



CENTRA



CHOOSE YOUR  
**OWN**  
RHYTHM

# Your Guide to 2024 Centra Health Benefits

# Welcome to Centra Health

Our mission is to improve the health and quality of life for the communities we serve. Our hope for the future is to pursue excellence, inspire hope, and advance health & healing.

At Centra, we know we cannot achieve our vision without you. We know our most important asset is our people! That's why we offer a robust benefits package and resources to provide for your health and wellbeing, both in and out of the workplace. By supporting and nurturing our people with a culture that values development, we can create an environment where every Caregiver is valued, connected to purpose and finds and shares joy in their work.

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## Need more information?

Important contact information can be found on [page 37](#). Also, don't forget to look over the Important Required Notice on [page 39](#).

The information in this guide gives you a brief summary of the benefits you can currently choose through the Centra Choices Benefits Program. Centra may change benefits in whole or in part at any time. All benefits are governed by legal documents and insurance contracts. If there is any discrepancy between this description and the official plan documents and contracts, the documents and contracts will determine the benefits. For purposes of ERISA, this brochure serves as a Summary of Material Modification for all the applicable Summary Plan Descriptions.

# Centra Health Core Values



## Respect and Kindness

### Centra Caregivers:

- Identify a need and go above and beyond to help patients, visitors and each other.
- Smile, make eye contact and greet others.
- Humbly apologize when we fall short of expectations.
- Steer negative conversations to resolution.
- Will take the time to communicate with clarity.
- Work proactively to resolve conflict and seek opportunities to cooperate with others.
- Are aware of their impact on others and the organization.

## Excellence

### Centra Caregivers:

- Encourage best practice in everything they do.
- Understand the need to advocate for high quality and a safety-first culture.
- Are curious – they embrace lifelong learning, ask questions and encourage others to ask questions in order to continuously improve and expand their skills and knowledge.
- Are disciplined in setting and exceeding measurable and actionable goals (e.g. Foundational Five).

## Stewardship

### Centra Caregivers:

- Align their behavior with the best interests of Centra.
- Demonstrate a sense of personal responsibility for the long-term financial vitality and sustainability of Centra.
- Safeguard and appropriately use Centra assets (human & capital).
- Understand and accept that they are accountable for the results related to the work they are assigned.
- Protect and take care of the needs of others.

## Integrity

### Centra Caregivers:

- Do the right thing even when no one knows.
- Own their words and actions.
- Can be trusted to do what they say they will do, when they say they will do it.
- Are respectfully honest and direct.
- Believe honesty is the foundation on which coworkers build trust.
- Are committed to creating positive outcomes.

## Teamwork

### Centra Caregivers:

- Collaborate openly and honestly.
- Promote and celebrate the success of others more than themselves.
- Go above and beyond to meet the needs of patients, visitors and one another.
- Work as a team to achieve our goals.
- Assume positive intent.
- Learn from adversity.

## Equity and Inclusion

### Centra Caregivers:

- Create an environment in which all individuals or groups can feel acknowledged, welcomed, respected, supported and valued to fully participate.
- Create space where everyone is treated fairly, has equal access and opportunity.
- Celebrate, appreciate and seek to understand the differences and gifts of everyone including each other, patients, guests and visitors.
- Courageously share their perspectives and encourage others to do the same.
- Use our differences and similarities to achieve our just cause.

# Centra Strategic Themes



## People First

The people first theme focuses on our most important asset: our people. Supporting and nurturing our people through a culture that values development, attracting and retaining diverse talent within our organization. We strive to create an environment where every Caregiver is valued, connected to purpose, and finds and shares joy in their work.



## Culture of Safety and Quality

By implementing a Just Culture and problem-solving methodology, we will focus on quality and patient safety as a core value where zero patient harm is our pursuit. We will strive to empower Caregivers to be problem-solvers, to use their critical thinking skills and experience to identify and address opportunities for improvement in a workplace that is free from fear.



## One Centra

Centra will act as one system in our approach to brand and service standards, operations, management, governance, allocation of resources and delivery of healthcare. We will leverage the strength of our diversity and system-ness to accelerate performance improvement.



## Community Health and Value-Based Care

It is important that Centra serves the health care needs of our local and regional communities. We are committed to fostering strategic relationships with community stakeholders and partners in order to improve health for all. Focusing on the Community Health Needs Assessment, we seek to expand access and create value, transforming the health of our communities.



## Performance Excellence

This theme will focus on the relentless pursuit of excellence through the continuous review, adaptation and improvement of our Caregiver and patient experience, community trust, financial stability and engagement.



# Overview of Benefits



Centra is proud to offer you and your family a quality, comprehensive benefits program.

**Benefits are a significant part of Centra's total compensation plan available to our team members, accounting for approximately 25% of your overall salary.**

**We heard from many of you in the benefit preference survey and appreciate your candid responses. You'll see changes to the benefits this year that are a direct reflection of the feedback you provided.**

Enrolling in Centra's benefits plan provides you and your family the opportunity to:

- Stay healthy with medical, dental and vision coverage.
- Take advantage of tax savings with flexible spending accounts or health savings accounts.
- Enjoy security and peace of mind with disability, life and retirement plans.
- Grow your retirement savings faster with Centra's 100% match of the first 5% of pay you contribute for full-time, part-time and eligible employees.

The Benefits Guide will help you understand the programs and options available to you as a Centra team member. Review it carefully as you consider your enrollment options. For more detailed information about any of the benefits in this guide, visit [Centra People > Employee Matters > Benefits](#).

**Please reach out to Human Resources through Oracle HR Help if you have any questions.**

## Do you need to take action?

Yes, if you want coverage for 2024. Newly hired employees must make benefits elections within 31 days of your hire date. To enroll, log on to Centra's Benefit Enrollment Center [electbenefits.com/centra](https://electbenefits.com/centra) where you can:

- Elect medical, dental, and vision coverage.
- Add or drop dependents from coverage.
- Contribute to the Health Care and/or Dependent Day Care Spending Accounts and Health Savings Account.
- Add Voluntary Life Insurance or disability insurance elections.
- Elect voluntary benefits, such as Hospital Indemnity, Accident Insurance, Universal Life Insurance, Critical Illness and MetLegal.

**HR site!** To access all your benefits information when you are not on the Centra Network, visit the "Benefits" section of our new [HR Onboarding Page](#).



# Total Rewards

Every day, you provide superior care for our patients, our communities and each other to ensure an excellent Centra experience. Total Rewards is our way of saying thank you for all you do.

## What's New in 2024

### Paid Leave

**Short-Term Disability:** Centra provides STD benefits for all full- and part-time employees at 60% of your salary.

### Life Insurance

Centra provides basic life insurance at 1x your annual salary for all full- and part-time employees.

### Dental Annual Maximum Increase

Your annual maximum for in- or out-of-network services has increased from \$1,000 to \$1,250.

### Medical and Dental Rate Minimal Increases this Year

We continue to offer you lower rates for medical coverage than other healthcare employers in this area. That's because when rates must go up, we increase the amount of the premium that we pay to make your increases smaller.

### PTO

Employees accrue more time, faster, with new accrual rates that are better aligned with years of service.

### Long-Term Disability (LTD) Now Voluntary

Coverage for both part- and full-time employees for LTD is voluntary (employee paid) coverage, starting in January. LTD coverage can be purchased during enrollment.

### Working Hours Definitions Change

Employees working 24 to 31 hours per week are considered part-time. If you work 32 hours or more, you are considered full-time.

### Salary Band Adjustments May Impact Your Benefit Rates

Our salary bands have been updated. If your compensation changes due to a change in your salary band or a promotion or demotion, your benefit rates may change.

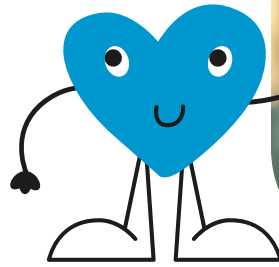
### New Vendor Changes Beginning in January

**Retirement Administrator:** Fidelity is our new retirement record keeper. See [page 29](#) for more information.

**Wellness Program:** HealthWorks is partnering with Vitality to power the wellness program effective **October 1, 2023**. Download the app by scanning the QR code on [page 33](#) to get started!



# Who's Eligible?



## Employees

You are eligible to participate in Centra's benefits plans if you are a full-time or regular part-time employee. **New hires must enroll within 31 days of their hire date to have coverage for the rest of the plan year.** If you are enrolling due to a status change or life event, benefits will begin the first of the month following the date the Human Resources team receives your completed enrollment forms and supporting documentation.

## NEW! Scheduled Hours Per Week to Qualify for Benefits

|        | Full-Time | Part-Time |
|--------|-----------|-----------|
| Centra | 32+       | 24-31     |

Spouses who are employed by Centra and eligible for benefits can be covered either as an employee or as a dependent, but not both. Also, your dependent children may only be covered by one of you.

## Dependents

Your dependents are eligible for many of the plans we offer\*. Eligible dependents include:

- Your legal spouse.
- Your dependent children up to age 26.
- Your disabled dependent children of any age.

The term "children" shall include natural children, stepchildren, adopted children, and children placed with a covered employee by an authorized placement agency or by court order.

**Note:** If your spouse is eligible for medical coverage through another employer, you may still elect to cover her/him under Centra's medical plan. Please note, a surcharge of \$50 per bi-weekly pay period will be assessed.

**Important:** When enrolling a spouse or dependent for the first time, you should provide his or her Social Security number and date of birth.



