

Frequently Asked Questions for Transitioned Employees

Employee Benefits

General Information

What benefit plans are available?

Centurion offers a robust benefits program with medical, dental, vision, company-provided basic life (employee & spouse), company-provided accidental death & dismemberment, voluntary life (employee, spouse, child, accident, critical illness, short-term disability, long-term disability, and pet insurances). We also offer health care and dependent care flexible spending accounts, health savings account, commuter plan, employee assistance program and a 401(k) savings plan.

Where may I find information on the benefit plans?

The *Benefits Roadmap* describes the benefit plans and shows the biweekly premiums. It is available on the benefits enrollment website and Centurion's portal.

Employees may also contact the Benefits Enrollment Support Team or the Benefits Department to ask questions or seek assistance in the enrollment process.

During the 31-day Enrollment Period

- Benefits Enrollment Support Team – licensed benefit counselors available during the enrollment period
- Available Monday through Friday, from 8 am to 5 pm CST
- Phone: 833-782-7404
- Website: www.employeeconnects.com/centurion (website available following closure of 31-day benefits enrollment period)

After the 31-day Enrollment Period

- Centurion Benefits Department
- Available Monday through Friday, from 8 am to 5 pm EST
- Phone: 800-416-3649
- Email: Benefits@TeamCenturion.com
- Information is available on the Centurion portal at the link below
- <https://portal.mhm-services.com/SitePages/Portal.aspx>
 - Follow this path: Centurion home page > HR > Benefits

What are the employer-paid benefits?

Full-time employees are automatically enrolled in basic life and accidental death and dismemberment insurance, each for one times your salary, up to \$150,000. Your spouse is also insured for basic spouse life insurance of \$10,000. The Company pays the premium for these insurances.

Full-time employees will automatically be enrolled in short-term disability insurance after completing six months of service. The Company pays the premium for this insurance.

The Company also matches employee contributions to the Health Savings Account and the Centurion 401(k) Savings Plan.

What are my enrollment opportunities?

You may enroll as a new hire or newly eligible employee (change from part-time to full-time status), during the annual benefits Open Enrollment period, or if you experience a qualifying event. Some plans allow you to make voluntary enrollment changes throughout the year; however, some elections will require medical evidence of insurability.

- ***New Hire or Newly Eligible***

You must make your benefit elections within 31 days of your hire or eligibility date. If you were hired 7/1/2020, your last day to enroll in the benefit plans is 7/31/2020.

The benefits enrollment system is date-driven, and you will be unable to enroll after your 31-day new hire or newly eligible enrollment period ends.

- **Open Enrollment**

If you miss your new hire enrollment period, you may enroll during the annual benefits Open Enrollment period in November, and your elections will be effective the following January 1, provided they do not require medical evidence of insurability (underwriting).

- **Qualifying Event**

You may make benefit elections during the year if you experience a qualifying event, such as marriage, divorce, birth/adoption of a child, or gain/loss of coverage under another employer's plan. You must make your benefit elections within 31-days of your qualifying event date.

- **Voluntary Enrollment**

You may enroll, cancel or increase coverage at any time in the following benefit plans:

- Long-term disability, voluntary employee life insurance, and voluntary spouse life insurance. Your election to enroll or increase coverage will require medical evidence of insurability through Cigna, the insurance company.
- Pet insurance, commuter plan and Centurion 401(k) Savings Plan by contacting the insurance company or plan administrator

How do I enroll in benefits?

You will make your benefit elections through www.YourCenturion.com, which is Centurion's branding of UltiPro, a self-service HR portal to elect benefits, update taxes, change direct deposit, update addresses and more.

To login from a Centurion computer: Go to the Centurion portal page at the link below and select **YourCenturion** from the *Portal Links* menu on the right side of the screen.

Link: <https://portal.mhm-services.com/SitePages/Portal.aspx>

To login from another computer: Go to www.YourCenturion.com to login.

Your user name: your Last name followed by the last 4 digits of your Social Security Number. Example: Smith4321 or Jones8765

You may have an alternate user name if you have a hyphenated last name or multiple last names. Contact the Benefits department to obtain your user name.

Your first time password: Your birth date mmddyyyy format

Example: 12241967 (for December 24, 1967)

You will be prompted to create a new password, which must be at least eight (8) characters long and must contain at least one capital letter, one number and one symbol. It cannot be the same as your prior password.

You will land on your UltiPro home page. Select “New employee” in the *Enroll in Benefits* section in the middle column.

Select “New Benefits” as your enrollment reason. You’ll then be in the benefits enrollment system. If you are enrolling a dependent in any of the insurance plans, you must add their data to the Dependent/Beneficiary screen first before enrolling in any of the benefits plans and click the Dependent check box.

