

# Centra 2024 Benefits at a Glance

At Centra, we are proud to offer you and your family comprehensive benefits.



## Medical (including pharmacy)

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



## Dental

Your teeth and gums deserve the very best care. **MetLife** provides **basic** and **comprehensive dental plans**. One routine exam, cleaning and x-ray is included every year at no additional charge. The benefit has a \$1,250 annual maximum and includes two routine exams, two cleanings and an x-ray each year. 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. 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.



## 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 and new frames up to \$150.



## Paid Time Off

Eligible Centra caregivers start accruing time off upon hire. You can use accrued time immediately for vacation, holidays, illness and personal time. Accrual rates are based on years of service. Discretionary Time Off (DTO) is available for Managers and above. DTO does not accrue.

### PTO Bands: **NEW!**

Years	Months	New Accrual	Annual Days
1-3 years	0-47	8	26
4-5 years	48-60	8.6	28
6-9 years	61-108	9.23	30
10-14 years	109-179	10.46	34
15-24 years	180-299	10.76	35
25+	300+	11.07	36



## Additional Benefits

### Disability Income Protection

It's important to protect your income in the event of an unexpected disability. Centra pays for Short Term Disability (STD) for full-time and part-time employees at 60% of your salary. Employees can opt to enroll in and purchase Voluntary Long-Term Disability (LTD) to continue income replacement when STD ends.

### Life and Accidental Death and Dismemberment (AD&D) Insurance

In the event of death, disability, serious injury or illness, Centra provides provides full-time and part-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.

### 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.

For more information about all benefits and programs Centra offers, please visit [Centra's Benefits Page](#).



## Savings Accounts

### Health Savings Account (HSA)

Available to caregivers on the HDHP Plan. Contributions to an HSA account offer a triple-tax advantage and roll over from year to year. 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 Plan. Pre-tax funds are withdrawn from your paycheck. They are restricted to paying for only dental and vision expenses and can be paired with an HSA account. Annual funds are available under a "use it or lose it" policy.

### Flexible Spending Account (FSA)

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.

### Personalized Financial Coaching

If you need support navigating your personal financial situation, [CAPTRUST](#) provides unbiased financial guidance. Schedule a call with CAPTRUST to create a financial plan, prepare for retirement or get advice on creating the right investment mix based on your financial goals. CAPTRUST also helps you with other financial priorities like budgeting, debt, credit and college savings. Take advantage of this service at no cost. CAPTRUST is a Registered Investment Advisor and acts in a fiduciary capacity when providing investment advice, this means that the advice they give you must be in your best interest.

### Centra Perks

Centra offers a variety of additional perks and free programs, including our Employee Assistance Program (EAP), incentive programs to earn free money, and discount opportunities through Eplee on everything from apparel to mortgages, reduced membership fees at the YMCA and much more. Visit [Centra Health Perks](#) to find out more.