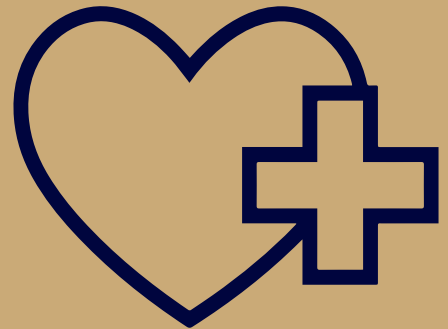
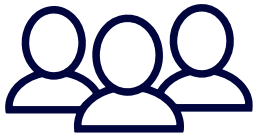




2026 EMPLOYEE BENEFITS GUIDE





WELCOME

What's Inside

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At Jostens, it's our employees who make the difference in our success. That's why, each year, you have the opportunity to choose from a variety of benefits that can make a real difference in your life. We offer a broad range of benefits, including health care, life and disability insurance, retirement, paid time off benefits and much more. You can customize a benefits program that's exactly right for your personal situation.

This guide provides a summary of your benefit options. Please review it carefully and make your elections before the deadline. All elections you make during the Open Enrollment period will be effective on January 1, 2026. Outside of Open Enrollment, changes will not be allowed at any other 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 for the year ahead.

This benefit guide is designed to provide basic information regarding benefit plans and programs available to eligible employees of Jostens. 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 of Jostens, 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. Jostens reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.



WHAT'S CHANGING?

2026 Plan Year

MEDICAL CHANGES

As part of our ongoing commitment to providing high-quality benefits, we're proactively addressing the challenges of rising healthcare costs by implementing the changes described below beginning January 1, 2026. These changes allow Jostens to optimize our resources and continue offering competitive benefits to our valued employees.

1. Jostens medical carrier for 2026 is UMR. The networks and plan options will closely mirror those offered in 2025.
2. There is a minor plan design change to the PPO plan to make it more competitive with the market.
 - **Generic drugs:** Previously had a \$5 copay -> \$10 copay

HEALTH SAVINGS ACCOUNT (HSA)

The IRS has increased the 2026 Health Savings Account contribution limits to:

- Individual: \$4,400
- Family: \$8,750

More information about Health Savings Accounts can be found on page 12 of this guide.

FLEXIBLE SPENDING ACCOUNT (FSA)

Flexible Spending Account contribution limits are set by the IRS annually. FSA contribution limits are set by the IRS annually. The Health Care FSA limit is increasing \$100 to \$3,400. The Dependent Care FSA limit is also increasing to \$7,500 in 2026.

More information about Flexible Spending Accounts can be found on page 12 of this guide.

401(K) CHANGES

401k contributions limits are set by the IRS annually. The current limits for 2025 are as follows, if adjusted by the IRS, you may change your contributions to the plan in 2026:

- All eligible employees can contribute up to \$23,500 per year.
- Employees over age 50 can save more by making a 'catch-up' contribution up to \$7,500.
- Employees between the ages of 60-63 can make a 'catch-up' contribution up to \$11,250.

ACTIVE OPEN ENROLLMENT

Action Required by All Employees

This year's Open Enrollment will be an active Open Enrollment. Every employee **must** log into the benefits portal to confirm or update your benefits. If no action is taken, you will not have benefit coverage for the 2026 plan year.



CONTRIBUTIONS

& Benefit Options

BENEFIT OPTIONS

Jostens pays the full cost of many of your benefits. For others, Jostens and you share the cost, or you pay the full cost. Pre-tax means the cost comes out of your pay before taxes are deducted. After-tax means the cost comes out of your pay after taxes are deducted. The chart below shows who pays for each benefit and the related tax treatment.

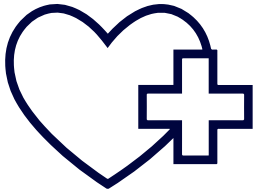
Benefit	Who Pays	Tax Treatment
Medical, Prescription	Jostens/You	Pre-tax
Health Savings Account (HSA)	You	Pre-tax
Dental	Jostens/You	Pre-tax
Vision	You	Pre-tax
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	Jostens	N/A
Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance	You	After-tax
Disability Coverage	Jostens	N/A
Voluntary Long-Term Disability	You	After-tax
Flexible Spending Accounts	You	Pre-tax
401(k) Retirement Savings Plan	Jostens/You	Pre-tax or After-tax
Employee Assistance Plan	Jostens	N/A
Additional Voluntary Benefits	You	After-tax

