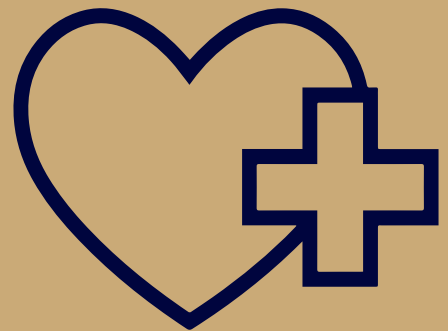




2026 PART-TIME EMPLOYEE BENEFITS GUIDE





WELCOME

What's Inside

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This guide highlights the main features of the Jostens Employee Benefits Program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. Jostens reserves the right to change or discontinue its employee benefits plans at any time. 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.

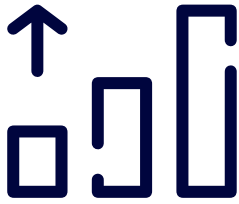
At Jostens, it's our employees who make the difference in our success. That's why, we are excited to offer you the opportunity to choose from a variety of benefits that can make a real difference in your life. As a part-time employee, you can now participate in some of our attractive group benefits, including critical illness, accident, hospital indemnity, pet insurance, and more. You can customize these benefits for your personal situation.

This guide provides a summary of your benefit options. Please review it carefully and make your elections before the deadline. Outside of Open Enrollment, changes will not be allowed at any time unless you have a Qualified Life Event (such as a birth, death, divorce, marriage, etc.).

If you have any questions about your benefits choices or about how to enroll, please reach out to Jostens Benefit Center's phone number at **(866) 209-8749**.

We want to ensure you will have the benefits you need.

Benefit	Who Pays	Tax Treatment
401(k) Retirement Savings Plan	Jostens/You	Pretax or After-tax
Critical Illness Insurance	You	After-tax
Accident Insurance	You	After-tax
Hospital Indemnity Insurance	You	After-tax
Home/Auto Insurance	You	After-tax
Pet Insurance	You	After-tax
Identity Theft Insurance	You	After-tax
Legal Plan	You	After-tax



ELIGIBILITY & Changing Benefits

You are eligible for the benefits described in this guide if you work under 30 hours per week (excluding interns). You may also enroll your eligible dependents for certain benefits.

ELIGIBLE DEPENDENTS INCLUDE:

- Your legal spouse
- Children under the age of 26, regardless of student, dependency or marital status
- Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability, and who are indicated as such on your federal tax return

QUALIFIED LIFE EVENTS

Generally, you may only change your benefit elections during the Open Enrollment period. However, you also may change your benefit elections during the year if you experience a Qualified Life Event.

	Qualified Life Event	Documentation Needed
Change in Marital Status	Marriage Divorce/Legal Separation Death	Copy of marriage certificate Copy of divorce decree Copy of death certificate
Change in Number of Dependents	Birth or adoption Step-child Death	Copy of birth certificate or copy of legal adoption papers Copy of birth certificate plus a copy of the marriage certificate between employee and spouse Copy of death certificate
Change in Employment	Change in your eligibility status (i.e., full-time to part-time) Change in spouse's benefits or employment status Unpaid leave / Layoff	Notification of increase or reduction of hours that changes coverage status Notification of spouse's employment status that results in a loss or gain of coverage Notification of leave or layoff that changes coverage status

Changing Benefits After Enrollment

You must submit your Qualified Life Event through the Jostens Benefits Center within 30 days of the event. If you do not submit within 30 days of the event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).



HOW TO ENROLL

Getting Started

LOG IN

Visit www.myjostensbenefits.com from any computer or smart device. To register, click on the “Create New Account” link. From there, you will be asked to enter your personal information. Lastly, you will create your user name (email) and password. Your password must have at least one lowercase character, one uppercase letter, one special character and one numeric character. For help, contact the Support Center at (866) 209-8749.

You can also download the HRally™ Mobile App. HRally™ Enroll mobile experience gives you access to benefits information and enrollment transactions on your smartphone or tablet. During Open Enrollment and throughout the year, you can easily check your benefits information and enroll using your mobile device.

HOW TO INSTALL HRALLY™:

Apple:

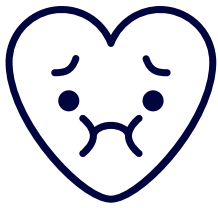
- Log in to your benefits portal at www.myjostensbenefits.com
- In the Safari browser, click the share icon
- Navigate to the option that says “Add to Home Screen,” then click it
- Finally, click the “Add” link

Android:

- Log in to your benefits portal at www.myjostensbenefits.com
- Click on the “Add Winston Benefits to Home Screen” link
- Then, click the “Add” link in the pop-up box

ACCESS BENEFITS
PORTAL HERE





CRITICAL ILLNESS INSURANCE

What Is It?

