



CENTRA



# Centra

## 2023 Benefits at a Glance

At Centra, we are committed to providing our full and part-time caregivers with flexible benefit plans that provide security, savings and peace of mind for you and your family.



### Medical (including pharmacy)

To keep you and your family healthy all year long, **Piedmont community Health Plan (PCHP)** offers you two comprehensive medical plan options to choose from: the **Basic Care Plan** and **HDHP Advantage Plan**. Each plan includes prescription drug coverage through CVS Caremark. Centra pays a portion of the medical premium.



### Vision

The vision plan includes benefits for eye exams, eyeglasses, and contact lenses through **MetLife** and the **Superior Vision** network. Receive an annual eye exam with a \$10 co-pay with an in-network provider. Centra covers new frames up to \$150. Stay within the Superior Vision network to take advantage of higher benefits coverage.



### Dental

Your teeth and gums deserve the very best care. **MetLife** provides **basic** and **comprehensive dental plans** to keep your teeth and gums healthy. One routine exam, cleaning, and x-ray is included every year at no additional charge. Centra pays a portion of the dental premium.



### Retirement

Centra sponsors Matching Tax Deferred Savings Plans for employees: a **401(k) plan** for PCHP employees and a **403(b) plan** for all other Centra employees. Eligible employees are automatically enrolled in the 403(b) plan upon hire. Caregivers hired at PCHP will be enrolled in the 401(k) plan. Centra matches the first 3% of annual employee contributions and the match is immediately vested. Both plans include a Roth deferral option.



## Additional Benefits

### Disability Income Protection

It's important to protect your income in the event of an unexpected disability. Full-time employees have Long-Term Disability benefits paid 100% by Centra. Full-Time employees are also eligible for Voluntary Short-Term Disability, and can opt into a Long-Term disability buy-up coverage option through Lincoln Financial. Pre-existing condition exclusions may apply.

### Life and AD&D Insurance

In the event of death, disability, serious injury or illness, it is important to be prepared. Centra provides full-time caregivers with Basic Employee Life and Accidental Death insurance coverage through Lincoln Financial. You can also purchase additional Life and AD&D insurance for yourself, your spouse or child(ren).

### Universal Life Insurance

Additional financial protection is available with Universal Life Insurance through TransAmerica. Flexible benefit options for you, your spouse, child(ren) or grandchild(ren).

### Hospital Indemnity, Accident & Critical Illness Insurance

Available through MetLife, these voluntary insurance options provide benefits to help pay for expenses related to covered hospital visits, non-work related injuries and critical illness, such as child birth, heart attack, stroke or cancer.

### Long-Term Care Insurance

Provided by UNUM to employees working at least 24 hours per week. You can enroll outside of the enrollment period with proof of good health for coverage. Call UNUM directly at **800-227-4165** to enroll.



## Savings Accounts

### Health Savings Account (HSA)

Available to caregivers on the HDHP Advantage Plan. Contributions to an HSA account offer a triple-tax advantage and roll over from year to year. Centra also contributes on your behalf. The funds can be used to pay for qualified medical expenses, and are yours to keep forever.

### Limited Purpose FSA (LPFSA)

Available to caregivers covered by the HDHP Advantage Plan. Pre-tax funds are withdrawn from your paycheck, and are restricted to paying for only dental and vision expenses. Can be paired with a HSA account. Annual funds are available under a "use it or lose it" policy.

### Flexible Spending Account

Available to caregivers covered by the Basic Care Plan. Centra offers both a Health Care FSA and the Dependent Day Care FSA, which allow you to make pre-tax contributions to pay for qualified medical or dependent care expenses. Annual funds are available under a "use it or lose it" policy.



### Centra Perks

Centra offers a variety of additional perks and free programs to our caregivers, including incentive programs to earn free money, discount programs from Eplee on everything from apparel to mortgages, reduced membership fees at YMCA and much more. Centra offers a variety of additional perks and free programs to our Caregivers. Visit [centrahealthperks.com](http://centrahealthperks.com) to find out more.



### Paid Time Off

Eligible Centra caregivers start accruing time off as soon as you start working! You can use accrued time after three months of continuous employment for vacation, holidays, illness and personal time. Accrual rates are based on years of service. Discretionary Time Off (DTO) Benefits are available for Directors and Executives. DTO does not accrue and there is no waiting period.