Medical - Bi-Weekly Contribution Rates		
	Consumer HDHP	Traditional PPO Plan
Salary Band: Under \$45k per year		
<i>You</i>	\$48.00	\$60.00
<i>You + Spouse</i>	\$121.41	\$197.34
<i>You + Child(ren)</i>	\$101.83	\$165.51
<i>You + Family</i>	\$152.75	\$248.26
Salary Band: \$45k – \$100k per year		
<i>You</i>	\$57.69	\$83.08
<i>You + Spouse</i>	\$156.92	\$281.54
<i>You + Child(ren)</i>	\$138.46	\$235.38
<i>You + Family</i>	\$217.38	\$339.23
Salary Band: \$100k+ per year		
<i>You</i>	\$80.77	\$126.92
<i>You + Spouse</i>	\$200.77	\$327.69
<i>You + Child(ren)</i>	\$177.69	\$281.54
<i>You + Family</i>	\$256.15	\$385.38

Note: Jostens will discount \$50 per month (\$23.08 per paycheck) off your medical contributions if you get your wellness exam. Also, if you are a tobacco user, you have \$100 per month (\$46.15 per paycheck) pre-tax tobacco surcharge applied.

Dental – Bi-Weekly Contribution Rates	
You	\$11.41
You + Spouse	\$24.53
You + Child(ren)	\$20.21
You + Family	\$30.56

Vision – Bi-Weekly Contribution Rates	
You	\$3.41
You + Spouse	\$5.52
You + Child(ren)	\$5.52
You + Family	\$9.07



WELLNESS INCENTIVES

Jostens is committed to helping you prevent illnesses and achieve wellness. Plus, you can save money on your medical coverage by participating in our wellness incentives.

ANNUAL PHYSICAL REWARD

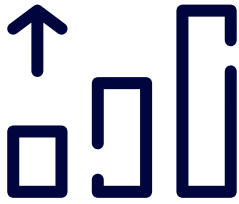
Making your health a priority is more important than ever. Jostens will be continuing this focus with a wellness incentive for a 2026 discount of \$50 per month off your medical contributions. To earn the 2026 wellness incentive, you and your covered spouse will need to get your wellness exam by October 31, 2025.

NOTE: The annual physical reward would be prorated if you join or leave the plan mid-year.

REMEMBER! Be prepared to attest to your participation during Open Enrollment. If you cover your spouse in medical plan, your spouse will also need to participate in a preventive exam. Jostens performs an audit at the start of each plan year and will update your attestation with the results.

Don't forget to complete an annual preventive exam or age-appropriate screening between January 1, 2026 and October 31, 2026 for an incentive in 2027.





ELIGIBILITY & Changing Benefits

If you work at least 30 hours per week, you are eligible for all benefits and have the option to elect in any of the benefits listed in this guide. Most of your benefits are effective on your date of hire while a few have a longer waiting period before they go into effect. You may also enroll your eligible dependents for coverage.

ELIGIBLE DEPENDENTS INCLUDE:

- Your legal spouse
- Children under the age of 26, regardless of student, dependency or marital status
- Children who are over 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

Please note that if your spouse is eligible for medical coverage through an employer, then they are ineligible for medical coverage through the Jostens plan.

QUALIFIED 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 Event.

	Qualified 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

During the year, you cannot make changes to your medical, dental, vision, or flexible spending accounts unless you have a Qualified Event. If you do not submit through the Jostens Benefits Center within 30 days of the Qualified Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified 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



Take Action

If you wish to participate in Jostens’ benefits, you must take action during Open Enrollment. To earn your 2026 wellness incentive, you and your covered spouse will need to get your wellness exam by October 31, 2025. Attest during Open Enrollment and your answers will be audited in 2026. If you wish to continue contributing to a Health Care and/or Dependent Care Flexible Spending Account in 2026, you must re-enroll during Open Enrollment per IRS rules.



MEDICAL PLAN

Highlights

Our medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.

CHOOSE THE PLAN THAT'S RIGHT FOR YOU

The key difference between the plans is the amount of money you'll pay each pay period and when you need care. The plans have different:

- **Annual deductible amount** – the amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay
- **Out-of-pocket maximums** – the most you will pay each year for eligible network services including prescriptions
- **Copay and coinsurance** – money you pay toward the cost of covered services

Save When You Use In-Network Providers

In-network providers offer the highest level of benefits and lower out-of-pocket costs. Providers outside the plan's network set their own rates, which means you may have to pay the difference if a provider's fees are above the Reasonable and Customary (R&C) limits.