A critical illness can keep you from working and make it difficult to do simple, everyday things. Critical Illness insurance can help reduce stress while you recover from your illness. These illnesses include, but are not limited to: heart attack, stroke, Alzheimer's disease, multiple sclerosis, Parkinson's disease & major organ failure.

HOW THE PLAN WORKS

Critical Illness insurance pays a fixed one-time benefit amount if you are diagnosed with a covered disease or illness after your coverage effective date. This money can help pay for expenses not covered by your medical plan (such as your deductible or copays), lost income, child care, travel to treatment, home health care costs or regular household expenses. You must have coverage for yourself to elect coverage for your spouse or children.

Examples:



Tom suffered a small stroke



He was hospitalized for 5 days



He began rehab to get back where he was physically before the stroke



Tom submitted his claim & received a lump-sum payment of \$10,000

Critical Illness Benefit	Benefit Amount	Guaranteed Issue Amount
Employee	\$10,000, \$20,000, \$30,000	Up to \$30,000
Spouse	50% of employee benefit election	\$12,000
Children (newborns to age 26)	50% of employee benefit election	All Guaranteed Issue

Please refer to the benefit summary for details of this coverage. Guarantee Issue only applies to employees that are newly eligible or experience a family status change.

Critical Illness Plan: Employee \$10,000 Spouse: \$5,000 Children: \$5,000 Bi-Weekly Contribution Rates				
Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
< 25	\$1.15	\$1.48	\$1.43	\$1.75
25–29	\$1.29	\$1.66	\$1.57	\$1.94
30–34	\$1.71	\$2.17	\$1.98	\$2.45
35–39	\$1.98	\$2.54	\$2.26	\$2.82
40–44	\$2.31	\$2.95	\$2.58	\$3.23
45–49	\$3.42	\$4.38	\$3.69	\$4.66
50–54	\$4.89	\$6.32	\$5.17	\$6.60
55–59	\$6.92	\$8.93	\$7.20	\$9.21
60–64	\$9.32	\$12.07	\$9.60	\$12.35
65–69	\$12.88	\$16.71	\$13.15	\$16.98
70+	\$19.11	\$24.65	\$19.38	\$24.92

Your monthly cost could be 2x or 3x more than the rates in the chart above depending on the benefit amount you elect.



ACCIDENT INSURANCE

What Is It?

Accident Insurance can help you pay for costs you may incur after an accidental injury. This type of injury includes things such as a car accident, a fall while skiing, or even a fall down the stairs at home. This benefit is paid regardless of any other insurance coverage you might have (including your medical or disability coverage).

- Emergency Room Visits
- Hospital Stays
- Medical Exams – including major diagnostic exams
- Fractures and Dislocations
- Physical Therapy
- Transportation and Lodging – if you are away from home when the accident happens

HOW THE PLAN WORKS

Again, these benefits are in addition to any health or disability insurance benefits you may receive. The benefit amount is paid directly to you. You can use this money any way you like, including deductibles, child care, housecleaning, groceries, utilities, or any purpose that can help you meet your personal, financial or household needs.

Examples:



**On his way to work,
John was in a car accident**

He was transported by ground ambulance to the emergency room and admitted to the hospital

He had a dislocated hip and spent 5 days in the hospital. He had several physical therapy sessions before returning to work

John submitted his accident claim and received \$10,960 from his accident insurance coverage. He used it towards his deductible, copay and supplemental income for his missed work days.

John's Accident Insurance Benefits Paid a Total of \$10,960

Ground Ambulance	\$1,000
Emergency Room	\$200
Medical Testing - (X-rays, MRI, CT Scan, EEG)	\$200
Hospital Stay – Admission	\$1,500
Hospital Confinement - (365 days per accident)	\$250 per day
Dislocated Hip (Open)	\$6,400
Medical Equipment	\$500 limit
Physical Therapy - (4 sessions)	\$40, limit of 6 times per accident

Please refer to the benefit summary for details of this coverage.

Accident – Bi-Weekly Contribution Rates

You	\$2.30
You + Spouse	\$4.48
You + Children	\$4.98
You + Family	\$7.16



HOSPITAL INDEMNITY INSURANCE

What Is It?

Out-of-pocket costs from a stay in a hospital or other medical facility can be overwhelming. As expenses add up, Hospital Indemnity Insurance can help. Hospital Indemnity Insurance doesn't replace your medical coverage; instead, it complements it. The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in— directly to you—to be used however you'd like. Choose this supplemental health insurance product for added protection should a covered hospitalization occur.

