

At Central, we foster a culture that prioritizes our people. Employees live our core values every day, fulfilling the promise to make a difference in the lives of others. Central rewards their hard work and dedication with a competitive, comprehensive benefits package designed to meet evolving needs, maximize flexibility, provide work-life balance, and assist in building financial security for the future.

PAID TIME OFF

Vacation Days

Years of Service	# of Vacation Days*
< 1	20
1-9	20
10-24	25
25+	30

* Varies based on month of hire

Floating Holidays

- In addition to vacation days, employees get up to three days a year for personal time off.

Company Paid Holidays

- Central observes the following seven holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, the day after Thanksgiving, and Christmas Day.

Paid Sick Days

- Separate from vacation days and floating holidays, employees also get up to 10 new sick days each year with a maximum of 20 banked days.
- Sick days can be used for the employee's own personal illness, injury, medical appointment, or to care for a family member.

Paid Parental Leave

- 12 weeks of 100% paid leave for the birth, adoption, or placement of a child in foster care. New employees are eligible on their hire date.

Paid Family Caregiver Leave

- 8 weeks of 100% paid leave to care for a family member with a serious health condition. New employees are eligible on their hire date.

DISABILITY PLANS

Short-Term Disability

- Eligible employees are covered starting on their hire date
- Five continuous working day waiting period for benefits
- 100% of base salary (varies based on years of service with Central)
- Company pays 100% of the plan's cost

Long-Term Disability

- Eligible for coverage after one year of employment
- 60% of base salary after meeting the six-month benefit waiting period
- Company pays 100% of the plan's cost

MEDICAL

Low Deductible Plan

- Aetna Choice POS II Plan—visit any doctor, hospital or facility, in- or out-of-network, with no referrals. However, staying in-network will cost less.
- In-network Preventive care is covered at 100% with no deductible.
- \$500 calendar year individual deductible for medical expenses.
- \$1,500 calendar year aggregate family deductible for medical expenses with a maximum deductible of \$500 for any single individual.
- After satisfying the deductible, members pay 20% coinsurance for in-network benefits with an annual in-network out-of-pocket maximum of:
 - \$2,000 per person (includes deductible)
 - \$4,000 per family (includes deductible) with an out-of-pocket maximum of \$2,000 for any single individual

High Deductible Plan

- Aetna Choice POS II Plan—visit any doctor, hospital or facility, in- or out-of-network, with no referrals. However, staying in-network will cost less.
- In-network Preventive care is covered at 100% with no deductible.
- \$3,000 calendar year individual deductible for in-network medical and prescription drug expenses.
- \$6,000 calendar year aggregate family deductible for in-network medical and prescription drug expenses with a maximum deductible of \$3,000 for any single individual.
- After satisfying the deductible, members pay 20% coinsurance for in-network benefits with an annual in-network out-of-pocket maximum of:
 - \$6,000 per person (includes deductible)
 - \$12,000 per family (includes deductible) with an out-of-pocket maximum of \$6,000 for any single individual

PRESCRIPTION DRUG PLAN

Low Deductible Plan

- Deductible and annual out-of-pocket maximum are separate from Medical.
- \$100 calendar year individual deductible for prescription drug expenses.
- \$300 calendar year aggregate family deductible for prescription drug expenses.
- After satisfying the deductible, members pay the following at a retail pharmacy:
 - Generic drugs: 10% coinsurance
 - Formulary drugs: 20% coinsurance
 - Non-formulary drugs: 30% coinsurance
- Annual out-of-pocket maximums of \$1,600 per person (includes deductible) and \$3,200 per family (includes deductible).

High Deductible Plan

- Deductible and annual out-of-pocket maximum are included in Medical (see High Deductible Plan information on page 1).
- After satisfying the deductible, members pay the following at a retail pharmacy:
 - Generic drugs: 10% coinsurance
 - Formulary drugs: 20% coinsurance
 - Non-formulary drugs: 30% coinsurance
- Includes a list of Preventive prescription drugs covered at no cost (no deductible & no co-pay).

FLEXIBLE SPENDING ACCOUNT (FSA)

- A Pre-tax Health Care account is available if you elect the Low Deductible Medical Plan and can be used to pay for eligible health, dental, and vision expenses.
- Pre-tax Dependent Care account option is available for eligible child and adult care expenses, such as daycare, preschool and nursery school, in-home aid, and more.

HEALTH SAVINGS ACCOUNT (HSA)

- If you elect the High Deductible Medical Plan, you have the option of establishing a health savings account (HSA), which is a triple tax advantaged account that can be used to pay for current and future health expenses.
- Includes company contribution to your HSA.

DENTAL

- Cigna Dental PPO Plan—can use any licensed dental provider
- Diagnostic & Preventive services are covered at 100%; no deductible
- \$50 calendar year individual deductible
- \$150 calendar year aggregate family deductible
- After satisfying the deductible:
 - Basic restorative services covered at 80%
 - Major restorative services covered at 50%
- \$1,500 calendar year maximum benefit per person (applies to all services except orthodontia)
- Orthodontia for dependents under age 19 covered at 100%; no deductible to a lifetime maximum benefit of \$1,500

VISION

- VSP Signature Provider Network
- \$10 co-pay for in-network WellVision Exam
- \$25 co-pay for in-network Materials (frames and lenses)
- These co-pays assume frames and lenses choices are within VSP's "Standard Plan" selections.
- Contact lenses can be substituted for prescription glasses.
- VSP EasyOptions and VSP LightCare

LIFE/AD&D

Basic Life/AD&D

- Life insurance amount equal to twice your annual base salary up to a maximum of \$250,000

Basic Dependent Life

- Employees can elect \$5,000 basic life insurance coverage for their spouse and \$2,000 in coverage for each dependent child.

Additional Employee Life/AD&D

- Employees may elect from \$20,000 to \$750,000 of coverage in \$10,000 increments, not to exceed five times your base annual salary.

Additional Spouse Life

- Employees may elect up to 50% of their personal coverage amount for their spouse.

Additional Child Life

- Employees may elect \$1,000, \$5,000, or \$10,000 in coverage for each dependent child.

Travel Assistance

- Available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip and applies to you, your spouse, and dependent children through age 25.

RETIREMENT

Savings and Profit Participation Plan (401k Plan)

- You can contribute from 1 to 50% of your base salary on a pre-tax, Roth, or after-tax basis up to IRS limits.
- Company matches 20% on first 5% participant contributes.
- Profit Participation involves a company contribution of 5% of net income.
- 100% fully vested at all times.
- Can accept qualified rollovers into our 401k Plan.

Pension Plan

- 100% Company-funded defined benefit plan
- Five-year vesting
- Enrollment takes place each year on October 1. To participate, eligible employees must be 18 years of age and have completed 60 days of employment.

FLEXIBLE WORK OPTIONS

- Central provides options for employees to choose alternate arrangements to the traditional workday, workweek, and/or workplace.

This document describes Central's various benefit plans in the most general terms. Actual benefits are subject to the terms, conditions, and exclusions found in the plan documents and Summary Plan Descriptions. Benefit offerings may differ for part-time employees.