When will my benefits be effective?

As a transitioned employee, your benefits will be effective on your hire date, provided you enroll during the 31-day enrollment period that begins on your hire date. Your coverages will be effective retroactively to your hire date, and you may request a reimbursement from the insurance company for the copays, coinsurance and out-of-pocket expenses you may have paid for health care services obtained before you received your member ID card.

Voluntary life insurance that requires medical evidence of insurability (underwriting) will be effective when approved by Cigna, the insurance company. You will be enrolled at the guaranteed issue (the highest coverage level available without medical evidence of insurability) until Cigna approves your coverage for the amount greater than the guaranteed issue.

You will be automatically enrolled in short-term disability on your six month anniversary date. Long-term disability will also be effective on your six month anniversary date if you elect coverage.

When do my payroll deductions begin for my benefit elections?

Your payroll deductions will begin on the second paycheck of the month in which your benefits are effective, provided you enroll before the paycheck cut-off date, which is the Friday before the paycheck date. See the [Centurion 2020 Pay Calendar](#).

Depending on when you enroll, you may have double-deductions for one paycheck as noted in the chart below, which uses a 7/1/2020 hire date.

If you enroll between	Your benefit deductions will begin on the
7/1/2020 and 7/17/2020	7/24/2020 paycheck
7/18/2020 and 7/31/2020	8/7/2020 paycheck You will have a double-deduction on the 8/7/2020 paycheck to represent the 7/24/2020 and 8/7/2020 paycheck deductions

How do I find a provider for the Anthem medical plans?

Centurion's Anthem Blue Cross and Blue Shield medical plans (KeyCare Standard PPO, KeyCare Choice PPO and Lumenos High Deductible Health Plan) are available nationwide. If you live outside of the District of Columbia, Maryland or Virginia, you will have access to providers through a local or regional Blue Cross and Blue Shield affiliate.

You may search Anthem's provider network to locate a provider.

- Go to the Anthem website at www.Anthem.com
- Select **Find a Doctor** at the top of the page
- Select **Guests**
- Answer the questions that are prompted:
 - What type of care are you searching for? Select **Medical**
 - What state do you want to search in? Make selection from dropdown menu
 - What type of plan do you want to search with? Select **Medical (Employer-Sponsored)**
 - Select a plan/network: Select **National PPO (BlueCard PPO)**
- Click **Continue**
- Answer the questions prompted by making a selection from the dropdown menu
- Click **Search**

How do I use the Employee Assistance Program?

The Employee Assistance Program is a free, strictly confidential service that includes telephonic counseling and up to three face-to-face visits each year with a licensed counselor. Access the EAP 24/7 by calling 877-622-4327 or go online to www.mycigna.com and reference Centurion.

Where do I obtain a beneficiary designation form?

Life Insurance

The life insurance beneficiary designation form is an electronic document that you complete through DocuSign.

A life insurance beneficiary designation form link is included in the benefits enrollment packet that you received following your acceptance of Centurion's job offer. The life insurance beneficiary designation form link is also available in two locations:

1. On your home page in www.YourCenturion.com (UltiPro). The link is in the middle column as *Update Your Life Insurance Beneficiaries*.
2. On Centurion's portal page (intranet) by following this path:

Centurion home page > HR > Benefits > Life insurance

Click the *Cigna Beneficiary Change Form* link

Centurion 401(k) Savings Plan

A 401(k) savings plan beneficiary designation form is available on the Transamerica website by establishing or logging into your account my.trretire.com (no www.). Follow this path:

- Click *My Transamerica Products*
- Click *Details* at Centurion 401(k) Savings Plan name
- Click *Forms*
- Click *Beneficiary*
- Click *Beneficiary Designation*

401k Savings Plan

How do I enroll in Centurion's 401(k) plan?

Enrollment in the Centurion 401(k) Savings Plan is outside of www.YourCenturion.com (UltiPro). You will be eligible to enroll after you receive your first paycheck. To enroll, call Transamerica, the plan administrator, at 1-800-755-5801, or go online at my.trretire.com (no www.) to designate your deferral percentage and investment options. Be sure to complete your 401(k) beneficiary designation form, which is available in your account on the Transamerica website.

Will my 401(k) balance from my former employer automatically roll over to Centurion?

No. You may rollover your 401(k) balance from your former employer, but it is not an automatic process. You should contact your former 401(k) plan administrator to initiate a direct rollover request to the Centurion 401(k) Savings Plan. Call Transamerica at 1-800-755-5801 to request an *Incoming Rollover Request* form.

What is the maximum amount that I may contribute to Centurion's 401(k) plan?

You may contribute up to 75% of your salary, subject to the IRS annual deferral maximum. The IRS maximum for 2020 is \$19,500 for regular contributions and \$6,500 for catch-up contributions if you are age 50 or older as of December 31, 2020.