MATERNITY CARE PROGRAM

If you're enrolled in a medical plan and become pregnant, you can work with a CARE nurse to support a healthy pregnancy. Call **(888) 438-8105** or scan the QR code.



TELEHEALTH

Connect with a medical professional anytime, anywhere, right in the palm of your hand. Teladoc is a great alternative to urgent care and emergency room visits because it provides you 24/7/365 access to U.S. board-certified doctors – receive the treatment you need in an easy and timely manner. In addition, you have the ability to send your visit results to your primary care physician.

Teladoc Health Services

24/7 Care

- Get same-day virtual visits from anywhere. Board-certified health professional can diagnose, treat, and even prescribe medicine if needed.

Mental Health

- Have real conversations and see progress with a licensed therapist of your choice. Available 7 days a week from the privacy of your home.

Dermatology

- Dealing with acne, eczema, a rash or other skin issue? Start an online skin review with a dermatologist by uploading images and details of your concern. Get a treatment plan and prescription, if needed, in 24 hours or less.

How To Get Started

Visit TeladocHealth.com, call **(800) 835-2362** or download the app





MEDICAL PLANS

	Consumer HDHP Plan		Traditional PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible				
<i>Individual</i>	\$2,000	\$5,500	\$1,000	\$1,500
<i>Family</i>	\$4,000	\$11,000	\$2,000	\$3,000
Calendar Year Out-of-Pocket Maximum (Includes Deductible)				
<i>Individual</i>	\$8,000	\$12,000	\$8,000	\$12,000
<i>Individual in a Family</i>	\$8,000	\$12,000	N/A	N/A
<i>Family</i>	\$16,000	\$18,000	\$16,000	\$18,000
Coinsurance / Copays (Amount You Pay)				
<i>Coinsurance</i>	20%	50%	20%	50%
<i>Preventive Care</i>	\$0	50%*	\$0	50%*
<i>Primary Care Physician</i>	20%*	50%*	\$20	50%*
<i>Specialist</i>	20%*	50%*	\$50	50%*
<i>Urgent Care</i>	20%*	50%*	\$40	50%*
<i>Emergency Room</i>	20%*	20%*	20%*	20%*
<i>Teladoc (E-Visit)</i>	\$0	N/A	\$0	N/A
Pharmacy (Amount You Pay)				
Retail Rx (up to 30-day supply)				
<i>Tier 1: Generic Drugs</i>	20%*	20%*	\$10	\$10
<i>Tier 2: Preferred Brand Drugs</i>	20%*	20%*	\$35	\$35
<i>Tier 3: Non-Preferred Brand Drugs</i>	40%*	40%*	40%	40%
<i>Tier 4: Specialty Drugs</i>	40% up to \$1,750*	Not covered	40% up to \$1,750	Not covered
Mail Order Rx (up to 90-day supply with CVS Pharmacy)				
<i>Tier 1: Generic Drugs</i>	20%*	Not covered	\$20	Not covered
<i>Tier 2: Preferred Brand Drugs</i>	20%*	Not covered	\$70	Not covered
<i>Tier 3: Non-Preferred Brand Drugs</i>	40%*	Not covered	40%	Not covered

*After deductible. For more information about your coverage, please refer to the Summary of Benefits and Coverage (SBC) or Summary Plan Document (SPD).



DENTAL PLAN

Your dental health is an important part of your overall wellness. Dental insurance gives you a reason to smile—affordable and covers preventive care (including regular checkups) as well as fillings, bridges, crowns, and other dental services.

When you enroll in the Dental plan, you may visit any dentist you choose, but in-network providers offer larger discounts and can file your claims for you. The dental plan offers the national Delta Dental PPO and Delta Dental Premier networks. This unique dual network gives you the opportunity to choose from a broader selection of dentists. Choosing a dentist in the PPO network will provide further out-of-pocket savings due to the contracts set up with Delta Dental, though the Premier network is still a great in-network option. If you prefer to see an out-of-network provider, keep in mind, since they are not under a contract, they may charge you for any amount billed in excess of the negotiated discounted rate.

The amount you pay for your coverage is based on who you cover.