# How and When to Enroll



Enrollment is your once-a-year opportunity to enroll in, update or make changes to your benefits elections – unless you have a qualifying life event, like getting married or having a child. If you wish to enroll in employee benefits, you must either call the call center at **888-659-1475**, or log onto Centra’s self-service enrollment site at [electbenefits.com/centra](https://electbenefits.com/centra).

Newly hired employees must make benefits elections within 31 days of your hire date. Benefits go into effect on the first day of the month following your hire date.

## Tips and Tricks for a Smooth Enrollment

Enrollment is easy! Follow the steps below for a stress-free enrollment:

1. Review this guide and benefit materials available at [Centra People](#).
2. Take action to enroll within 31 days of your hire date by logging into [electbenefits.com/centra](https://electbenefits.com/centra) or by calling **888-659-1475** (Monday through Friday, 9 a.m. - 6 p.m. EST).
3. Be aware that your benefit elections begin **first day of the month following your hire date** and remain in effect for the full year. You will not be able to make changes until next year’s open enrollment period, unless you experience a qualifying life event.

## Making Changes During the Year?

The benefit choices you make during enrollment will remain in effect for the entire plan year unless you experience a qualifying life event. Examples of qualifying life events include, but are not limited to:

- Change in your marital status.
- Birth or adoption of a child.
- Change in employment status.
- Qualified Medical Child Support Order (QMCSO).

## It is your responsibility to notify Centra within 31 days after a qualifying life event.

You may need to provide documentation of the event, such as a marriage license or birth certificate. Any benefit changes must be directly related to the event. For more information, go to Life Changes on the [Centra People](#) intranet site, or call the [Human Resources department](#) at **434-200-5555**.

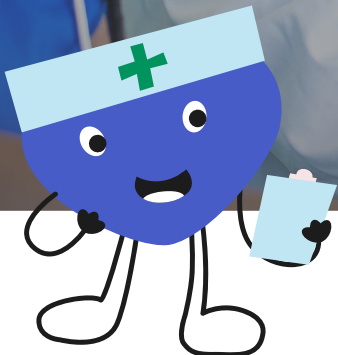


Scan the QR code to enroll in benefits





# Medical Coverage



At Centra, we understand the importance of good health as the foundation for a productive life at home and at work. To keep you and your family healthy all year long, Centra offers you two comprehensive medical plans.

## The Basic Care Plan

The Basic Care Plan is a traditional insurance plan in which you must meet your deductible before the plan begins to pay benefits. You pay a copay for certain services and prescription drugs before and after meeting your deductible. Once the deductible is met, the plan pays 80% of the cost of most other in-network services.

## The High Deductible Health Plan (HDHP)

The HDHP requires you pay the full cost of your medical care until you meet the annual deductible (except for certain maintenance medications and wellness visits). Once you meet the deductible, the plan pays 100% of the cost of most other in-network services. The HDHP plan includes a Health Savings Account, co-funded by Centra, which can be used to help cover the up-front costs of the plan.

With both plans, stay in the Piedmont Community Health Plan (PCHP) network for healthcare services to receive the highest level of benefits. See the comparison chart on [page 12](#) for details on costs for certain services under each plan.

Take advantage of your free in-network preventive care services by visiting [hhs.gov](https://www.hhs.gov) for a list of covered preventive services.

# Maternity Benefits Spotlight

## Maternity Coverage with the Basic Care Plan

- There is no authorization required for labor and delivery if you and your child go home together (for in-network facilities).
- **Childbirth/delivery hospital service costs:** Covered at 80% after the deductible has been met.
- **Routine well newborn care (inpatient care at time of delivery and stay):** 80% after deductible has been met.
- **Physician charges for maternity care (includes initial office visit, prenatal care, delivery, and post -acute care):** Covered at 100% after copay. Your copays are: Tier 1 (Centra provider) \$25.00; Tier 2 (Piedmont provider) \$50.00; and Tier 3 (Aetna provider) \$75.00.
- **Other outpatient service costs (outside of normal maternity care):** Covered at 80% after deductible.

## Maternity Coverage with the HDHP Medical Plan

- There is no authorization required for labor and delivery if you and your child go home together (for in-network facilities).
- **Childbirth/delivery hospital service costs:** Tiers 1 and 2 are paid at 100% after their deductibles have been met. Tier 3 pays at 90% after Tier 3 deductible.
- **Routine well newborn care (inpatient care at time of delivery and stay):** Tiers 1 and 2 are paid at 100% after their deductibles have been met. Tier 3 pays at 90% after Tier 3 deductible.
- **Physician charges for maternity care:** Tiers 1 and 2 are paid at 100% after their deductibles have been met. Tier 3 pays at 90% after Tier 3 deductible.
- **Other outpatient service costs (outside of normal maternity care):** Tiers 1 and 2 are paid at 100% after their deductibles have been met. Tier 3 pays at 90% after Tier 3 deductible.

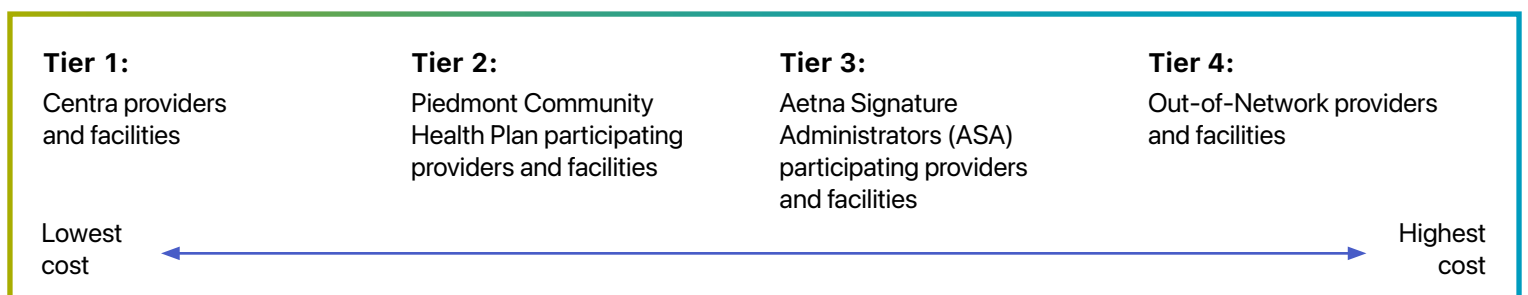


# Medical Coverage

| Medical Features  | Basic Care Plan  |  | High Deductible Health Plan (HDHP)   |  |
|---|--|--|--|--|
|   | In-Network   | Out-of-Network                                 | In-Network   | Out-of-Network                                 |
| <b>Annual Deductible</b><br>Individual/Family   | Tier 1: \$1,250/\$2,500*<br>Tier 2: \$1,500/\$3,000*<br>Tier 3: \$1,750/\$3,500*                                   | Tier 4:<br>\$6,000/\$12,000                    | Tier 1: \$3,200/\$6,400<br>Tier 2: \$3,450/\$6,900<br>Tier 3: \$3,700/\$7,400              | Tier 4: \$5,500/\$11,000                       |
| <b>Annual Out-of-Pocket Maximum</b> (includes copays) — Individual/Family   | Tier 1: \$3,500/\$7,000<br>Tier 2: \$4,000/\$8,000<br>Tier 3: \$5,000/\$10,000                                     | Tier 4:<br>\$12,000/\$24,000                   | Tier 1: \$3,700/\$7,400<br>Tier 2: \$3,950/\$7,900<br>Tier 3: \$5,500/\$11,000             | Tier 4: \$11,000/\$22,000                      |
| <b>Coinsurance</b><br>(portion you pay)   | 20%  | 40%  | Tier 1: 0%<br>Tier 2: 0%<br>Tier 3: 10%  | 40%  |
| <b>Preventive Care Services</b> e.g., annual physicals, well-child exams, age appropriate screenings such as mammograms, etc. | Covered 100%, no deductible  | 40% after deductible                           | Covered 100%, no deductible  | 40% after deductible                           |
| <b>Office Visits</b><br>Primary Care Physician  | Tier 1: \$10<br>Tier 2: \$25<br>Tier 3: \$50   | 40% after deductible                           | Tier 1: 0% after deductible<br>Tier 2: 0% after deductible<br>Tier 3: 10% after deductible | 40% after deductible                           |
| <b>Office Visits</b><br>Specialists   | Tier 1: \$25<br>Tier 2: \$50<br>Tier 3: \$75   | 40% after deductible                           | Tier 1: 0% after deductible<br>Tier 2: 0% after deductible<br>Tier 3: 10% after deductible | 40% after deductible                           |
| <b>Diagnostic Lab &amp; X-ray</b>   | 20% after deductible   | 40% after deductible                           | Tier 1: 0% after deductible<br>Tier 2: 0% after deductible<br>Tier 3: 10% after deductible | 40% after deductible                           |
| <b>Inpatient Hospital</b>   | 20% after deductible   | 40% after deductible, plus \$500 per admission | Tier 1: 0% after deductible<br>Tier 2: 0% after deductible<br>Tier 3: 10% after deductible | 40% after deductible, plus \$500 per admission |
| <b>Emergency Room</b><br>(copay waived if admitted)   | Centra: \$100 co-payment, 20% after Tier 1 deductible<br>Non-Centra: \$100 co-payment, 20% after Tier 2 deductible | \$100 copay, 20% after Tier 2 deductible       | Centra: 0% after Tier 1 deductible<br>Non-Centra: 0% after Tier 2 deductible               | 0% after Tier 2 deductible                     |

\*These deductible amounts are medical only and are not combined with pharmacy.

If you or your dependent live outside of the Central Virginia area, please contact PCHP regarding your tiered network coverage. Please refer to the zip code list at the beginning of each SPD to find out if you are in-network or out-of-network. The deductible and co-payment is dependent upon the Tier in which the Provider falls under.



