



Centra 2025 Benefits at a Glance

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



Medical and Pharmacy

Introducing Meritain Health. Effective January 1, 2025, Centra partners with Meritain Health, an Aetna company, to provide medical coverage. Two plans are offered: a Basic Care Plan and HDHP. Cost of care outside of routine annual preventive services are based on if the care is in network or out of network. (In network Tier 1: Centra facility, In network Tier 2: Aetna accepting facility). For pharmacy benefits, Centra utilizes CVS Caremark.



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 a 403(b) Matching Tax Deferred Savings Plan for all Centra employees. The plan includes a Roth deferral option. Full-time, part-time and limbo employees are automatically enrolled at 5%. Centra will make a matching contribution of 100% of the first 5% of pay you contribute, up to the annual compensation limits. The match is immediately vested. Temporary employees are not automatically enrolled in the plan, but can select the option to save.



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 months of service. Discretionary Time Off (DTO) is available for managers and above. DTO does not accrue.

PTO Bands:

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 employees.



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 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).

Lifetime Benefit Term, a form of Universal/Permanent Life Insurance

Additional financial protection is available with Lifetime Benefit Term, a form of Universal/Permanent Life Insurance through Chubb. Lifetime Benefit Term, a form of Universal/Permanent Life Insurance offers flexible benefits, and allows you to adjust your death benefit, cash value, and premiums as your financial needs change.

Hospital Indemnity, Accident & Critical Illness Insurance

Available through Lincoln Financial Group, 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, there are six options available to help with long-term care costs and all UNUM plans have a home health option. You can enroll outside of the enrollment period with proof of good health for coverage.

LegalEASE

Centra is proud to offer LegalEASE as a Third Party Benefit. LegalEASE offers employees coverage for common legal matters, advice from experienced attorneys, financial counseling, ID theft recovery assistance and more!



Savings Accounts

Health Savings Account (HSA)

Available to caregivers on the HDHP. 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. 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 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), an annual incentive program 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.

For more information about all benefits and programs Centra offers, please visit [Centra People > Employee Matters > Benefits](#).