The maximums noted above are the 2020 maximums for all of your contributions for all of your employers. Your regular contributions at Centurion and your former employer(s) cannot exceed \$19,500, and your catch-up contributions cannot exceed \$6,500. It is your responsibility to make sure that your contributions do not exceed the IRS limits by carefully choosing your deferral percentage with Centurion.

Absence from Work Questions

I will be on Family Medical Leave (FML) or a Leave of Absence (LOA) on the transition date. What do I need to know or do?

You should send a copy of the FMLA / LOA paperwork approval from your former employer to the leave administrator at LeaveAdministrator@TeamCenturion.com.

The FMLA medical certifications must be dated within the last three (3) months or a new certification must be completed by your attending physician. The leave administrator team will review the documents you provide, and if approved, they will send you a Centurion FMLA/LOA confirmation letter. Contact the leave administrator team at LeaveAdministrator@TeamCenturion.com if you have any questions.

I will be on Workers Compensation as of the transition date. What do I need to know or do?

Please send an email to the leave administrator team at LeaveAdministrator@TeamCenturion.com. The leave administrator team will contact you to discuss your workers compensation claim status and give you relevant information.

I'm a new employee and don't have an accrued Paid Days Off (PDO) balance. Will I be paid if I get sick with the coronavirus (COVID-19)?

Employees who are *diagnosed* with the coronavirus (COVID-19) will be placed on a Personal Leave of Absence (PLOA).

You should send documentation of your positive test result to the leave administrator team at LeaveAdministrator@TeamCenturion.com. The leave administrator team will provide you with the PLOA forms.

You may be eligible to receive up to two weeks (80 hours if full-time/40 hours if part-time) of Temporary Emergency Paid Sick Leave if you transitioned from active status with your former employer to Centurion. You are not eligible for this benefit if you were not in active status with your former employer when you transitioned to Centurion.

If your COVID-related absence is more than two weeks, you may be eligible to advance up to 40/20 hours of PDO if you are a full-time/part-time employee. You will be paid your regular salary for the advanced PDO hours. Upon your return to work, any PDO that you start accruing will be applied to the negative balance until the advanced amount has been paid back.

Contact the leave administrator team at LeaveAdministrator@teamcenturion.com for information and forms to complete. You will be required to provide return-to-work authorization from your medical provider before returning to work.

Additional information on the coronavirus (COVID-19) is available on the COVID-19 page on Centurion's portal home page at the link below.

<https://portal.mhm-services.com/Information%20Technology/SitePages/Portal%20Embed.aspx>

What happens to my employee benefits if I am on an unpaid status?

Your insurances will continue for up to thirty (30) days. If you return to work within thirty (30) days, you will have double payroll deductions until your premiums are paid in full. If you are absent more than thirty (30) days, you must begin making premium payments to continue your insurances. Contact the leave administrator team at LeaveAdministrator@TeamCenturion.com for information for how to remit your premium payments.

Centurion 2020 Pay Calendar

2020		
<p style="text-align: center;">JULY</p> <p>1 2 3 4</p> <p>5 6 7 8 9 10 11</p> <p>12 13 14 15 16 17 18</p> <p>19 20 21 22 23 24 25</p> <p>26 27 28 29 30 31</p>	<p style="text-align: center;">AUGUST</p> <p>1</p> <p>2 3 4 5 6 7 8</p> <p>9 10 11 12 13 14 15</p> <p>16 17 18 19 20 21 22</p> <p>23 24 25 26 27 28 29</p> <p>30 31</p>	<p style="text-align: center;">SEPTEMBER</p> <p>1 2 3 4 5</p> <p>6 7 8 9 10 11 12</p> <p>13 14 15 16 17 18 19</p> <p>20 21 22 23 24 25 26</p> <p>27 28 29 30</p>
<p style="text-align: center;">OCTOBER</p> <p>1 2 3</p> <p>4 5 6 7 8 9 10</p> <p>11 12 13 14 15 16 17</p> <p>18 19 20 21 22 23 24</p> <p>25 26 27 28 29 30 31</p>	<p style="text-align: center;">NOVEMBER</p> <p>1 2 3 4 5 6 7</p> <p>8 9 10 11 12 13 14</p> <p>15 16 17 18 19 20 21</p> <p>22 23 24 25 26 27 28</p> <p>29 30</p>	<p style="text-align: center;">DECEMBER</p> <p>1 2 3 4 5</p> <p>6 7 8 9 10 11 12</p> <p>13 14 15 16 17 18 19</p> <p>20 21 22 23 24 25 26</p> <p>27 28 29 30 31</p>

Centurion pay dates are noted in green.