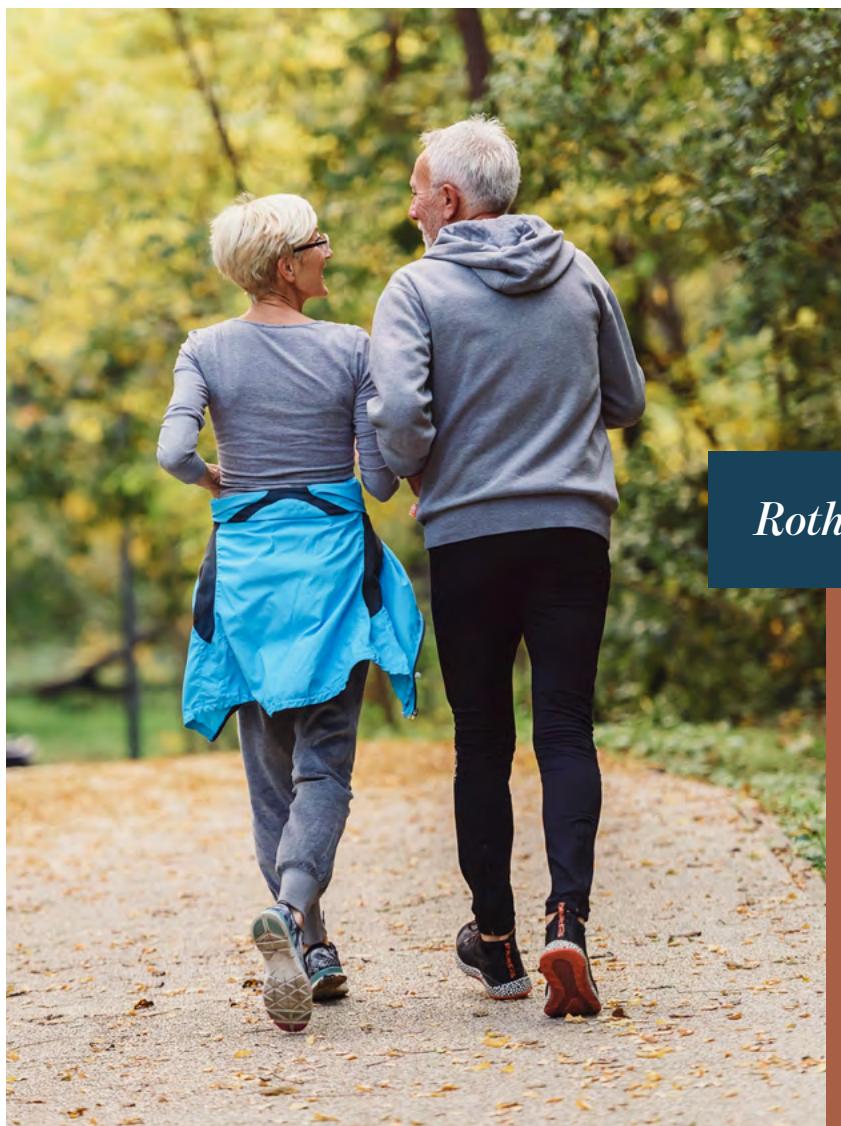
Carriage offers a 401(k) plan with a generous employer match and wide variety of investment options to help you prepare for retirement.

**Your contributions:** You can contribute up to 92% of your salary through pre-tax payroll deductions. The IRS contribution limit in 2026 is \$24,500. If you are age 50 or older, you can contribute an additional \$8,000.

**Company contributions:** Carriage will match 100% of the first 1% you contribute to your 401(k) and 50% of the next 5%. To take full advantage of the company match, you should contribute at least 3.5% of your earnings to your 401(k).

**Vesting:** Your contributions are always 100% vested in the plan — including any funds you roll over from a previous employer's 401(k) plan. Carriage's contributions are 100% vested after two years of service.

Log on to [www.empowermyretirement.com](http://www.empowermyretirement.com) or call 844-838-0908 at any time to enroll, adjust your contributions, monitor your earnings, and manage your beneficiaries.



### Savings tip!

The company match is calculated and deposited on a per-paycheck basis and, spreading out your 401(k) contributions throughout the year is the best way to get the largest amount of company-match dollars. Front-loading your contributions usually results in a smaller number of company-match dollars.

### Roth Savings Account

In addition to a 401(k), you can use a Roth account to invest post-tax dollars that grow tax-deferred — and, if you hold the account for more than five years and don't withdraw the money until you're at least age 59½, you won't pay taxes on your earnings (Federal and most state taxes).

To set up a Roth savings account, call 844-838-0908, or visit [www.empowermyretirement.com](http://www.empowermyretirement.com).



