



2023

BENEFITS GUIDE

BENEFIT PLANS EFFECTIVE JANUARY 1–DECEMBER 31, 2023

Healthcare beyond patient care, healthcare for humanity.



WHAT'S INSIDE

HOW BENEFITS WORK

Eligibility.....	3
Enrollment.....	3
Learn About Your Benefits.....	4
Changing Your Benefits.....	5
Key Terms To Know.....	5

HEALTH PLAN

Medical Benefits.....	6
Dental Benefits.....	13
Vision Benefits.....	14

TAX SAVINGS

Budgeting For Your Care.....	15
Health Savings Account.....	16
Flexible Spending Account.....	17

FINANCIAL SECURITY

Life and AD&D Benefits.....	18
Disability Benefits.....	19
Accident Benefits.....	20
Critical Illness Benefits.....	20
Hospital Indemnity Benefits.....	20
Retirement.....	21

ADDITIONAL INFORMATION

Commuter Benefits.....	22
Adoption Assistance.....	23
Voluntary Pet Insurance.....	23
Employee Assistance Program.....	23
Contacts.....	24

At Centurion, we are invested in you. That's why we've designed a benefits package that helps to support your total wellbeing—physically, emotionally, and financially.

Use this guide as a tool to help you make the best benefits decisions for you and your family for the 2023 plan year (January 1–December 31, 2023). The information inside this guide can help you review your health coverage options, check out tax savings opportunities, and learn about voluntary benefits options.



ELIGIBILITY

If you are scheduled to work at least 30 hours per week, you are eligible for most benefits on the first day of the month following or coinciding with your date of hire if hired on the first of the month.

Eligibility for short- and long-term disability begins on the first day of the month following six months of continuous employment. Eligibility to participate in the 401(k) retirement savings plan begins the Monday after receiving your first paycheck.

Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse (opposite and same-sex).
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

ENROLLMENT

You can only sign up for benefits or change your benefits at the following times.

- **Within 31 days of joining Centurion as a new employee:** Complete your new hire benefits enrollment at [YourCenturion.com](https://www.yourcenturion.com) or contact the Benefits Support Center.
- **During the annual benefits enrollment period:** See page 4.
- **Within 31 days of a qualifying life event:** Contact the Benefits Support Center.

The choices you make at this time will remain in place through December 31, 2023, unless you experience a qualifying life event as described on page 5. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

THREE WAYS TO ENROLL



Call the Benefits Support Center at 833-782-7404.

Benefits counselors are ready to assist you. Monday–Friday from 9 a.m. to 5 p.m. ET.



Schedule an appointment with a benefits counselor.

Visit employeeconnects.com/centurion.



Self-enroll in your benefits at [YourCenturion.com](https://www.yourcenturion.com).

Your username is your last name and the last four digits of your SSN (e.g. Smith8901). The first time you log in, your password will be your date of birth, eight digits, no spaces, no dashes (e.g. 12311986 for December 31, 1986).

Note: If you are having trouble logging in, please contact the Benefits Support Center by calling 833-782-7404. If you have multiple last names or a hyphenated last name, you may need to contact the Benefits Team to obtain your username.



LEARN ABOUT YOUR BENEFITS

WEBSITE AND BENEFITS SUPPORT CENTER

Centurion provides a website and Benefits Support Center to help you find answers to your benefits questions:

- **Benefits website:** Visit employeeconnects.com/centurion.
- **Benefits Support Center:** Call 833-782-7404 Monday–Friday from 9 a.m. to 5 p.m. ET to talk with a benefits counselor or schedule an appointment with a counselor through the benefits website.
- **Centurion Central:** Visit cc.teamcenturion.com/benefits/pages/mhmdepartment.aspx.

CHANGING YOUR BENEFITS

Due to IRS regulations, once you have made your elections for 2023, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include but are not limited to:

- Birth or adoption of an eligible child.
- Marriage, divorce, or legal separation.
- Spouse's work status changed affecting their benefits.
- Death of your spouse or covered child.
- Child's eligibility for benefits changed.
- Qualified Medical Child Support Order.

To request a benefits change, notify the Benefits Team at benefits@teamcenturion.com within 31 days of the qualifying life event. Change requests submitted after 31 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.

KEY TERMS TO KNOW

Take the first step to understanding your benefits by learning these four common terms.



COPAY

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.



DEDUCTIBLE

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.