# Out-of-Area Medical Coverage

Benefits applicable to employees and/or dependents who live outside of the Centra Group Health Plan's Core service area.

| Medical Features  | Basic Care Plan                        |  | High Deductible Health Plan (HDHP) |  |
|---|--|--|------------------------------------|--|
|   | In-Network                             | Out-of-Network                                 | In-Network                         | Out-of-Network                                 |
| <b>Annual Deductible</b><br>Individual/Family   | \$1,500/\$3,000                        | \$6,000/\$12,000                               | \$3,450/\$6,900                    | \$5,500/\$11,000                               |
| <b>Annual Out-of-Pocket Maximum</b> (includes copays) — Individual/Family   | \$4,000/\$8,000                        | \$12,000/\$24,000                              | \$3,950/\$7,900                    | \$11,000/\$22,000                              |
| <b>Coinsurance</b><br>(portion you pay)   | 20%                                    | 40%  | 0%                                 | 40%  |
| <b>Preventive Care Services</b> e.g., annual physicals, well-child exams, age appropriate screenings such as mammograms, etc. | Covered 100%, no deductible            | 40% after deductible                           | Covered 100%, no deductible        | 40% after deductible                           |
| <b>Office Visits</b><br>Primary Care Physician  | \$25                                   | 40% after deductible                           | 0% after deductible                | 40% after deductible                           |
| <b>Office Visits</b><br>Specialists   | \$50                                   | 40% after deductible                           | 0% after deductible                | 40% after deductible                           |
| <b>Diagnostic Lab &amp; X-ray</b>   | 20% after deductible                   | 40% after deductible                           | 0% after deductible                | 40% after deductible                           |
| <b>Inpatient Hospital</b>   | 20% after deductible                   | 40% after deductible, plus \$500 per admission | 0% after deductible                | 40% after deductible, plus \$500 per admission |
| <b>Emergency Room</b><br>(copay waived if admitted)   | \$100 co-payment, 20% after deductible | \$100 copay, 20% after deductible              | 0% after deductible                | 0% after deductible                            |

# Prescription Drug Coverage

Your Centra medical plans also include prescription drug coverage at an in-network pharmacy only.

The chart below shows your cost for certain services under each plan.

| Type of Medication  | Basic Care Plan*  | High Deductible Health Plan (HDHP)**   |
|---|---|--|
|   | In-Network Only   | In-Network Only  |
| <b>Retail (30-day supply)</b> <ul style="list-style-type: none"> <li>Generic</li> <li>Preferred Brand</li> <li>Non-preferred Brand</li> <li>Specialty***</li> <li>Specialty Fertility***</li> </ul> | \$10 copay<br>\$35 copay<br>\$60 copay<br>30% coinsurance (or \$0 copay*)<br>\$75 copay | Brand and generic preventative medications are covered at \$0. All other medications after the deductible:<br>\$10 copay<br>\$35 copay<br>\$60 copay<br>\$75 copay<br>\$75 copay |
| <b>Mail Order (90-day supply)</b> <ul style="list-style-type: none"> <li>Generic</li> <li>Preferred Brand</li> <li>Non-preferred Brand</li> </ul>   | \$25 copay<br>\$87.50 copay<br>\$150 copay  | Brand and generic preventative medications are covered at \$0. All other medications after the deductible:<br>\$25 copay<br>\$87.50 copay<br>\$150 copay                         |

\*Basic Plan-\$0 copay for Specialty drugs if enrolled in the PrudentRx copay program. Fertility drugs are excluded from the Prudent Rx program.

\*\*See Centra People > Employee Matters > Benefits for a list of maintenance medications covered at \$0 under the HDHP option. In 2024, anti obesity drugs will no longer be covered under the \$0 preventative list. For HDHP members, anti obesity drugs will be subject to the deductible and Rx copays. The list of maintenance drugs is compliant with the IRS regulations for preventative services.

\*\*\*Specialty medications must be obtained from CVS Specialty Pharmacy and are only available as a 30 day supply.

# Diabetes Program and Enhanced Pharmacy Benefit

For employees and their covered dependents who have been diagnosed with diabetes, Centra offers a diabetes health and pharmacy benefit with KnovaSolutions. Enrollment in the program is voluntary and completely free to use. Active participants will receive certain diabetes medications at a zero-dollar co-pay, and points towards Centra's incentive program. A qualifying drug list, which is updated over time, will be provided after enrollment.

## How do I enroll?

To enroll in the program, you must complete the [KnovaSolutions Diabetes Assessment Tool](#). To access the KnovaSolutions Diabetes Assessment Tool, call [800-355-0885](tel:800-355-0885) or e-mail [contactknovasolutions@workpartners.com](mailto:contactknovasolutions@workpartners.com). KnovaSolutions may contact you with information about the program and how to enroll.

## What's Next?

After you complete your Assessment Tool, a KnovaSolutions clinician will contact you to discuss the results and/or schedule a follow up appointment with a certified diabetes educator (CDE). Working with the CDE, you will create a personalized diabetes plan focused on your diabetes care which aims to help you feel and function at your best.

[Refer to Centra People for more details.](#)

## The RX Benefit

Through the health plan, you can earn a \$0 copay for certain diabetes medications during the plan year. To receive this benefit, you must be an Active Participant in the program by either demonstrating ongoing management of your diabetes, or participating in the KnovaSolutions program. You must complete the assessment tool and speak with the KnovaSolutions clinician by the 10th day of every month to receive the \$0 copay benefit in the following month. Participation in the program requires ongoing contact with your CDE. This contact is based on the personal diabetes plan you and your CDE established when you enrolled in the program. Any member receiving the benefit who either doesn't respond to KnovaSolutions outreach or stops participating in the KnovaSolutions Diabetes Program will lose the \$0 copay for his/her qualified diabetic medications. This means you will pay for the cost of your medications according to the plan you are enrolled in and the type of medication you are taking.

In order to re-enroll in the program and qualify for the \$0 copay for diabetes medications, you must retake the KnovaSolutions Diabetes Assessment Tool and start the program over. Please use the same resources and links as above to access the Assessment Tool. Centra reserves the right to cancel or modify this program at any time.



# Family Planning



Planning for a family can be an exciting time, but the journey to parenthood is not always straightforward. Starting January 2024, Centra has partnered with KindBody to offer end-to-end fertility services to any employee facing difficulties with their family planning journey.

## What treatments are covered?

Kindbody's fertility benefit includes support from a dedicated Care Navigation Team to guide you through the options and support available to you.

Treatment options include:

- Fertility testing and assessment.
- Egg freezing and embryo banking.
- IVF (In Vitro Fertilization).
- Fertility medications.
- Wellness support.
- LGBTQ+ care.
- IUI (Intra-Uterine Insemination).

## Who is covered?

All employees and covered family members are eligible to use the KindBody fertility benefits.

## How do I access this benefit?

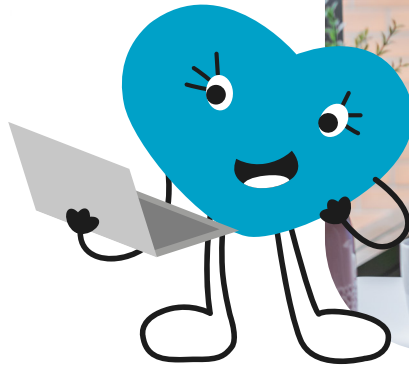
To access your KindBody fertility benefits, activate your account at [kindbody.com/activate-kindbody-benefits](https://kindbody.com/activate-kindbody-benefits) starting in January 2024.

Access Code: **KINDCENTRA** and your Unique ID. Your Unique ID is your employee ID. Your spouse/domestic partner's Unique ID is your employee ID + an 'S' at the end.

Once you have activated your account you will have access to a variety of tools both online and via the dedicated Care Navigation Team.



# Tax Savings Account



## Health Savings Account (HSA)

If you enroll in the HDHP medical plan, you can contribute to a health savings account (HSA). An HSA provides a triple tax advantage:

- Contribute pre-tax funds.
- Use tax-free dollars to pay for qualified medical expenses.
- Invest unused funds to grow tax-free.

Funds contributed to the HSA roll over from year to year, so you never lose any money you contribute. There are no penalties for withdrawing invested HSA dollars to pay for qualified medical expenses.

Centra has partnered with MetLife to create Health Savings Accounts for all HDHP participants. You can contribute to your account per requirements listed below. If you enroll in the HDHP and meet the eligibility requirements to open an HSA and choose to do so, you will receive an employer contribution. If you do not meet the eligibility requirements or choose not to open an HSA, you will not receive an employer contribution.

## HSA Eligibility Requirements

You are eligible to open an HSA if you meet the requirements defined by the IRS below:

- You are covered by an HSA-eligible High Deductible Health Plan (HDHP) and have no other health coverage (unless it is a HDHP).
- You or your covered spouse do not participate in a Health Care Spending Account other than a LPFSA or DCFSA.
- You are not enrolled in Medicare or TRICARE.
- You are not claimed as a dependent on someone else's tax return.

| HDHP Tier     | Employee HSA Annual Contribution (Optional) | Employer HSA Annual Contribution* | Maximum Total Annual Contribution Limit for 2024* |
|---------------|---|-----------------------------------|---|
| EE Only       | \$0 - \$3,400                               | \$750                             | \$4,150   |
| EE + 1 Child  | \$0 - \$7,300                               | \$1,000                           | \$8,300   |
| EE + Children | \$0 - \$7,300                               | \$1,000                           | \$8,300   |
| EE + Spouse   | \$0 - \$7,300                               | \$1,000                           | \$8,300   |
| EE + Family   | \$0 - \$7,300                               | \$1,000                           | \$8,300   |

\*Employer contributions are pro-rated and deposited over the course of the year each pay period. Contributions for employees in salary level 1 or 2 are front loaded.