# Financial Benefits

## *Employee Stock Purchase Plan (ESPP)*

Managed by E\*TRADE, the ESPP is a great way to share in Carriage's success. By purchasing Carriage stock through the ESPP, you become a company shareholder and benefit from a discounted purchase price of at least 15% off of the fair market value (FMV).

**Eligibility:** You can participate if you are a full or part-time employee. As a new hire, you must be employed as of the Offering Date (first trading day) of a given Offering Period (January 1 of every year) to purchase stock. If you become eligible after the Offering Date, you can enter the plan on the first of every quarter called entry dates or entry periods.

**Your contributions:** You may contribute 1% – 15% of your salary, in whole percentages, on a post-tax basis. There are four entry periods, one each quarter, during which you can elect to contribute a percentage of your eligible pay to the ESPP.

**How it works:** When it's time to purchase shares on your behalf, you will be guaranteed a purchase price that never exceeds 85% of the market value on the final day of a purchase period.

Enrollment Period	Paycheck Deduction Period	Purchase Date
Quarter 1: January – March	April 1 through last paycheck of the quarter	June 30
Quarter 2: April – June	July 1 through last paycheck of the quarter	September 30
Quarter 3: July – September	October 1 through last paycheck of the quarter	December 31
Quarter 4: October – December	January 1 through last paycheck of the quarter	March 31

# Coverage Costs Weekly

These are your weekly premiums. They are deducted from your paycheck before taxes are taken out.

Medical Coverage	HDHP		PPO Plan		Kaiser Plan	
Annual Base Salary	<\$150,000	\$150,000+	<\$150,000	\$150,000+	<\$150,000	\$150,000+
Employee Only	\$37.67	\$47.89	\$80.18	\$92.56	\$65.01	\$79.46
Employee + Spouse	\$81.26	\$96.86	\$163.59	\$191.04	\$133.64	\$155.31
Employee + Child(ren)	\$71.03	\$84.49	\$143.68	\$166.28	\$116.78	\$136.04
Employee + Family	\$111.93	\$135.61	\$234.08	\$272.29	\$186.61	\$216.71

## Lower Your Medical Premiums

Log on to [www.ehealthscreenings.com/signup](http://www.ehealthscreenings.com/signup) to complete a biometric screening and save up to \$23.08 per paycheck on your medical premiums.

Dental and Vision	Dental – PPO	Dental – DHMO	Vision Plan
Employee Only	\$7.81	\$3.50	\$2.04
Employee + Spouse	\$13.60	\$7.50	\$3.88
Employee + Child(ren)	\$14.51	\$8.50	\$4.08
Employee + Family	\$20.80	\$12.50	\$5.99

Voluntary Life (Per \$1,000 of Coverage)										
Employee Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +
Employee	\$0.015	\$0.019	\$0.025	\$0.033	\$0.048	\$0.081	\$0.147	\$0.184	\$0.331	\$0.536
Spouse	\$0.015	\$0.019	\$0.025	\$0.033	\$0.048	\$0.081	\$0.147	\$0.184	\$0.331	\$0.536
Child(ren)							\$0.023			

Voluntary AD&D (Per \$1,000 of Coverage)										
Employee	\$0.004									
Spouse	\$0.006									
Child(ren)	\$0.006									

Legal Plans	Legal Shield	ID Shield	Combined	Pet Insurance
Employee Only	\$3.45	\$1.95	\$5.40	One Pet \$2.71
Employee + Family	\$3.68	\$3.68	\$6.67	Two or More Pets \$4.38

# Coverage Costs Biweekly

These are your biweekly premiums. They are deducted from your paycheck before taxes are taken out.

Medical Coverage	HDHP		PPO Plan		Kaiser Plan	
Annual Base Salary	<\$150,000	\$150,000+	<\$150,000	\$150,000+	<\$150,000	\$150,000+
Employee Only	\$75.34	\$95.78	\$160.36	\$185.12	\$130.02	\$158.92
Employee + Spouse	\$162.52	\$193.72	\$327.18	\$382.08	\$267.28	\$310.62
Employee + Child(ren)	\$142.06	\$168.98	\$287.36	\$332.56	\$233.56	\$272.08
Employee + Family	\$223.86	\$271.22	\$468.16	\$544.58	\$373.22	\$433.42

## Lower Your Medical Premiums

Log on to [www.ehealthscreenings.com/signup](http://www.ehealthscreenings.com/signup) to complete a biometric screening and save up to \$46.16 per paycheck on your medical premiums.