COINSURANCE

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



OUT-OF-POCKET MAXIMUM

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services the rest of the year.

MEDICAL BENEFITS

Anthem BlueCross BlueShield | anthem.com | 833-630-6742

Centurion offers three medical plan options through Anthem BlueCross BlueShield (BCBS).

Before you enroll in medical coverage, take some time to fully understand how each plan works. See page 6 for an overview of the plan benefits.

ASK YOURSELF THESE QUESTIONS:



Can you set aside money from your paycheck to save for out-of-pocket health care costs?

Consider the KeyCare HDHP.

You will have the option to fund a health savings account (HSA) that can save you money on your health care costs.



Do you prefer to pay less when you visit the doctor's office?

Consider the KeyCare Choice PPO.

While you will pay more from your paycheck each month for coverage, you will only be responsible for a small copay or cost share when you need care.



Do you or your covered family members take any prescription medications on a regular basis?

Consider choosing the KeyCare Standard or Choice PPO.

With these plans, you'll consistently pay a smaller copay or cost share when you pick up your medication(s) than you would with the HDHP.

Note: Consider a 90-day supply through prescription mail order.

MEDICAL COSTS

Listed below are the per-pay-period (26 pay periods per year) deductions (costs) for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

SPOUSAL SURCHARGE

A spousal surcharge of \$60 per month will apply to the "employee + spouse" and "employee + family" coverage levels if your spouse is offered medical insurance through their employer and enrolls in a Centurion medical plan.

Level of Coverage	KeyCare HDHP	KeyCare Standard PPO	KeyCare Choice PPO
Employee Only	\$27.62	\$80.70	\$193.92
Employee + Spouse	\$126.58	\$219.18	\$477.82
Employee + Child(ren)	\$76.58	\$167.37	\$338.71
Employee + Family	\$191.71	\$318.71	\$654.48

MEDICAL BENEFITS

The table below summarizes the benefits of each medical plan.

The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	KeyCare HDHP		KeyCare Standard PPO		KeyCare Choice PPO	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Plan Year Deductible						
Individual/Family	\$3,000/\$6,000		\$1,500/\$3,000	\$3,000/\$6,000	\$1,500/\$3,000	\$3,000/\$6,000
The amount that Centurion contributes to help you pay for out-of-pocket expenses	Health savings account (HSA) contribution match up to: Individual—\$750 All other tiers—\$1,500		N/A		N/A	
Out-of-Pocket Max	Includes deductible, copays, and coinsurance					
Individual/Family	\$4,750/\$9,500	\$4,750/\$9,500	\$5,000/\$10,000	\$10,000/\$20,000	\$4,500/\$9,000	\$9,000/\$18,000
Preventive Care	Plan pays 100%	40% after ded.	Plan pays 100%	50% after ded.	Plan pays 100%	40% after ded.
Physician Services						
Primary Care Physician	20% after ded.	40% after ded.	\$25 copay ¹	50% after ded.	\$20 copay ¹	40% after ded.
Specialist	20% after ded.	40% after ded.	\$40 copay	50% after ded.	\$30 copay	40% after ded.
LiveHealth Online ²	20% after ded.	Not covered	\$15 copay	N/A	\$10 copay	N/A
Urgent Care	20% after ded.	40% after ded.	PCP: \$25 copay Specialist: \$40 copay	50% after ded.	PCP: \$20 copay Specialist: \$30 copay	40% after ded.
Lab/X-Ray						
Diagnostic Lab/X-Ray	20% after ded.	40% after ded.	30% (ded. waived)	50% after ded.	20% (ded. waived)	40% after ded.
High-Tech Services (MRI, CT, PET)	20% after ded.	40% after ded.	30% (ded. waived)	50% after ded.	20% (ded. waived)	40% after ded.
Hospital Services						
Inpatient	20% after ded.	40% after ded.	30% after ded.	50% after ded.	20% after ded.	40% after ded.
Outpatient	20% after ded.	40% after ded.	30% after ded.	50% after ded.	20% after ded.	40% after ded.
Emergency Room	20% after ded.		\$200 copay; waived if admitted		\$150 copay; waived if admitted	
Prescription Drugs	Essential PDL					
Tier 1: Preferred Generic	20%/30% after ded. ³	30% after ded.	\$10/\$20 copay ³	\$20 copay	\$10/\$20 copay ³	\$20 copay
Tier 2: Generic	20%/30% after ded. ³	30% after ded.	30% up to \$50/\$60 ³	30% up to \$60	30% up to \$50/\$60 ³	30% up to \$60
Tier 3: Preferred Brand	20%/30% after ded. ³	30% after ded.	30% up to \$75/\$85 ³	30% up to \$85	30% up to \$75/\$85 ³	30% up to \$85
Tier 4: Non-Preferred Brand and Specialty	20%/30% after ded. ³	Not covered	30% up to \$75/\$85 ³	Not covered	30% up to \$75/\$85 ³	Not covered
Mail Order (Up to a 90-day supply)	20% after ded.	Not covered	2x retail copay	Not covered	2x retail copay	Not covered
Preventive Drugs	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%