HOW THE PLAN WORKS

With Hospital Indemnity Insurance, you'll receive a fixed daily benefit if you have a covered stay in a hospital, critical care unit, or rehabilitation facility that occurs on or after your coverage effective date. Benefit amounts depend on the type of facility and number of days of confinement. Any combination of facility confinement and admission benefits payable includes a limit, please see your certificate for further confirmation.

Example:



Tara has developed severe pneumonia and is admitted to a hospital.

Tara is in the hospital for 5 days getting treated and recovering.

With Hospital Indemnity Insurance, Tara will receive a \$1,000 benefit for her hospital admission along with a \$100 daily benefit beginning on day 2 of the hospital stay.

Payout Examples

Hospital Admission	\$1,000 per confinement
Hospital Stay	\$100 (limited up to 10 days maximum per confinement)
Critical Care Unit (CCU) Stay	\$200 (limited up to 10 days maximum per confinement)

Please refer to the benefit summary for more details.

Hospital Indemnity – Bi-Weekly Contribution Rates

You	\$4.56
You + Spouse	\$9.72
You + Children	\$9.65
You + Family	\$14.81



PLANNING FOR RETIREMENT

401(k) Savings

What does retirement look like for you? Maybe you plan to travel the world. Or maybe you'd like to take up some hobbies closer to home. Whatever your goal, it's important to take responsibility for your own finances so you have the income you'll need in the future.

One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 401(k) savings plan allows you to save for retirement on a pretax basis. You will be auto-enrolled into the plan at 1% and will begin contributing to the plan once you become eligible. You can begin contributing to the plan at any time once you become eligible and start making contributions to your account through convenient payroll deductions.

Increase Your Retirement Savings With a 401(k):

- Eligible employees will be able to enroll in a 401(k) immediately.
- Jostens will match 100% of the first 3% you contribute, and 50% of the next 2% you contribute.
- You will be 100% vested in the company-matching contributions immediately. To receive the full match from Jostens, you will need to contribute at least 5%.
- Contribute using convenient payroll deductions up to the IRS limit which is currently \$23,500. Limits are projected to increase for the 2026 plan year. Please refer to the IRS website for the new limits.
- Change the amount of your contributions or stop your payroll contributions at any time.
- Decide how to invest your 401(k) or allow the plan to choose for you.
- Age 50 or older? Save more by making additional "catch-up" contributions. The catch-up is projected to increase \$500 from \$7,500 to \$8,000.
- Retirement savers ages 60 through 63 can make catch-up contributions of up to \$11,250 a year to their 401(k).
- To enroll or update your beneficiary log on to **www.netbenefits.com** or by calling **(800) 835-5097**

NEED HELP ENROLLING OR PLANNING?

Schedule a free meeting with a Registered Investment Advisor at Hays Financial Group, simply go to calendly.com/hays-financial-group or call (844) 714-7634.





PLANNING FOR RETIREMENT

Examples

RETIREMENT PLANNING EXAMPLES

Michael earns \$38,000 annually. At age 35, he begins contributing 6% of his annual pay to his 401(k). He plans to retire at age 65.

Contributions	
Michael's Annual Salary	\$38,000
Michael's Annual 401(k) Contribution: 6% of Salary	\$2,280
Jostens contribution to the 401(k)	\$1,520
Total Amount in Michael's 401(k) in Year 1	\$3,800
Value of Michael's 401(k) at Age 65	\$114,000

Note: This example does not consider the effect of investment returns.

Andrea earns \$120,000 annually. At age 35, she begins contributing 3% of her annual pay to her 401(k). She plans to retire at age 65.

Contributions	
Andrea's Annual Salary	\$120,000
Andrea's Annual 401(k) Contribution: 3% of Salary	\$3,600
Jostens contribution to the 401(k)	\$3,600
Total Amount in Andrea's 401(k) in Year 1	\$7,200
Value of Andrea's 401(k) at Age 65	\$216,000

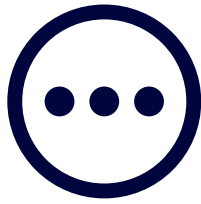
Note: This example does not consider the effect of investment returns.

Additional Retirement Example - Why Time Is Money

One of the most important factors in building long-term savings is to start early. Consider the cases of Sarah and Matthew. They both plan to retire at age 65.