\*\*Employees age 55 and over can contribute an additional \$1,000.

## Things to Consider

The HSA helps you save for medical expenses.

- If you elect to enroll in an HSA, your contributions and investment earnings are not taxable.
- You can increase your savings through several investment options.
- Any funds you don't use will continue to accumulate and you can take the money with you if you decide to leave Centra.

Please refer to the [IRS website](#) for more information about eligible expenses. The IRS publication that refers to allowable Health Savings Account (HSA) expenses is Publication 9691. However, for a detailed list of qualified health expenses, you can refer to [IRS Publication 502](#).

To help with decisions, contribution recommendations, and savings goals visit [myhsaplanner.com/met](https://myhsaplanner.com/met).



# Tax Savings Account

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## Limited-Purpose FSA (LPFSA)\*

Centra also offers another spending account for those who choose coverage under the High Deductible Health Plan (HDHP) with a Health Savings Account (HSA).

The Limited-Purpose (LPFSA) Account: You can contribute up to \$3,050 per year on a pre-tax basis to pay for out-of-pocket dental and vision expenses.

A limited-purpose FSA (LPFSA) is restricted to paying for only dental and vision expenses. If you have a Health Savings Account (HSA), you cannot have a regular healthcare spending account (FSA) but you can have a LPFSA. LPFSA operates the same way as regular FSAs for enrollment, debit cards, reimbursements, etc.

It may be advantageous to contribute to a LPFSA if you choose to contribute the entire allowable yearly maximum to your HSA. Your HSA funds will be invested and your account will increase while you use the LPFSA to pay for dental and vision expenses.

## Flexible Spending Accounts (FSAs)\*

Centra offers two regular spending account choices as a smart and convenient way to stretch your benefit dollars and receive real tax savings:

- **The Health Care Account:** You can contribute up to \$3,050 per year on a pre-tax basis to pay for eligible out-of-pocket medical, dental, and vision expenses. (HDHP participants are not eligible for this account.)
- **The Dependent Day Care Account:** You can contribute up to \$5,000 per household per year (\$2,500 if married, filing separately) on a pre-tax basis to cover your cost of child care for children up to age 13.

\*FSA maximums for 2024 will be released by the IRS in the fall and are subject to change.

## How FSAs Work

Expenses such as deductibles and copays can quickly add up, and dependent care costs can be even more expensive. FSAs let you pay these expenses with pre-tax dollars, so you save money. Your contributions will be deducted from your paychecks in equal installments throughout the year and deposited into your account(s).

- Keep in mind that the IRS has a "use it or lose it" rule. If you do not use the full amount in your spending accounts by the end of the calendar year, you will lose any remaining funds.
- You must incur expenses by March 15th of the following calendar year.
- You must submit all claims by April 30th of the following year to be reimbursed.
- When estimating your health care and dependent care costs, it is better to be conservative and underestimate rather than overestimate your expenses.

## FSA Enrollment

**Important:** Each year that you would like to participate in the FSA, you must elect the amount you want to contribute to the FSA. Even if you participated the previous year, your election does not carry over; **you must actively enroll to contribute to the FSA.**

- Remember, you cannot stop or change your contribution amount during the year unless you experience a qualified life change event.
- You cannot transfer funds from one account to another.

Visit [metlife.com/insurance/hsa-fsa](https://www.metlife.com/insurance/hsa-fsa) to learn more and review the qualified expense lists.

# Tax Savings Account

## MetLife Debit Card

When you enroll in a health care account with Centra, MetLife will send you a MasterCard debit card in the mail that can be used for eligible FSA, HSA (if enrolled), LPFSA, and DCFSA expenses. The debit card is directly linked to your account and can be used to cover eligible expenses. It is also accepted at doctors' offices and other qualified merchants, such as pharmacies. When you use your MetLife debit card to pay for qualified expenses, the money is instantly deducted from your account.

## Reimbursement

If you paid for qualified expenses out-of-pocket and want to receive reimbursement from your FSA, you may submit a paper claim form or submit an online claim for eligible out-of-pocket dependent care and health care expenses. Please save your receipts! To comply with IRS regulations, MetLife monitors the expenses paid from your FSA by verifying your receipts. When you receive a request from MetLife, send copies of your receipts immediately.

## Eligible Expenses

**Note:** Although Centra utilizes several IRS approved auto-substantiation programs for debit card transactions, there may be instances where a receipt will be required.

Below are examples of eligible expenses. For a comprehensive list, visit [irs.gov](https://www.irs.gov).

| FSA Type               | Eligible Expenses   |
|------------------------|---|
| Health Care Account    | <ul style="list-style-type: none"><li>• Medical, dental, and vision deductibles, copays, and other out-of-pocket costs.</li><li>• Vision care including prescription glasses, contact lenses, and solution.</li><li>• Hearing care.</li></ul> |
| Dependent Care Account | <ul style="list-style-type: none"><li>• Daycare center, daytime summer camp, nursery school, or after school care.</li><li>• Adult daycare or adult sitter.</li></ul>   |
| Limited Purpose        | <ul style="list-style-type: none"><li>• Out-of-pocket dental or vision expenses.</li></ul>  |





# Dental Coverage



Your teeth and gums deserve the very best care. That's why Centra offers MetLife dental coverage. The plan offers services to keep your teeth healthy and help repair problems as soon as they occur. Dental rates have increased slightly but, the in- and out-of-network annual maximum has increased to \$1,250 this year. Make your dollars go further by using an in-network provider. They agree to lower negotiated contract rates that means you pay less out of pocket.

|  | In-Network <sup>1</sup><br>% of Negotiated Fee <sup>2</sup> | Out-of-Network <sup>1</sup><br>% of Maximum Allowable Charge <sup>3</sup><br>% of R&C Fee <sup>4</sup> |
|--|---|--|
| <b>Coverage Type</b>                                   |   |  |
| Type A: Preventive (cleanings, exams, X-rays)          | 100%  | 100%   |
| Type B: Basic Restorative (fillings, extractions, TMJ) | 80%   | 80%  |
| Type C: Major Restorative (bridges, dentures)          | 50%   | 50%  |
| Type D: Orthodontia                                    | 50%   | 50%  |
| <b>Deductible<sup>5</sup></b>                          |   |  |
| Individual   | \$50  | \$50   |
| Family   | \$150   | \$150  |
| <b>Annual Maximum Benefit</b>                          |   |  |
| Per Person   | \$1,250   | \$1,250  |
| <b>Deductible</b>                                      |   |  |
| Per Person <sup>6</sup>                                | \$1,500   | \$1,500  |

<sup>1</sup>"In-Network Benefits" refers to benefits provided under this plan for covered dental services that are provided by a participating dentist. "Out-of-Network Benefits" refers to benefits provided under this plan for covered dental services that are not provided by a participating dentist.

<sup>2</sup>Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

<sup>3</sup>Reimbursement for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC). The out-of-network Maximum Allowable Charge is a scheduled amount determined by MetLife.

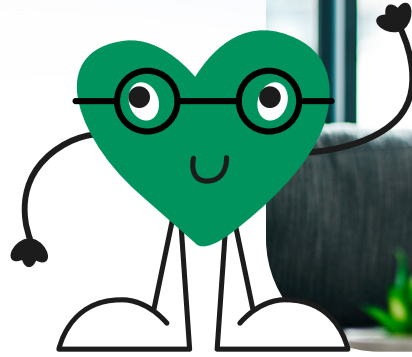
<sup>4</sup>R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

<sup>5</sup>Applies only to Type B & C Services.

<sup>6</sup>Available for dependent children up to age 19.



# Vision Coverage



The vision plan includes benefits for eye exams, eyeglasses, and contact lenses through Superior Vision. You may visit a doctor within the Superior Vision network and take advantage of higher benefits coverage, or visit an out-of-network provider of your choice for a reduced benefit. Keep in mind, when you visit an out-of-network provider, you will pay more for services.

| Plan Features  | In-Network  | Out-of-Network Benefit  |
|--|---|---|
| <b>Exam</b>  | \$10 copay  | Plan pays up to \$50  |
| <b>Prescription Glasses</b>  |   |   |
| Frames   | Plan pays up to \$150   | Plan pays up to \$100   |
| Lenses   | \$25 copay  | Single Vision: Plan pays up to \$35<br>Bifocal: Plan pays up to \$50<br>Trifocal: Plan pays up to \$65<br>Progressive: Plan pays up to \$65 |
| <b>Contacts</b> (Medically Necessary)  | \$0 copay; paid in full   | Plan pays up to \$210   |
| <b>Extra Savings</b>   | Discounts are offered on unlimited materials after the initial benefit is utilized. <ul style="list-style-type: none"> <li>Exams, frames, and prescription lenses - 30% off retail.</li> <li>Contacts, miscellaneous options - 20% off retail.</li> <li>Disposable - 10% off retail.</li> </ul> Laser vision correction (LASIK): A National LASIK Network of laser vision correction providers, featuring QualSight, offers Superior Vision members a discount on services. These discounts should be verified prior to service.<br>Hearing discounts: A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service. |   |
| <b>Benefit Frequency</b>   |   |   |
| <ul style="list-style-type: none"> <li>Exam: &lt; age 19 is twice per year and all others is once per plan year.</li> <li>Lenses: &lt; age 19 is twice per year and all others is once per plan year.</li> <li>Frames: Once per plan year.</li> <li>Contact Lenses: Once per plan year.</li> </ul> |   |   |



