



YOUR BENEFITS AT A GLANCE

We value our associates and are committed to their health and well-being. That's why we offer a variety of benefits to support them and their family. We believe it's one of the most important things we do as a Company and part of our commitment as a Great Place to Work.

This is an overview of the Company's benefits and not an official plan document. The benefits outlined apply to hourly and salaried associates who work at least 30 hours or more per week. Your benefits package may vary slightly.



HEALTH & WELLNESS

MEDICAL

The Company offers three medical plan options through Blue Cross Blue Shield, which allows you to choose the plan that best fits your needs. The SCI High Deductible Plan includes a Health Savings Account that lets you contribute pre-tax dollars and features a Company contribution that you can use to pay for medical expenses.

In California, you also have the option to enroll in a medical plan through Kaiser. Rose Hills associates have the option to enroll in a medical plan through Blue Cross Blue Shield or Anthem. Associates in Hawaii have access to two plan options through Kaiser.

Prescription drug coverage is also included in each plan.

DENTAL

Comprehensive dental coverage, including orthodontic care, is available. Depending on where you live, you may choose from two dental plans through Aetna. Both plans pay preventive care at 100 percent.

VISION

Vision benefits are available through Vision Service Plan and include coverage for exams, glasses and contact lenses.

WELLNESS PROGRAM

Whether you'd like to have more energy, lose weight, manage stress or improve your diet, our wellness program can help. Additionally, by making the healthy decision to participate in the program, you'll have the opportunity to qualify for a wellness credit.*

**The wellness credit applies to eligible U.S. associates and their covered spouses who enroll in a SCI medical plan. The wellness credit does not apply to associates in Hawaii.*

FINANCIAL WELL-BEING

RETIREMENT SAVINGS PLAN

You can participate in our 401(k) plan to help save for retirement. The Company helps with your saving by matching up to 6 percent of your contribution based on your years of vested service:

Vested Service	Company Match
Fewer than 6 years	75%
At least 6, but fewer than 11 years	100%
11 years or more	125%

The plan includes both a Traditional (before-tax) and Roth (after-tax) 401(k) option.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT

Maximize your pre-tax dollars by contributing to a Healthcare Flexible Spending Account (FSA) to pay for eligible out-of-pocket medical, prescription, dental and vision expenses.*

**If you intend to contribute to or access funds from a Health Savings Account (HSA), you may not contribute to a Healthcare Flexible Spending Account. You may instead contribute to a Limited Purpose FSA for eligible dental and vision expenses.*

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Save on preschool, summer day camp, before and after school programs, and child or elder daycare by enrolling in a Dependent Care Flexible Spending Account.

COMMUTER SPENDING ACCOUNT

If you take public transportation, ride in a vanpool or pay to park at work or at public transportation, you can use pre-tax dollars to save on your commuting costs.

FINANCIAL PROTECTION

LIFE INSURANCE

Basic Life - The Company provides coverage of 1x your annual benefits compensation, at no cost to you.

Supplemental Life - If you want additional coverage, you can purchase up to 6x your benefits compensation.* If you buy supplemental life insurance for yourself, you can also purchase coverage for your spouse and/or child(ren).

**There are limits on how much supplemental insurance you can elect without providing evidence of good health.*

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

AD&D insurance pays benefits in the event of an accident that results in serious injury or death. You can purchase coverage for yourself up to 6x your benefits compensation. If you buy AD&D insurance for yourself, you can also purchase coverage for your spouse and/or child(ren).

ACCIDENT INSURANCE

Accident insurance offers protection against unexpected expenses. In the event of a covered accident, the plan pays cash benefits to help with the costs associated with out-of-pocket expenses and bills.

CRITICAL ILLNESS INSURANCE

Critical Illness insurance reduces the financial impact of a major illness, such as cancer, stroke or heart attack. In the event of a covered illness, the plan pays cash benefits to help with the costs associated with out-of-pocket expenses.

DISABILITY

The Company provides short-term disability and long-term disability benefits that replace a portion of your income if you are unable to work due to serious illness or injury.





WORK/LIFE BALANCE

PAID TIME OFF*

Vacation - Paid time off based on your years of service and position**:

Years of Service	Annual Vacation
0-4	10 days
5-9	15 days
10-20	20 days
21	21 days
22	22 days
23	23 days
24	24 days
25	25 days

Holiday - 10 paid holidays each year.

Sick Leave - Up to 10 days of paid time off annually.

Maternity Leave - Up to 6 weeks of paid time off.***

Baby Bonding - Up to 10 days of paid time off for parents within the first year of having a baby, adopting a child or becoming a foster parent.***

Bereavement Leave - Up to five days of paid time off in the event of the death of a family member.

Military Leave - Up to 15 days of paid time off to attend required military training.***

* Paid time off may vary based on hours worked and position.

** Annual vacation accruals may increase for management positions.

*** Benefit is available to associates with a minimum of one year of continuous service.

FAMILY CARE

Adoption Assistance - Thinking about adopting a child? The Company will reimburse up to \$5,000 for eligible adoption-related expenses per calendar year.***

Funeral & Cemetery Benefit - We provide the best to families at their time of need and believe your family deserves the same level of care. With this benefit, you'll receive a discount on services, merchandise and property through the Company.

Scholarship Fund - Undergraduate tuition assistance for your child(ren), spouse or yourself. Scholarship availability and benefits may vary.***

TUITION REIMBURSEMENT

Continue learning. The Company will reimburse you for certain expenses related to approved educational courses —up to \$4,000 annually.***

LEGAL PROTECTION

Access to affordable, high-quality legal assistance for a range of personal needs.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP can help you and your family address a variety of personal concerns to support well-being at work and at home. The program provides access to confidential counseling, educational resources and referral services.

ASSOCIATE DISCOUNTS

Save money on theater and entertainment tickets, vehicles, restaurants, travel, gifts and more with access to a wide variety of discounts and deals!