

Our employees are the heart and soul of Central. They live Central's core values every day as they fulfill the promise and strive to make a difference in the lives of others. Their hard work and dedication is rewarded with a comprehensive benefits package designed to meet their evolving needs, promote a healthy lifestyle, provide work-life balance, and assist in building financial security for the future.

Medical

Low Deductible Plan

Costs have significantly increased over the last year due to inflation levels not seen since the early 1980's. Some of the causes include:

- 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 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 covered at 100% with no deductible.
- \$2,800 calendar year individual deductible for in-network medical and prescription drug expenses
- \$5,600 calendar year aggregate family deductible for in-network medical and prescription drug expenses with a maximum deductible of \$2,800 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:
 - \$5,600 per person (includes deductible)
 - \$11,200 per family (includes deductible) with an out-of-pocket maximum of \$5,600 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 list of Preventive Prescription Drugs covered at no cost (no deductible & no co-pay)

Flexible Spending Account (FSA)

- 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 day care, 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 HAS

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 are 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

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 5 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. Applies to you, your spouse, and dependent children through age 25.

Disability Plans

Short Term Disability (Sick Time)

- 100% of base salary reimbursement to eligible employees
- 1 day credited for every 2 full months in first calendar year of employment
- 1 day credited for every month worked in the second calendar year (maximum of 10)
- 12 days credited on January 1st of each year in third calendar year and thereafter
- Banking provision for unused days – 130 day maximum
- Company pays 100% of the plan's cost

Intermediate Disability

- Eligible employees are covered after 30 days
- 10 continuous working day waiting period for benefits
- 50% of base salary for up to 65 working days (first 12 months of employment)
- 70% of base salary for up to 130 working days (after 12 months of employment)
- 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 6 month benefit waiting period
- Company pays 100% of the plan's cost

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

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 must have completed 60 days of employment.

Time Off

Vacation Days

Years of Service	# of Vacation Days
< 1	Varies depending on hire date
1-4	10
5-14	15
15-23	20
24+	25

Central Days

- 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.

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.