# 2024 Health Insurance Bi-Weekly Rates



## Enrollment by Salary

**Level 1**  
<\$39,999

**Level 2**  
\$40,000 - \$54,999

**Level 3**  
\$55,000 - \$94,999

**Level 4**  
\$95,000 - \$149,999

**Level 5**  
\$150,000 +

**Starting in January 2024:** If you have a change in compensation, your benefit rates will change as soon as administratively feasible. This includes promotions or demotions and salary bands apply.

| Medical Basic Care Plan - PPO         |          |                  |                     |                   |                   |
|---------------------------------------|----------|------------------|---------------------|-------------------|-------------------|
| Bi-Weekly Full-Time Employee Premiums |          |                  |                     |                   |                   |
|                                       | Employee | Employee + Child | Employee + Children | Employee + Spouse | Employee + Family |
| Level 1                               | \$42.74  | \$103.71         | \$135.95            | \$151.78          | \$225.97          |
| Level 2                               | \$46.31  | \$112.19         | \$147.05            | \$164.18          | \$244.43          |
| Level 3                               | \$51.25  | \$126.33         | \$165.60            | \$184.89          | \$275.26          |
| Level 4                               | \$58.31  | \$141.95         | \$186.07            | \$207.72          | \$309.27          |
| Level 5                               | \$83.32  | \$198.24         | \$259.86            | \$290.11          | \$431.93          |
| Bi-Weekly Part-Time Employee Premiums |          |                  |                     |                   |                   |
| Level 1                               | \$64.11  | \$155.56         | \$203.92            | \$227.67          | \$338.95          |
| Level 2                               | \$69.46  | \$168.29         | \$220.58            | \$246.27          | \$366.65          |
| Level 3                               | \$76.87  | \$189.50         | \$248.41            | \$277.33          | \$412.89          |
| Level 4                               | \$87.46  | \$212.92         | \$279.11            | \$311.59          | \$463.90          |
| Level 5                               | \$124.98 | \$297.37         | \$389.79            | \$435.17          | \$647.90          |

## 2024 Health Insurance Bi-Weekly Rates

| Medical High Deductible Health Plan (HDHP) |          |                  |                     |                   |                   |
|--|----------|------------------|---------------------|-------------------|-------------------|
| Bi-Weekly Full-Time Employee Premiums      |          |                  |                     |                   |                   |
|  | Employee | Employee + Child | Employee + Children | Employee + Spouse | Employee + Family |
| Level 1                                    | \$11.54  | \$71.64          | \$92.66             | \$101.97          | \$156.22          |
| Level 2                                    | \$23.33  | \$77.81          | \$100.66            | \$110.76          | \$169.68          |
| Level 3                                    | \$38.94  | \$83.44          | \$107.93            | \$118.77          | \$181.95          |
| Level 4                                    | \$45.50  | \$98.15          | \$126.96            | \$139.71          | \$214.03          |
| Level 5                                    | \$64.97  | \$136.79         | \$176.93            | \$194.69          | \$298.28          |
| Bi-Weekly Part-Time Employee Premiums      |          |                  |                     |                   |                   |
| Level 1                                    | \$14.57  | \$107.46         | \$139.00            | \$152.95          | \$234.33          |
| Level 2                                    | \$35.00  | \$116.72         | \$150.99            | \$166.14          | \$254.52          |
| Level 3                                    | \$58.41  | \$125.16         | \$161.90            | \$178.15          | \$272.93          |
| Level 4                                    | \$68.25  | \$147.22         | \$190.44            | \$209.56          | \$321.05          |
| Level 5                                    | \$97.45  | \$205.18         | \$265.39            | \$292.03          | \$447.42          |

| Dental                |             |                       |             |
|-----------------------|-------------|-----------------------|-------------|
| Bi-Weekly Full-Time   |             | Bi-Weekly Part-Time   |             |
| Coverage Level        | Dental Plan | Coverage Level        | Dental Plan |
| Employee Only         | \$3.64      | Employee Only         | \$7.25      |
| Employee + Spouse     | \$11.53     | Employee + Spouse     | \$20.22     |
| Employee + Child(ren) | \$10.97     | Employee + Child(ren) | \$20.54     |
| Employee + Family     | \$13.07     | Employee + Family     | \$25.06     |

| Vision                                   |             |
|--|-------------|
| Vision Bi-Weekly Full-Time and Part-Time |             |
| Coverage Level                           | Vision Plan |
| Employee Only                            | \$2.75      |
| Employee + Spouse                        | \$5.92      |
| Employee + Child                         | \$4.47      |
| Employee + Children                      | \$4.47      |
| Employee + Family                        | \$8.12      |

### Medical Surcharges

- Spouses who are eligible for medical coverage through another employer can be covered under a Centra medical plan, for an additional \$50.00 per bi-weekly pay period.
- Tobacco users will pay \$24.92 more per bi-weekly pay period for medical coverage.
- Centra is committed to helping you achieve your best health status. If you think you might be unable to meet a standard for a discount, you might qualify for an opportunity to earn the same discount by different means.
- Contact us at [434-200-5555](tel:434-200-5555), and we will work with you to find a wellness program with the same discount that is right for you.



# Life and AD&D Insurance



## New for Part-Time Employees! Basic Life and AD&D Insurance

Providing economic security for your family is a major consideration in personal financial planning. In the event of death, disability, or serious injury or illness, you will want to be prepared. Centra provides full-time and part-time employees with Basic Employee Life and Accidental Death and Dismemberment (AD&D) Insurance coverage through Lincoln Financial at no cost to you. You automatically receive Life and AD&D coverage in the amount of 1x your base annual pay (at the time of your death).

If the amount is over \$50,000, the benefit is taxable and will be reported as “imputed income” on your paycheck.

## Voluntary Life Insurance

You also have the opportunity to purchase additional life insurance for yourself, your spouse, and your children at group rates. The chart below describes the amounts of additional Voluntary Life Insurance you may purchase.

|                       | Employee   | Spouse + Child(ren)*   |
|-----------------------|--|--|
| <b>Amount Covered</b> | 1 - 8x base annual pay**                           | Increments of \$2,500, up to \$10,000 coverage per child<br>Increments of \$5,000, up to \$20,000; or \$50,000 coverage for spouse |
| <b>Age Reductions</b> | 35% reduction at age 65<br>50% reduction at age 70 | Spouse coverage must be equal or less than employee coverage<br>Coverage available from birth until age 26                         |

\*The amount of life insurance for a dependent will not be more than 100% of the employee’s life insurance value.

\*\*\$2 Million maximum.

## Voluntary AD&D Insurance

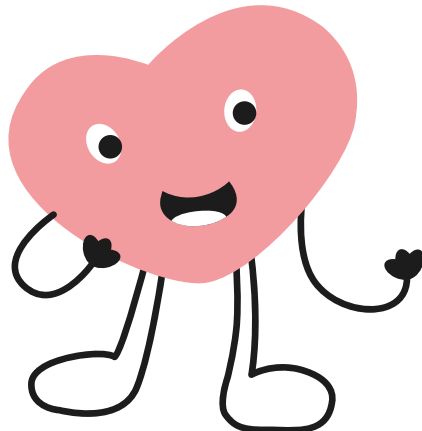
Centra also offers you a chance to choose **Voluntary AD&D Insurance in increments of \$25,000 to a maximum of \$1,000,000.** The chart below describes the additional coverage you can purchase for your family.

| Coverage Option     | Benefit   |
|---------------------|---|
| Spouse Only         | 50% of employee benefit   |
| Spouse and Children | Spouse – 40% of employee benefit; Each Child – 5% of employee benefit |
| Children Only       | Each Child – 10% of employee benefit                                  |

## Universal Life Insurance

For additional financial protection, you may purchase Universal Life Insurance through TransAmerica for yourself and/or your children or grandchildren. Universal Life Insurance provides flexible benefits, and allows you to adjust your death benefit, cash value, and premiums as your financial needs change. You can also use this policy's Living Benefits during your lifetime.

Applying for coverage is simple, and underwriting is easy. Individual policies are available to employees over age 18 and for children under 26 years old. Universal Life Insurance premiums can be paid through payroll deductions. Keep in mind that you can take this coverage with you if you change jobs or retire.







# Disability Income Protection



Centra recognizes the importance of your financial well-being in the event of a disability. Most of us insure our homes, automobiles, and other assets, yet we often overlook our most valuable asset—our ability to earn an income! Your regular monthly obligations such as your mortgage or rent, utility bills, food, and other necessities, continue even if you are unable to work. Centra offers short-term and long-term disability options to full- and part-time employees provided by Lincoln Financial.

## NEW! Short-Term Disability (STD)

Centra provides both full- and part-time employees with Short-Term Disability (STD) coverage with a 14 day wait at 60% of your salary when you have a short-term injury or illness and can't work. There will be no pre-existing conditions that apply. The disability period for pregnancy under STD is 12 weeks starting the date of delivery. There is no waiting period for maternity leave. **This coverage is paid for by Centra—your coverage is automatic.**

## Voluntary Long-Term Disability (LTD)

You can purchase Long-Term Disability (LTD) to continue income replacement when your Short-Term Disability ends and you've been disabled 90 days. To qualify for LTD, you must be unable to perform the regular duties of your job. Please note that for 2024 LTD is age banded. **If you want LTD coverage, be sure and sign up during enrollment.**

| Disability Insurance   |                    |   |   |                    |
|------------------------|--------------------|---|---|--------------------|
|                        | Elimination Period | Coverage Duration   | Benefit Amount  | Cost               |
| Short-Term Disability* | 14 days            | Max duration of 13 weeks (11 weeks paid and 2 weeks for the Elimination Period) | 60% of base salary (up to \$1,500 per week)           | Paid for by Centra |
| Voluntary LTD          | 90 days            | Up to normal retirement age   | 60% of your monthly salary (up to \$10,000 per month) | Employee paid      |

\*Physicians please contact [HRHelp@centrahealth.com](mailto:HRHelp@centrahealth.com) for more information about Short-Term disability and Employer Paid Long-Term disability.