Sarah	Matthew
Sarah starts early and contributes 6% of her \$35,000 salary to her 401(k) when she joins the workforce at age 22. Jostens will match 100% of her first 3% of contributions and 50% of her next 2% of contributions.	Matthew drags his heels and starts contributing 6% of his \$35,000 salary to his 401(k) at age 35. Jostens will match 100% of his first 3% of contributions and 50% of his next 2% of contributions.
Sarah's Total Contributions at age 65: \$150,500	Matthew's Total Contributions at age 65: \$105,000

By starting early, Sarah saves significantly more than Matthew. If you need to save more quickly, you can change your 401(k) contributions at any time, and if you're age 50 or older, you can make an additional catch-up contribution currently up to \$8,000.



ADDITIONAL BENEFITS

For You and Your Family

IDENTITY THEFT & PRIVACY PROTECTION INSURANCE

Unfortunately, identity theft is on the rise. But identity theft monitoring can help outsmart these criminals by preventing fraud, detecting fraudulent activity on a daily basis, and resolving identity theft issues you may face.

360 Degree Protection

IDShield monitors provides your identity, credit, financial accounts, social media accounts, and provides device and online privacy reputation management.

Real-Time Alerts

If a threat is detected to your identity or credit you will receive an alert. You can view your alerts on the IDShield mobile app, member portal and receive them by email.

Full-Service Restoration and Unlimited Consultation

If your identity is stolen IDShield provides you direct access to a dedicated Licensed Private Investigator, who will restore your identity to its pre-theft status, guaranteed. You can also talk to an identity theft specialist about any identity theft or online privacy concern. In the event of an emergency, IDShield provides 24/7 emergency assistance.

Financial Protection

Financial account monitoring and a \$3 Million Identity Fraud Protection Plan for unauthorized electronic fund transfers and identity theft related expenses.

Mobile App

The IDShield mobile app makes it easy for you to protect your identity and privacy and track your credit score with IDShield's monthly credit score tracker.

Cost for Individual Plan: \$3.12/bi-weekly | Cost for Family Plan: \$5.88/bi-weekly

EARNED WAGE ACCESS THROUGH DAILYPAY

Get paid every day while saving for a rainy day by signing up for DailyPay. When you pay your bills on time and avoid late fees and interest, it's easier to save for the future.

Benefits of DailyPay include the ability to:

- Track your daily income with updates after each shift you work
- Transfer your earnings instantly or next day
- Automatically save a portion of your paycheck

Get started today! Download the free DailyPay app in the App Store or Google Play. You can also text "START" to **66867** or go to www.dailypay.tm/orientation.

DISCOUNTS FOR JOSTENS EMPLOYEES THROUGH ADP

LifeMart is a proprietary, members-only discount shopping website through ADP that provides discounts on nationally recognized brand-name products and services and local retailers. ADP provides employees with real savings to help them manage everyday needs. Categories include, but are not limited to:

- Travel
- Electronics
- Tickets
- Family Care
- Wellness
- Home & Auto
- Financial & Legal
- Apparel
- Flowers & Gifts
- Restaurants & Dining

Simply log into ADP via the Employee Self Service portal on JWeb. From the Home page, look for the Employee Discounts tile and start saving!



CONTACTS

Who to Contact

Coverage	Contact	Phone	Website/Email
Critical Illness, Accident, Hospital Indemnity <i>Policy #738573</i>	Voya	(800) 955-7736	www.voya.com
401(k)	Fidelity	(800) 835-5097	www.netbenefits.com
IDShield <i>Policy #204052</i>	IDShield	(800) 654-7757	www.idshield.com
Pet Insurance <i>Jostens</i>	Nationwide	(877) 738-7874	www.petinsurance.com/Jostens
Home and Auto <i>Jostens</i>	Farmers GroupSelect	(877) 330-6238	www.farmers.com/groupselect/accountbenefit
MetLife Legal <i>Policy #220329</i>	MetLife Legal and MetLife	(800) 821-6400	www.legalplans.com/why-enroll Access code: 9902291

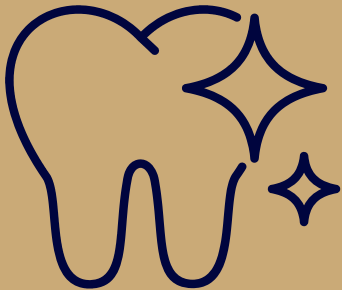


REQUIRED NOTICES

Legal Information

HIPAA Notice of Privacy Practices Reminder

Jostens is committed to the privacy of your health information. The administrators of Jostens' health plan (the "Plan") use strict privacy standards to protect your health information from unauthorized use or disclosure. The plan's policies protecting your privacy rights and your rights under the law are described in the Plan's Notice of Privacy Practices. You may receive a copy of the Notice of Privacy Practices by contacting Jostens Benefits Center at (866) 209-8749.



Fostens[®]