(1) Certain providers may be Enhanced Personal Healthcare (EPH) providers, which will result in a lower copay of \$10.

(2) LiveHealth Online psychology visit copays are \$25 for the KeyCare Standard PPO Plan and \$20 for the KeyCare Choice PPO Plan.

(3) Members will pay the lower amount for their prescriptions when they select a Choice Tier Network pharmacy. For more information, visit [anthem.com](https://www.anthem.com).



MEDICAL BENEFITS

LOCAL SELECT NETWORK

Your local Select Network is based on the state in which you reside.

- **Florida:** NetworkBlue
- **Georgia:** Blue Open Access POS
- **Maryland/DC:** Blue Choice Advantage Open Access
- **Missouri:** Blue Access Choice (St. Louis)
- **Northern Virginia*:** Blue Choice Advantage Open Access
- **Tennessee:** Network S

These local doctors and hospitals have agreed to a discounted rate. So, when you go to them, those savings will pass on to you. Most local hospitals and providers participate in the local network, which means you will have several high-quality and cost-effective providers to choose from. When you travel outside of your home state, and therefore out of the Select Network area, you will still have access to the BlueCard PPO network.

Please note that the following providers/facilities are not in network:

- **Georgia:** Quest Diagnostics
- **Tennessee:** Methodist Hospital (Memphis)

To locate an in-network provider, visit [anthem.com/find-care](https://www.anthem.com/find-care), choose **Select a Plan for basic search**, and enter the following information:

- **What type of care are you searching for?** Select Medical Plan or Network from the dropdown list
- **What state do you want to search?** Select your home state: Florida, Georgia, Maryland/DC, Missouri, Northern Virginia, or Tennessee
- **How do you get health insurance?** Select Medical (Employer-Sponsored)
- **Select a plan/network:** Choose the appropriate network based on your state (Florida: NetworkBlue, Georgia: Blue Open Access POS, Maryland/DC: Blue Choice Advantage Open Access, Missouri: Blue Access Choice (St. Louis), Northern Virginia*: Blue Choice Advantage Open Access, Tennessee: Network S), then click Continue

*The Select Network in Northern Virginia is limited to individuals who reside in the Town of Vienna, City of Fairfax, and east of State Route 123. All others who reside in VA will choose the same as they do today, which is KeyCare PPO.

PREVENTIVE CARE

In-network preventive care is 100% free for medical plan members. You won't have to pay anything out of your pocket when you receive in-network preventive care. Practice preventive care and reap the rewards of a healthier future.



Preventive care helps keep you healthier long-term.

An annual preventive exam can help **IDENTIFY FUTURE HEALTH RISKS** and treat issues early when care is more manageable and potentially more effective.



Preventive care helps keep your costs low.

With a preventive care exam each year, you can **TARGET HEALTH ISSUES EARLY** when they are less expensive to treat. You can also effectively manage chronic conditions for better long-term health.



Preventive care keeps your health up to date.

Yearly check-ins with your doctor keep your health on track with **AGE- AND GENDER-SPECIFIC EXAMS, VACCINATIONS, AND SCREENINGS** that could save your life.

MEDICAL INSURANCE

ANTHEM TOOLS AND RESOURCES

Anthem Member Portal

See your benefits, coverage, and costs in one place with the Anthem member portal. Log into [anthem.com](https://www.anthem.com) to manage spending for your care, understand your claims, keep your health history in one secure place, and more.

ConditionCare

Managing an ongoing health condition isn't easy, and having a little extra assistance can make a big difference. Anthem provides ConditionCare with one-on-one support, tools, and resources to support members.