Dental Plans			
	Delta Dental PPO	Delta Dental Premier	Out-of-Network
Calendar Year Deductible			
<i>Individual</i>	\$50	\$50	\$50
<i>Family</i>	\$100	\$100	\$100
Calendar Year Annual Maximum Benefit			
<i>Per Individual</i>	\$1,500 per individual (Basic and Major Services combined)		
	You Pay		
Services			
<i>Office Visit</i>	\$0		
Preventive Care			
<i>Exams, Cleanings, X-rays, Fluoride Treatments, Space Maintainers, Sealants, Emergency Exams</i>	\$0	\$0	\$0
Basic Services			
<i>Fillings, Extractions, Oral Surgery, Endodontics, Periodontics</i>	20%*	20%*	20%*
Major Procedures			
<i>Crowns, Inlays/Onlays, Dentures and Bridgework, Repairs</i>	50%*	50%*	50%*
Orthodontia			
<i>Children (up to 19th birthday)</i>	50% up to a lifetime maximum benefit of \$1,500 per individual; \$100 deductible per individual for ortho services		

*After deductible



VISION PLAN

You may elect vision care coverage, which provides affordable, quality vision care nationwide. Although vision care services and supplies are covered in-network and out-of-network, your benefits are generally greater when you use in-network providers. Your costs are based on the family members you choose to cover.

Vision Plan	
	You pay
Exam	\$10
Covered Services	
<i>Single Lenses</i>	\$20
<i>Bifocals</i>	\$20
<i>Trifocals</i>	\$20
<i>Frames</i>	80% over \$160 allowance for a wide selection of frames 80% over \$180 allowance for featured frame brands \$90 Costco® frame allowance Extra \$20 off of Featured Frame Brands at VSP network providers. Look for the VSP heart logo to identify brands.
<i>Standard Progressive Lenses</i>	\$0
<i>Scratch-Resistant Coating</i>	\$0
<i>Premium Progressive Lenses</i>	\$95 – \$105
<i>Custom Progressive Lenses</i>	\$150 – \$175
Covered Services – Contacts in lieu of Frames/Lenses	
<i>Contacts – Medically Necessary</i> <i>Medically Necessary Contacts are prescribed when a person has a vision problem that cannot be adequately corrected with glasses or regular contact lenses.</i>	\$0
<i>Contacts – Elective</i> <i>Diabetic Eyecare Plus Program</i> <i>Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.</i>	Amount over \$160 \$20
Extra Savings	Go to www.vsp.com/offers/special-offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities
Benefit Frequency	
<i>Exams, Lenses, Frames, Contacts</i>	Once every 12 months

Get the most out of your benefits. Call Member Services for plan details. No VSP ID card is necessary. Simply inform your provider that you have VSP coverage and provide your Social Security Number for verification.



TAX ADVANTAGE ACCOUNTS

HSA & FSA

	HSA	Health Care FSA	Dependent Care FSA
Contribution Limit	Individual: \$4,400 Family: \$8,750	\$3,400 per employee	Household limit \$7,500
Use For	Medical copays, coinsurance, deductibles, eyeglasses, and over the counter		Dependent care expenses such as day care or elder care
Eligibility to Enroll	Enrolled in HDHP medical plan	As long as you don't have an HSA	No medical plan requirement
Use Your Money By	Funds never expire	March 31, 2027	March 31, 2027

HEALTH SAVINGS ACCOUNT (HSA)

The HSA Triple Tax Advantage:

1. You can use your HSA funds to cover qualified medical, dental, and vision expenses – tax-free.
2. Unused funds grow and can earn interest over time – tax-free.
3. You can save your HSA funds to use for your health care when you leave the Company or retire – tax-free.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Accounts (FSAs) allow you to pay for eligible health care and dependent care expenses using tax-free dollars. **There are two types of FSAs — the Health Care FSA and the Dependent Care FSA:**

Contributing to a Health Care FSA or Dependent Care FSA can reduce your taxable income. The money you set aside is pre-tax, meaning it's deducted before any taxes are applied potentially increasing your overall take-home pay.

IT'S EASY TO USE THESE ACCOUNTS

1. First, you contribute to the account(s) with pre-tax dollars deducted from your paycheck. That means no taxes (federal, state, Medicare or Social Security) will be withheld from any of those dollars.
2. Then, you pay for certain eligible expenses out of your pocket as usual. You may use your debit card or submit a claim (along with the appropriate documentation) to be reimbursed for those expenses from the dollars in your account.

If you participate in a Health Savings Account (HSA), you're also eligible to enroll in a Dependent Care Flexible Spending Account.

Please note: Funds available for reimbursement are limited to the balance in your HSA.





LIFE AND AD&D INSURANCE

Your Coverages

BASIC LIFE AND AD&D COVERAGE

It's important to give some serious thought to what expenses and income needs your dependents would have if something happened to you. To make sure you have financial protection, Jostens offers several different types of insurance.