# Supplemental Benefits



## Hospital Indemnity

Hospital Indemnity Insurance provided by MetLife can pay benefits that help you with the costs of a covered hospital visit. It helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, copays, and deductibles.

### What's included?

- \$1,500 for the day of hospital admission, once per calendar year.
- \$100 for each day of your covered hospital stay, up to 60 days per calendar year.
- \$100 for each day you spend in intensive care, up to 30 days per calendar year.

Hospital indemnity insurance is affordable, and the cost is deducted directly from your paycheck. If you leave the company or retire, you can take your coverage with you, without having to answer new health questions, and will be billed directly for the insurance.

**Note:** Centra offers an employee discount if you have an inpatient or outpatient surgery at one of our locations.

## Supplemental Benefits

### Critical Illness

If you're diagnosed with an illness that is covered by this insurance provided by MetLife, such as heart attack, stroke, and cancer, you can receive a benefit payment in one lump sum. You can use the money however you choose to cover out-of-pocket expenses like copays and deductibles. You can use the coverage more than once if you have a different condition later, and you can cover your spouse and children.

### Accident Insurance

Accidents happen when you least expect it. With Accident Insurance through MetLife, you can stay ahead of the out-of-pocket expenses that may occur due to a non-work related injury. Accident Insurance provides a lump sum payment based on the accident or injuries sustained, so you can be prepared financially. The benefit is paid directly to you, and you decide the best way to spend it. It's that simple. Whether it's to pay medical expenses, the mortgage, car payments, or even utility bills, you decide.

### Other advantages of Accident Insurance include the following:

- You'll receive cash benefits for expenses that may not be covered under your medical insurance.
- There are no health questions to answer.
- You can insure your spouse and children.
- There is no limit to the amount of accidents you can claim under the policy (with exception to policy rules).

### MetLegal

Centra is proud to continue offering MetLife Legal Plans in 2024 as a Third Party Benefit. MetLife covers the cost of attorney fees for the most frequently needed personal legal matters. Employees who elect the plan have access to an attorney, as if on retainer, who can provide legal assistance with no waiting periods, no deductibles, and no claim forms. These in-network attorneys can represent employees for a wide range of legal services, such as buying or selling a home, starting a family, dealing with identity theft, caring for aging parents, and more.

To learn more, visit [legalplans.com](https://legalplans.com) and create an account by using the access code **9903637**. You can also call **800-821-6400**, Monday through Friday, 8 a.m. – 8 p.m. EST for assistance.





# Long-Term Care



Centra offers employees working at least 24 hours per week a chance to purchase Long Term Care Insurance. If you enroll outside of the initial period, you will be required to provide proof of good health to get coverage.

Enroll directly through Unum by calling **800-227-4165** or log onto: [unuminfo.com/centrahealth/enrollment.aspx](https://unuminfo.com/centrahealth/enrollment.aspx).

| Plans                                       | Plan 1    | Plan 2    | Plan 3    | Plan 4    | Plan 5    | Plan 6    |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Benefit Duration</b>                     | 3 Years   | 5 years   | 3 Years   | 5 Years   | 3 Years   | 3 Years   |
| <b>Facility Benefit Amount</b>              | \$3,000   | \$3,000   | \$6,000   | \$6,000   | \$3,000   | \$6,000   |
| <b>Assisted Living Facility %</b>           | 100%      | 100%      | 100%      | 100%      | 100%      | 100%      |
| <b>Lifetime Maximum</b>                     | \$108,000 | \$108,000 | \$216,000 | \$360,000 | \$108,000 | \$216,000 |
| <b>Professional Home and Community Care</b> | 100%      | 100%      | 100%      | 100%      | 100%      | 100%      |
| <b>Inflation Protection</b>                 | N/A       | N/A       | N/A       | N/A       | Compound  | Compound  |

If you selected an inflation option and you terminate that inflation option at a future date, you can purchase the inflated coverage amount at your original age.



# Retirement



## Save for the Future with Matching Tax Deferred Savings Plans

Saving for the future is a top priority in smart financial planning. That's why 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.

## Employee Contributions

Upon hire, eligible employees (full-time, part-time and limbo) are automatically enrolled in the plan at a pretax contribution rate of 5% of your pay unless you opt out of the plan within 30 days of your hire date. Temporary employees are eligible to make deferrals but are not eligible to receive company match, are not automatically enrolled and would need to self-enroll by contacting Fidelity. You can opt out or change your contribution percentage by contacting Fidelity at [NetBenefits.com/atwork](https://NetBenefits.com/atwork) or calling **800-343-0860**.

If you do not opt out or change your contribution percentage within 30 days from your hire date, 5% will be deducted from your pay as soon as administratively feasible.

**You may make traditional pre-tax contributions or Roth after-tax contributions, or both. Unlike traditional, pretax retirement contributions, Roth contributions are invested using after-tax dollars, meaning you pay taxes on your savings up front, rather than in the future. Roth contributions may provide the following benefits as part of your saving strategy:**

- The earnings grow tax-deferred and withdrawals are tax-free as long as it's been five years since the initial contribution and you don't begin withdrawals until age 59½, at the earliest.
- Tax diversification when making both Roth after-tax, and traditional pre-tax contributions.

Participants may contribute up to the annual IRS limit in pre-tax earnings under both plans, and those age 50 or older are eligible to make an additional catch-up contribution up to the IRS limits. You can increase, decrease, or stop your contributions at any time to either plan by contacting Fidelity. Remember to select your retirement plan beneficiaries by logging on to [NetBenefits.com/atwork](https://NetBenefits.com/atwork) or calling **800-343-0860**.

# Retirement

## Centra Contributions

For full-time, part-time and eligible employees, Centra will make a matching contribution of 100% of the first 5% of the pay you contribute, up to the annual compensation limits listed in the chart below. You are immediately vested in your contributions.

| Retirement Plan Limits  | 2024      | 2023      |
|---|-----------|-----------|
| Elective contribution limit for 401(k), 403(b), and most 457 plans                              | \$23,000  | \$22,500  |
| Catch-up contribution limit for 401(k) and 403(b)   | \$7,500   | \$7,500   |
| Annual compensation limit under Sections 401(a)(17), 404(1), 408(k)(3)(C), and 408(k)(6)(D)(ii) | \$345,000 | \$330,000 |

## Company Match True Up Feature

| Employee Status | Automatically Enrolled at 5% | Eligible to Make Employee Deferrals* | Eligible for Company Match |
|-----------------|------------------------------|--------------------------------------|----------------------------|
| Full-time       | ✓                            | ✓                                    | ✓                          |
| Part-time       | ✓                            | ✓                                    | ✓                          |
| Limbo           | ✓                            | ✓                                    |                            |
| Temporary       |                              | ✓                                    |                            |

\*Deferrals are payments that are invested into a retirement account before taxes are applied.

Centra Health is excited to offer a new plan enhancement for 2024. All company matching contributions will go through a year-end true-up calculation to ensure that the match is based on your total contributions made to the Centra Health Retirement Plans during the year while you are eligible for a match, rather than only the pay periods in which you contributed.

If you did not contribute during one or more pay periods (perhaps you met the contribution limits before the end of the year), you will receive a true-up match which is normally made in the first quarter of the following year.

## Other Tax Deferred Savings Plans

**457b Deferred Compensation Plan:** A select group of management and highly compensated employees are eligible for this nonqualified savings plan. Centra does not make employer contributions to the plan. Refer to the plan highlights document posted on [Centra People > Employee Matters > Benefits](#) for complete details, and visit [NetBenefits.com/atwork](#) for any questions.

Manage your investments at [NetBenefits.com/atwork](#). If automatically enrolled, your contributions are invested in The Vanguard Target Retirement Date Funds, but you can change investments at any time. You may transfer your investment in the Qualified Default Investment Alternative (QDIA) to any other available investment alternative under the Plan by logging into your account at [NetBenefits.com/atwork](#). Unless you choose otherwise, your account will be invested in the QDIA, Vanguard Target Retirement Fund series, which is a group of single target date funds based on your assumed retirement age of 65.

## Personalized Financial Coaching Through CAPTRUST

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.





# Wellness Programs

Centra's wellness programs are designed to keep you healthy and happy while supporting your efforts at living an active lifestyle.