Conditions include:

- Asthma (pediatric or adult)
- Chronic obstructive pulmonary disease (COPD)
- Coronary Artery disease
- Diabetes, types 1 and 2 (pediatric or adult)
- Heart Failure

Anthem may reach out to you or you may call Anthem at 866-960-0812 for more information.

Health Care Cost Estimator

Lab tests, X-rays, and procedures such as back surgeries and knee replacements can vary a lot in price depending on where you go. With the Estimate Your Cost online tool, find out the cost for hundreds of procedures before setting foot in a doctor's office.

Enhanced Personal Healthcare Providers

If you are enrolled in the KeyCare Standard PPO or KeyCare Choice PPO, you will pay less for primary care office visits when you choose an Enhanced Personal Healthcare (EPH) provider. The cost for a primary care visit with an EPH provider is a \$10 copay.

ANTHEM HEALTH GUIDE

Anthem Health Guide agents work closely with health care professionals like nurses, health coaches, social workers, and other health care providers to guide you through the health care system to find the right care, at the right time, for the right cost.

Agents can help you:

- Connect with programs and support covered by your benefits.
- Stay on top of exams, tests, or preventive screenings by reminding you to make an appointment.
- Compare costs on health care services, find in-network doctors, and much more.

Call 833-388-1400 to speak with a live health guide agent. You can also visit [anthem.com](https://www.anthem.com) and click on the "Customer Support" tab to chat with an agent.

LARK PREDIABETES PROGRAM

One in three Americans has prediabetes, but most don't know it. To help you address prediabetes and prevent type 2 diabetes, Lark has teamed up with Anthem to offer you digital personalized support **AT NO COST**.

24/7 coaching support includes:

- A customized program that fits your lifestyle.
- Convenient access to a coach through the Lark mobile app.
- Personalized feedback and daily check-ins.
- Information on prediabetes and how to prevent type 2 diabetes.
- A free wireless smart scale when you enroll.

Learn if you qualify by taking the one-minute quiz at lark.com/anthem.



MEDICAL BENEFITS

Anthem BlueCross BlueShield | livehealthonline.com

TELEMEDICINE

You have access to telemedicine through Anthem BlueCross BlueShield. Get the care you need when and wherever you need it. Whether you're on the go, at home, or at the office, care comes to you in the form of telemedicine.



Get care for non-emergency conditions.

Telemedicine can connect you to a doctor, without an appointment, from your phone, computer, or tablet. Receive care for common health issues like allergies, asthma, sore throat, fever, headache, rashes, and much more.



Receive mental health support and counseling.

Licensed counselors and psychiatrists can help diagnose, treat, and even prescribe medication when needed for depression and anxiety, substance abuse and panic disorders, PTSD, men and women's issues, grief and loss, and more.