Life insurance

Provided at no cost to you, and you are automatically enrolled, even if you don't elect other benefit coverage. If you purchase additional life insurance for yourself, you may also purchase coverage for your spouse and dependent children.

Accidental Death & Dismemberment (AD&D) insurance

Provided as part of your company paid Life coverage and provides you specified benefits for a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot, or eye). In the event that your death occurs from an accident, 100% of the AD&D benefit would be payable to your beneficiary(ies).

Coverage For	Amount of Coverage
You	2x your annual base pay rounded to the next higher thousand

IMPUTED INCOME

Under current tax laws, imputed income is the cost of employer-provided Life Insurance in excess of \$50,000, and it is subject to federal income, Medicare, Social Security and state income taxes, if applicable. This imputed income amount will be included in your paycheck and shown on your W-2 statement.



VOLUNTARY LIFE AND AD&D COVERAGE

Voluntary Life insurance for you, your spouse, and children can help protect your family during difficult times. Eligible employees may purchase Voluntary Life and AD&D for themselves and their family.

Coverage For	Amount of Coverage
You	1x to 5x base pay to a maximum of the lesser of 5x pay or \$1,000,000
Spouse	Increments of \$10,000 up to \$50,000 – not to exceed 50% of your coverage
Children	Flat benefit of \$10,000 from birth until age 26

GUARANTEED ISSUE AND EVIDENCE OF INSURABILITY

If you elect Voluntary Life and AD&D coverage when first eligible, you can obtain up to the lesser of \$500,000 or 3 times your annual base pay and up to \$50,000 of spousal coverage without providing Evidence of Insurability. Coverage above these levels is subject to Evidence of Insurability before the amount exceeding Guaranteed Issue is effective.

Important

You/your spouses insurance amount will decrease as follows:

- 65% of the original amount starting on January 1st after you or your spouse turns 70.
- 50% of the original amount starting on January 1st after you or spouse turns 75.

Please be sure to review and update your beneficiary information on the Winston site.

For specific Voluntary Life and AD&D rates please refer to myjostensbenefits.com

If you enroll in spouse voluntary life insurance, you will automatically be enrolled in spouse AD&D insurance.



DISABILITY INSURANCE

STD, LTD, and Leave Management

If you have a serious injury or illness that keeps you from working, how will you pay your bills? Disability insurance replaces a portion of your income when you are unable to work due to a qualified illness or non-work-related injury.

SHORT-TERM DISABILITY (STD)

Pregnancy, a scheduled surgery, or an unplanned illness or injury could keep you off the job and without income for an extended period of time. STD can protect part of your paycheck should you become disabled. This benefit varies depending on your employment status.



LONG-TERM DISABILITY (LTD)

LTD makes sure you have a portion of your income replaced if you can't work for an extended period of time due to a non-work-related illness or injury. This coverage is coordinated with other benefits you may receive while disabled, such as Social Security and auto insurance. This benefit varies depending on your employment status.

VOLUNTARY LONG-TERM DISABILITY (HOURLY EMPLOYEES ONLY)

All active, full-time hourly employees have the option of purchasing Voluntary Long-Term Disability coverage.

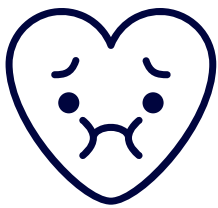
	Short-Term Disability		Long-Term Disability	
	Salary	Hourly	Salary	Hourly (Voluntary)
Benefit %	80%	60%	60%	50%
Max Benefit	\$2,500	\$2,500	\$25,000	\$7,500
Benefits Begin After	Illness: 7 days Injury: 0 days		180 days	
Max Duration	26 weeks		As long as you're disabled or Social Security Normal Retirement Age, whichever comes first	

Refer to myjostensbenefits.com for examples and voluntary pricing

VOYA LEAVE MANAGEMENT

During your leave, a Voya Leave Management Case Specialist will help you understand your leave and answer any questions you have throughout the process. Simply contact VOYA at **1 (888) 973-3652** to start the process. If your need for a leave is foreseen, contact VOYA 45 days prior to the start of your leave. If unexpected, please contact VOYA as soon as possible, no later than 5 days after the start of your leave.





VOLUNTARY BENEFITS

Critical Illness, Hospital Indemnity, & Accident

CRITICAL ILLNESS INSURANCE

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.

HOSPITAL INDEMNITY INSURANCE

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.

ACCIDENT INSURANCE

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

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.