## Free Programs

Centra offers many programs at no cost to you:

- **KnovaSolutions:** KnovaSolutions is a great benefit for eligible Centra employees and dependents enrolled in Centra's medical plans. Expert staff provide individualized, comprehensive assessment of health conditions, medications, family/social support, and work circumstances. This program offers Diabetes support and High Risk High Cost navigation. Participants are identified and invited based on data collected from Piedmont Community Health Plan (PCHP) and analyzed for risk by KnovaSolutions. If you have questions about enrolling in this benefit, email KnovaSolutions at [contactknova@hcmsgroup.com](mailto:contactknova@hcmsgroup.com).
- **Incentive Program:** Employees on the medical plan have the opportunity to earn \$300 by simply making better choices and completing healthy habits through the incentive program. Find out more on the new HealthWorks wellness program by downloading the app! (See QR code on [page 36](#)).
- **Flu and other Vaccines:** Receive your annual flu shots, along with other required vaccines through Employee Care at no cost to you.
- **Employee Assistance Program (EAP):** Having support through the ups and downs of life is crucial. Centra automatically provides you and your family with an EAP at no cost to you. Call the EAP at **434-200-6000** anytime of the day or night for confidential assistance with issues, such as substance abuse, legal problems, grief, stress related to medical problems, financial strain, or the work place.
- **Preventive Check-ups and Screenings\*:** Each year, Centra medical plan participants are allowed one wellness visit and health screening at no cost.
- **Care Coordination through PCHP\*:** The PCHP Care Coordination team offers a knowledgeable, caring health professional to assist you through an illness and/or coach you to wellness. They will help you learn to take an active role in your medical care decisions and in developing your own health management plan. The care coordination team can also assist with finding primary care physicians and specialists, identify community resources, and educate about preventive health screenings. Contact [care.coordination@pchp.net](mailto:care.coordination@pchp.net) or call **434-455-1223**.
- **WorkLife Services:** Real-time support for real life is offered to clients, which includes unique and comprehensive services to help balance work/life obligations. The goal is to live a happier, healthier, more productive life. Access support through [healthworks.personaladvantage.com](http://healthworks.personaladvantage.com) and use company code **CENTRA**.
- **On-site Fitness Center:** Get your sweat on at Lynchburg General Hospital and Bedford Memorial Hospital free of charge for employees! Review and sign the agreement and waiver form, and submit to Human Resources for badge access.
- **Care.com Membership:** Employees have free access to a Care.com membership which opens the doors to vetted child care, senior care, pet care, and house cleaning assistance. Go to [care.com/yourbenefits](http://care.com/yourbenefits) to get started.



\*Services for Centra Medical Plan Participants only.

## Wellness Programs

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### MDLive Healthcare

Your health care benefits include MDLIVE healthcare. Receive reliable, on-demand care for illness and injuries from the comfort of your home.

MDLIVE gives you personalized care and access to a national network of board-certified doctors, pediatricians, dermatologists, psychiatrists, and therapists. MDLIVE doctors have an average of 15 years of experience, are specially trained in telehealth care and “website” manner, and are dedicated to helping you get better and stay well.

Talk to a doctor in as little as 15 minutes when you need care fast, including prescriptions and short-term renewals of existing medications.\*

#### MD Live offers:

- No surprise costs. No hassle.
- Available on-demand 24/7, or schedule a time that works for you – nights, weekends, and holidays included.
- Board-certified MDLIVE doctors care for more than 80 common conditions.
- A reliable and affordable alternative to urgent care clinics when you're too sick to see someone in person, when you're traveling, or any other time you can't see your primary care physician.
- A summary of your visit can be shared with your doctor upon request.

\*Prescriptions are available at the physician's discretion when medically necessary. A renewal of an existing prescription can also be provided when your regular physician is unavailable, depending on the type of medication.

#### Use MDLIVE for:

- Cold.
- Rash.
- Diarrhea.
- Cough.
- Pink eye.
- Fever.
- Flu.
- Allergies.
- Urinary tract infection.
- Sinus infection.
- Vomiting.
- Sore throat.
- Prescription renewal.

### How to access MDLIVE

- Activate your account by visiting [MDLIVE.com/pchptelemed](https://MDLIVE.com/pchptelemed).
- Download the MDLIVE mobile app.
- Request a visit by phone 24/7 or call **888-854-4589** to speak with a MDLIVE customer service representative.





### Employee Discount Benefits

Centra offers **Eplee** to our employees and their families. Enjoy employee discounts on hundreds of items and services. Visit [centrahealthperks.com](https://centrahealthperks.com) to learn more. Other discounts include:

- **Weight Watchers:** Enjoy a 50% subsidy on Weight Watchers meetings or Online Plus to help you improve your overall health and reach your weight loss goals.
- **YMCA:** Sign up at a participating YMCA and get 25% off the monthly membership. Visit Centra People for a complete list of locations.
- **Other Local Gym Discounts:** Visit Eplee by scanning the QR code below to learn more.
- **Women & Children's Services Education Discount:** Attend classes at Centra, such as Baby Basics, Breast Feeding, Infant Safety, and Family Nutrition. Call **434-200-4537** for one low bundled fee.
- **BounceBack:** Relieve lower back pain through this program. Call **434-200-2102** for details.
- **Central Virginia YMCA Diabetes Prevention Program:** Complete the year-long program at a discounted rate that will help reduce your risk for type 2 diabetes. Call **434-582-1900**.
- **Tobacco Cessation Education:** Centra's Pulmonary Rehabilitation Program offers free Be Tobacco Free classes and one-on-one counseling from a Certified Tobacco Treatment Specialist. For information, call **434-200-3812**.
- **Tobacco Cessation Program:** Join our 8-week tobacco cessation program free of charge! You may complete this course to remove tobacco surcharges if you are currently paying them. For more information call the HealthWorks team at **434-200-2345**.
- **Tobacco Replacement Therapy\*:** Prescription and OTC smoking cessation products (e.g., nicotine products, bupropion [generic only], Chantix) are covered for adults at \$0 copay. Quantity limit of 2 cycles per year applies to each active ingredient.
- **Gift Shop:** Employees of Centra LGH and VBH enjoy a 10% discount in the gift shops. Employees can receive 20% off on Payday Thursdays. Some exclusions apply.
- **Education Assistance:** Receive up to \$5,250/year in education assistance. View complete policy in the Policy Manager.
- **Discounted Movie Tickets:** Pick up \$10.00 Regal Movie Tickets available in the LGH and VBH gift shops while supplies last!
- **Cafeterias:** 25% discount for dining in on-site cafeterias.
- **Image Recovery Salon:** 10% off services received in the salon.
- **Healthy Skin Center:** 20% off skin services.
- **20% discount on patient pay balance for the following services:**
  - Acute Care Inpatient.
  - Acute Care Outpatient.
  - Outpatient Rehabilitation.
  - Centra Lab Technical Services.
  - Pathways Hospital Services.
  - Childbirth.
  - Family Education classes.
  - Radiation Oncology Hospital Services (Centra Policy ADM.03.04.01).
- **Centra Weight Loss Services:** Centra offers 20% discount for caregivers on surgical and non-surgical programs to help you achieve your health goals. Please reference policy number ADM.03.04.01.

\*Services for Centra Medical Plan Participants only.



Learn more by scanning the QR code



### Get Fit!

In addition to the YMCA membership discount, free on-site gym facilities at two locations, and other local gym perks, Centra encourages you to take advantage of the following:

**Fitness Challenges & Race Subsidies:** Be a part of the Spring and Fall fitness challenges during the year. Centra also subsidizes participation in races such as the VA 10-Miler, I Am Woman 5k, and other local events.

**Healthy Steps:** Work with nurses and exercise physiologists from Centra's own Stroobants Cardiovascular Center to create a specialized exercise therapy care plan to meet your needs and goals. For more information, ask to speak with a Stroobants Heart Center representative at the closest participating location near you.

**Jamerson:** Patients can come 2x a week or 3x a week, if they come 2x a week the monthly charge is \$25 and 3x a week the charge is \$36.

**Bedford YMCA:** Patients start with us for three months, \$76 for single person or \$103 for couple/family, after three months they will join the Bedford YMCA and pay an additional \$12 (single) or \$15 couple/family to work with the team.

**Altavista YMCA:** Patients join the YMCA and either pay \$12 single or \$15 for couple, a month on top of whatever their YMCA membership is.



# Paid Time Off



Centra offers a variety of paid programs to encourage you to rest and relax away from your job. You can use the time accrued after three months of employment for vacation, holidays, illness, or personal time. The maximum amount of PTO that may be accrued throughout the year is 300 hours. Accrual rates for the majority of Centra employees are based on years of service per the following schedule:

## See the Paid Time Benefits Policy in the Online Centra Policy Manual for More Information

You can donate hours to co-workers who are going through a crisis, to the United Way, or to the Centra Foundation. Refer to the Earned Time/Paid Time Off Donation Policy in the Centra policy manual for the procedure.

## Discretionary Time Off Benefits for Managers, Directors, and Executives

- No minimum or maximum number of DTO days available per year, up to the discretion of the leader.
- Does not accrue; no cash value, not eligible for payout or buyback.
- Excludes any Medical Directors whose paid time off is managed through Centra Medical Group.
- See policy for more information.

## Centra Recognized Holidays:

- New Year's Day.
- Easter.
- Memorial Day.
- Independence Day (July 4th).
- Labor Day.
- Thanksgiving Day.
- Christmas Day.

## PTO Bands: **NEW!**

| Months  | Accrual Rate* | Hours Accrued per 80 Hours Paid | Annual Days |
|---------|---------------|---------------------------------|-------------|
| 0-47    | 0.1           | 8                               | 26          |
| 48-59   | 0.1077        | 8.61                            | 28          |
| 60-108  | 0.1154        | 9.23                            | 30          |
| 109-179 | 0.1308        | 10.46                           | 34          |
| 180-299 | 0.1346        | 10.76                           | 35          |
| 300+    | 0.1385        | 11.07                           | 36          |

\*Chart reflects days accrued per biweekly paycheck and annually based on a standard 80 hours worked. Accrual will look different for part-time or limbo employees however, the new accrual rate still applies.



# Centra Employee Resources

## Employee Assistance Program (EAP)

The Employee Assistance Program offered by HealthWorks provides services to employees and their family members with work and personal concerns. EAP is available to any Centra employee, their spouse, and their dependents.