Dental and Vision	Dental – PPO	Dental – DHMO	Vision Plan
Employee Only	\$15.61	\$7.00	\$4.08
Employee + Spouse	\$27.20	\$15.00	\$7.76
Employee + Child(ren)	\$29.02	\$17.00	\$8.16
Employee + Family	\$41.60	\$25.00	\$11.98

Voluntary Life (Per \$1,000 of Coverage)										
Employee Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +
Employee	\$0.030	\$0.038	\$0.050	\$0.065	\$0.096	\$0.161	\$0.294	\$0.368	\$0.663	\$1.073
Spouse	\$0.030	\$0.038	\$0.050	\$0.065	\$0.096	\$0.161	\$0.294	\$0.368	\$0.663	\$1.073
Child(ren)						\$0.046				

Voluntary AD&D (Per \$1,000 of Coverage)										
Employee	\$0.008									
Spouse	\$0.012									
Child(ren)	\$0.012									

Legal Plans	Legal Shield	ID Shield	Combined	Pet Insurance	
Employee Only	\$6.90	\$3.90	\$10.80	One Pet	\$5.42
Employee + Family	\$7.36	\$7.36	\$13.34	Two or More Pets	\$8.76

# Contact Information

Benefit/Group #	Provider	Phone	Website or Email
Benefit Advocate Center	Gallagher	833-391-2507	<a href="mailto:bac.carriageservices@ajg.com">bac.carriageservices@ajg.com</a>
Benefits Portal	Alight WorkLife	TBD	<a href="http://carriageservices.wl.alight.com">http://carriageservices.wl.alight.com</a>
Medical/Rx PPO #563223 HDHP #563224	Collective Health Teladoc	855-635-7278 800-835-2362	<a href="http://www.join.collectivehealth.com/carriageservices">www.join.collectivehealth.com/carriageservices</a> <a href="http://www.teladochealth.com">www.teladochealth.com</a>
California Medical/Rx North #606035 South #234163	Kaiser Permanente	800-464-4000	<a href="http://www.kp.org">www.kp.org</a>
Dental PPO #18571 DHMO #78790	Delta Dental	PPO: 800-521-2651 DHMO: 800-422-4234	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Vision #101094	EyeMed	866-800-5457	<a href="http://www.member.eyemedvisioncare.com/member">www.member.eyemedvisioncare.com/member</a>
Health Savings Account, Flexible Spending Accounts #16661	WEX	866-451-3399	<a href="http://www.wexinc.com">www.wexinc.com</a>
COBRA #17103	WEX	866-451-3399	<a href="http://www.wexinc.com">www.wexinc.com</a>
Life, AD&D and Disability	The Hartford	Life/AD&D: 888-563-1124 Disability: 800-549-6514	<a href="http://www.thehartford.com/mybenefits">www.thehartford.com/mybenefits</a>
Critical Illness, Accident, and Hospital Indemnity	The Hartford	866-547-4205	<a href="http://www.thehartford.com/mybenefits">www.thehartford.com/mybenefits</a>
Medicare Concierge	Transitions Benefit Group	800-936-1405	<a href="http://www.transitionsrbg.com">www.transitionsrbg.com</a>
Employee Assistance Program	Curalinc	888-881-5462	<a href="http://www.supportlinc.com">www.supportlinc.com</a> Group Code: carriageservices
Travel Assistance	Europe Assistance USA	800-243-6108	<a href="http://www.thehartford.com/mybenefits">www.thehartford.com/mybenefits</a>
Identity Theft #143581	Legal Shield	713-545-2222	<a href="http://www.shieldbenefits.com/carriageservices">www.shieldbenefits.com/carriageservices</a>
Pet Insurance	Pet Assure	800-891-2565	<a href="http://www.petbenefits.com/land/carriageservicesinc">www.petbenefits.com/land/carriageservicesinc</a>
Prescription Drug Management	Tria Health	888 799-8742	<a href="http://www.triahealth.com">www.triahealth.com</a>
Retirement Savings Plan, 401(k) and Roth	Empower Retirement	844-465-4455	<a href="http://www.empowermyretirement.com">www.empowermyretirement.com</a>
Employee Stock Purchase Plan #Qk6289600001	E*Trade	800-838-0908	<a href="http://www.etrade.com">www.etrade.com</a>

## The Fine Print

The information contained in this summary should in no way be construed as a promise or guarantee of employment. The company reserves the right to modify, amend, suspend, or terminate any plan at any time for any reason. If there is a conflict between the information in this brochure and the actual plan documents or policies, the documents or policies will always govern. Complete details about the benefits can be obtained by reviewing current plan descriptions, contracts, certificates, policies and plan documents available from your Human Resources Office. This benefits enrollment guide highlights recent plan design changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act ("ERISA") as a Summary of Material Modifications and should be kept with your most recent summary plan description.

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/Benefits Department.