For more details and pricing refer to myjostensbenefits.com.



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 pre-tax 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.

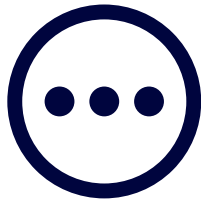
Increase Your Retirement Savings With a 401(k):

- 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 contributions are \$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 beneficiaries 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.





ADDITIONAL BENEFITS

For You and Your Family

EMPLOYEE ASSISTANCE PROGRAM

Everyone needs a little help from time to time. That's why we offer you and your eligible family members access to licensed counselors through our Employee Assistance Program (EAP). The EAP is available to you whether or not you elect other benefits coverage through Jostens. You can contact the EAP for help with the following:

- Stress
- Marital or family problems
- Anxiety and depression
- Substance abuse (alcohol and/or drugs)
- Financial issues
- Child care issues – including identifying schools, day care, tutors, and more
- Aging parents
- Pet care
- Maintenance and repair providers
- Community volunteer opportunities

Through the EAP, you and your family can receive immediate support and guidance, as well as assessments and referrals for further services. It's important to note that all EAP conversations are voluntary and strictly confidential. In addition, there's never a cost to you when you contact an EAP counselor; Jostens pays the full cost. However, if you and your counselor determine that additional assistance is needed, you'll be referred to the most appropriate and affordable resource available. Although you're responsible for the cost of referrals, these costs are often covered under your medical plan.

To access your EAP services 24/7, as well as articles, podcasts, and videos, you can visit: www.guidanceresources.com and use Web ID: **My5848i**. Download the mobile app from the Apple App Store or Android Google Play Store by searching Guidance Now. For assistance, please call **(877) 533-2363** or **(800) 697-0353** for TTY.

HOME/AUTO INSURANCE

Your home and your car are two of your most valuable assets. Jostens has partnered with Farmers GroupSelect to provide you with access to group rates so you can pay less for your home and auto insurance. You may start or stop your coverage at any time throughout the year, and your coverage stays with you even if you leave Jostens. Homeowners insurance includes coverage for your house, condo, or rental property (plan not available for Florida or Massachusetts residents). Auto insurance includes coverage for your automobile (including classic and antique cars), boat, motor home, or recreational vehicle. If you would like to reach out to Farmers GroupSelect to see if you could save money, please call them at **(877) 330-6238** and mention your discount code EK8 or visit www.farmers.com/groupselect/accountbenefit.

ADOPTION ASSISTANCE

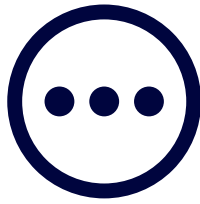
Jostens provides reimbursement for eligible adoption expenses. Contact your local HR if you have questions.

PET INSURANCE

Let's not forget about our furry friends! You can manage the high cost of veterinary services for your pet through Nationwide.

LEGAL ASSISTANCE PROGRAM

Whether you need a simple will or your legal needs are more extensive, this program offers affordable legal services for a wide variety of legal matters. You'll have access to more than 9,000 attorneys nationwide. Telephone and in-person legal consultations are available. Your coverage is portable, so you can continue to take advantage of low rates even if you leave Jostens.



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 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
Medical Insurance	UMR	(800) 826-9781	www.umar.com
Telehealth	Teladoc Health	(800) 835-2362	TeladocHealth.com
Pharmacy <i>BIN: 610011</i> <i>PCN: IRX</i> <i>Group: JOSTRX</i>	OptumRx	(855) 524-0381	www.optumrx.com
Maternity CARE	UMR	(888) 438-8105	www.umar.com
Dental Insurance <i>Policy #102376</i>	Delta Dental	(800) 448-3815	www.deltadentalmn.org
Vision Insurance <i>Policy #30089669</i>	VSP	(800) (877) 7195	www.vsp.com
Health Savings Account (HSA)	Optum Financial	(866) 234-8913	www.optum.com
Flexible Spending Accounts (FSA)	Optum Financial	(866) 234-8913	www.optum.com
Life and AD&D Insurance <i>Policy #738573</i>	Voya	(800) 955-7736	www.voya.com
Disability/Leave <i>Policy #738573</i>	Voya	(888) 973-3652	www.trackingabsence.com/eep/
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
Employee Assistance Program (EAP)	Voya	(877) 533-2363	www.guidanceresources.com Web ID: My5848i
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>	Hyatt Legal and MetLife	(800) 821-6400	www.legalplans.com/why-enroll Access code: 9902291



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