### How can EAP help you?

EAP allows you to have a confidential conversation with a licensed professional. Things that are often discussed with your EAP team include:

- Depression.
- Anxiety and stress.
- Grief and loss.
- Stress related to financial, medical, or legal problems.
- Family issues – marital, relationships, parenting.
- Career or job concerns.
- Alcohol or drug abuse.
- Other concerns about emotions or behaviors.

### How do I make an appointment?

Simply call the EAP at HealthWorks. It does not matter where you live, EAP staff will help you schedule an appointment.

If you have any questions you can call or visit:

**800-537-2153 (toll free: 833-200-6282)**

**434-200-6000**



## WorkLife Services

Some problems that don't seem serious can affect work-life balance. Issues like transportation, childcare, or sleeplessness create imbalances that take a toll over time. Think of WorkLife as a personal assistant that allows you to have the ability to find available resources to support you.

### Through this resource you will find access to support including:

- Legal and financial support.
- Resiliency support resources.
- Emotional well-being resources.
- Caregiver support locators including elder care services, new parent services, educational services, etc.

Learn more at [healthworks.personaladvantage.com](https://healthworks.personaladvantage.com) and login with company code **CENTRA**.

## Wellness Portal

Access the new HealthWorks wellness program by scanning the QR code below to download the app! Or search "**Power of Vitality**" in the App Store to get started.

[powerofvitality.com/vitality/login/healthworks](https://powerofvitality.com/vitality/login/healthworks)

For questions or for more information, email [info@hw4me.com](mailto:info@hw4me.com).



Scan the QR code to download the "Power of Vitality Today" app



# Questions? Ask the Experts



| Benefit                                   | Provider   | Telephone    | Web Site                                  |
|---|--|--------------|---|
| Medical                                   | Piedmont Community Health Plan Group # 10302           | 888-674-3368 | pchp.net                                  |
| Prescription Drugs                        | CVS/Caremark Rx BIN: 004336; RxPCN: ADV; RxGRP: RX0497 | 844-460-8768 | caremark.com/wps/portal                   |
| Spending Accounts                         | MetLife  | 833-571-0500 | healthsavingsandspending.metlife.com      |
| Accident Insurance                        | MetLife  | 800-GET-MET8 | mybenefits.metlife.com                    |
| Critical Illness                          | MetLife  | 800-GET-MET8 | mybenefits.metlife.com                    |
| Hospital Indemnity                        | MetLife  | 800-GET-MET8 | mybenefits.metlife.com                    |
| Dental                                    | MetLife Group # 227686 - 237004                        | 800-GET-MET8 | mybenefits.metlife.com                    |
| Vision                                    | Superior Vision Group # 227686 - 237004                | 833-EYE-LIFE | mybenefits.metlife.com                    |
| Life/AD&D Insurance                       | Lincoln Financial Group                                | 888-787-2129 | MyLincolnPortal.com                       |
| Universal Life Insurance                  | Transamerica   | 888-763-7474 | transamerica.com                          |
| Family Planning                           | KindBody   | 855-950-2149 | kindbody.com                              |
| Short-Term Disability                     | Lincoln Financial Group                                | 888-526-5774 | MyLincolnPortal.com                       |
| Long-Term Disability                      | Lincoln Financial Group                                | 888-526-5774 | MyLincolnPortal.com                       |
| Long-Term Care                            | Unum   | 800-227-4165 | unuminfo.com/centrahealth/enrollment.aspx |
| 403(b) Savings Plan & 401(k) Savings Plan | Fidelity   | 800-343-0860 | NetBenefits.com/atwork                    |
| Financial Coaching                        | CAPTRUST   | 800-967-9948 | captrustadvice.com                        |

Make sure to mention that you are a Centra employee when asked.

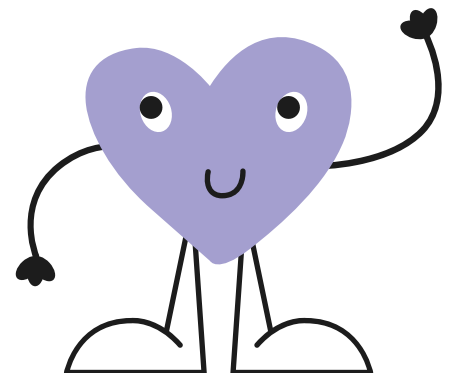


# Out of State Employees (Non-Virginia Residents)



Out of State employees can access the same medical, dental, and vision benefits. Please refer to the Out-of-Area Plan on [page 12](#) for more details. They can also access the same discount and perks available to local employees, many virtual options exist.

For State specific leave requirements, please contact Centra HR directly.





# Centra Medical Benefits Plan Non-Discrimination Notice

## Discrimination is Against the Law

The Centra Medical Benefits Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Centra Medical Benefits Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

## The Centra Medical Benefits Plan

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters.
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters.
  - Information written in other languages.

## If You Need These Services, Contact Aubrey Varraux

If you believe that the Centra Medical Benefits Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Aubrey Varraux, Corporate Benefits Director, 1920 Atherholt Road, Lynchburg, VA 24501; phone **434-200-7993**, fax **434-200-7410**, email [aubrey.varraux@centrahealth.com](mailto:aubrey.varraux@centrahealth.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Aubrey Varraux is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, **800-868-1019**, **800-537-7697** (TDD).

Complaint forms are available at: [hhs.gov/ocr/complaints/index.html](https://hhs.gov/ocr/complaints/index.html).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (434) 200-7668

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (434) 200-7668 번으로 전화해 주십시오.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số (434) 200-7668

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電(434) 200-7668

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم هاتف الصم والبكم: 1: (434) 200-7668

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (434) 200-7668

{ این اعلامیه حامی اطلاعات مهم میباشد. این اعلامیه حامی اطلاعات مهم درباره فرم تقاضا و یا پوشش بیمه ای شما مربوط به Centra Medical Benefits Plan { به تاریخ های مهم در این اعلامیه توجه نمایید. شما ممکن است تا به تاریخ های مشخصی. شما حق این را دارید که این اطلاعات و برای حفظ پوشش مزایای یا برای کمک به مخارج مزایای ملزوم به انجام کارهایی باشید. شما حق این را دارید که این اطلاعات و کمک را به زبان خود به طور رایگان دریافت نمایید. (434) 200-7668

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ (434) 200-7668 (መስማት ለተሳናቸው: (434) 200-7668.

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں (434) 200-7668.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (434) 200-7668.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните (434) 200-7668 (телетайп: (434) 200-7668).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। (434) 200-7668 पर कॉल करें।



ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: (434) 200-7668.

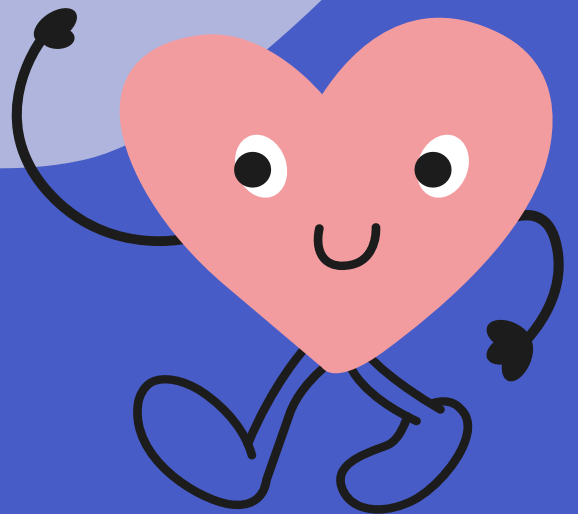
লক্ষ্য করুন: যিঁদ আপিন বাংলা, কথা বলেত পারেন, তাহেল িন:খরচায় ভাষা সহায়তা পিরেশবা উপলব্ধি আছে।  
ফোন করন (434) 200-7668

**Li bihne lini li gwe banga bi niigana.** Li bihne lini li gwe banga bi niigana nyu mam ma kolbaha ndjombi yong tole ma teeda mong ngueda [insert SBM program name]. Yeng ma kel ma ngui munu li bihne lini. Bebeg le u nlama bon nguim man nwaale guim di loo i nkwo nyu l teda mateda ma mboo yong tole l bana mi nsombog mi mahola. U gwee Kundei kosna biniiguene bini ni mahola i hop wong nni nsaa wogui wo. Sebel (434) 200-7668

**Edemede a were otutu ihe di nkpa nime ya.** Edemede a were otutu ihe di nkpa nime ya gbasara akwukwo gi ma obu inshooransi site [insert SBM program name]. Chota, ubochi -di-nkpa nime edemede a, maka na enwere oge ga eru nu, l ga eji ego were nweta inshooransi ahu-ike ma obu nye maka. l nwere ohere iwenta nye maka na omuma a na asusu gi na akwu gi ugwo. Kpo (434) 200-7668.

**Àkiyesí yíí ní Ifitoniletí Pàtàkì Nínu.** Àkiyesí yíí ní ifitoniletí pàtàkì nípa leta-isèbèèrè tàbí idójútòfò rẹ nípa [insert SBM program name] nínu. Se àwàrí àwọn ọjọ pàtàkì tí n bẹ nínu àkiyesí yíí. O le ní láti gbe awon igbese ní ibamu pelu awon ọjọ tó gbeyin kan ní pátó láti le pa idójútòfò ilera rẹ tàbí iseranwo fun ọ mọ pelu sísanwo. O ní ẹtọ lati rí iranwo àti ifitoniletí yíí gbà ní èdè rẹ láisanwó. Pè sóri (434) 200-7668

CHOOSE YOUR  
**OWN**  
RHYTHM



CENTRA