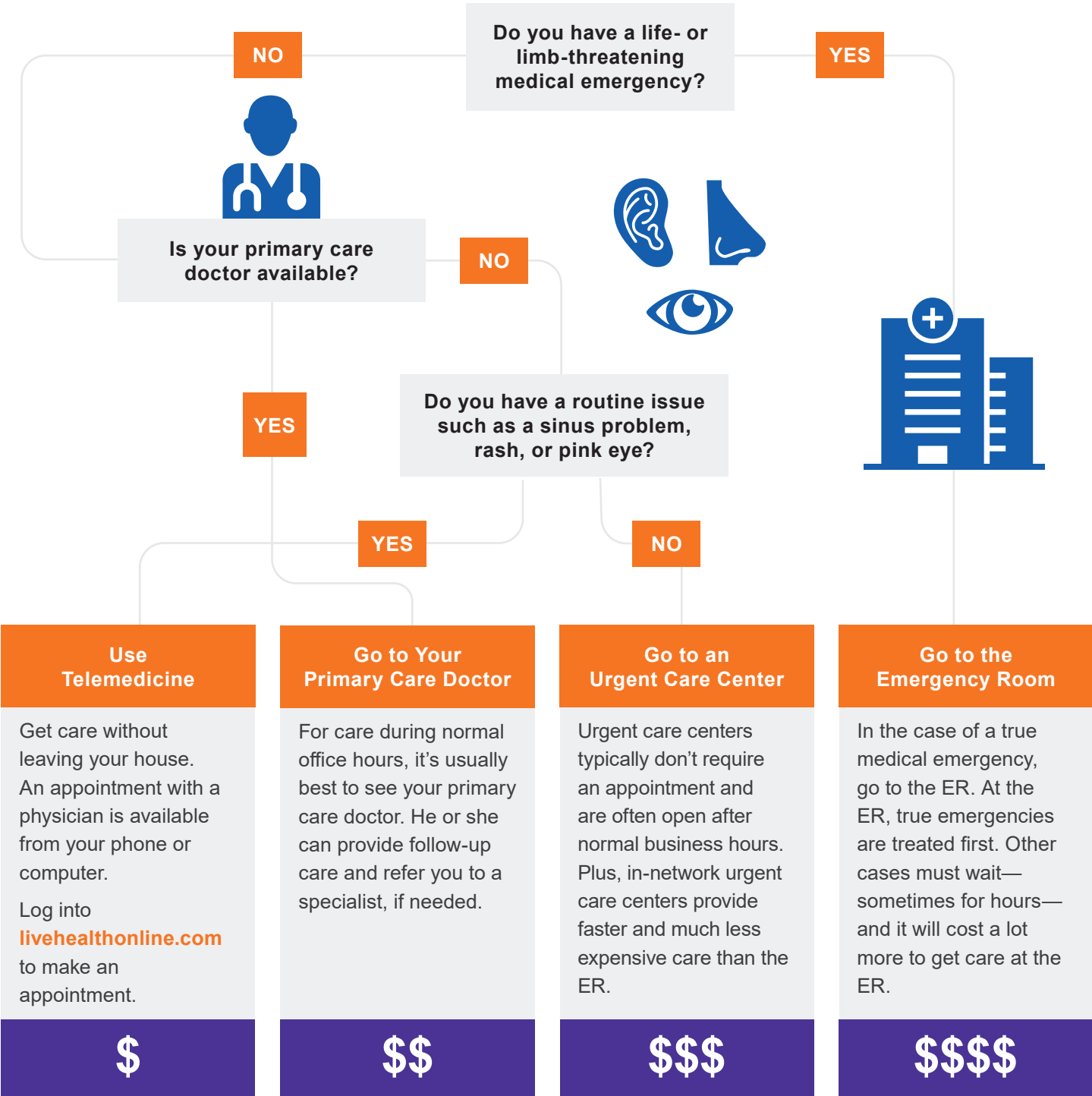
Talk with a doctor by phone or video, 24/7.

Use telemedicine to prioritize your health by getting the care you need when you need it. Visit livehealthonline.com or download the LiveHealth Online mobile app to get started.

MEDICAL BENEFITS

Know where to go for care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help choose where to go for care.





WELLNESS PROGRAMS

Centurion supports you in your total health and wellbeing, and believes that you should take responsibility for personal choices that may impact your health status.

WELLNESS PREMIUM CREDIT

Earn the Wellness Premium Credit and pay less for your medical insurance by completing an annual wellness exam by November 30 with your physician. The exam is covered 100% by all Anthem medical plans if performed by an in-network doctor. There is no paperwork required to receive this benefit—Anthem will automatically notify Centurion when you fulfill this requirement and complete your wellness exam. The premium credit will apply to your medical costs for the upcoming plan year. The wellness premium credit will be applied via payroll deductions.

WELLNESS ACTIVITY SUBSIDY

Centurion encourages participation in ongoing fitness and weight management programs designed to promote your overall health and wellbeing. If you participate in a fitness-related facility or weight management program, you may qualify for our Wellness Activity Subsidy. The Wellness Activity Subsidy is available for benefit-eligible employees working at least 30+ hours per week and will help cover 50% of the cost (up to \$200) of your fitness or weight management program per year.

To qualify, you must have participated in a program to improve your overall health and have been in an active full-time status for at least three consecutive months. Deadline for submission is June 30 of each year. To find more information, please go to the Benefits page of Centurion Central.

DISEASE MANAGEMENT

Anthem offers disease management programs to help members manage chronic conditions. If you are enrolled in an Anthem medical plan, an Anthem representative may contact you to help you manage your chronic condition. Their goal is to help you improve your health. This service is confidential and no personal information is shared with Centurion. You can decline participation in this program at any time.

DENTAL BENEFITS

Delta Dental of Virginia | deltadentalva.com | 800-237-6060

Centurion offers a dental insurance plan through Delta Dental of Virginia.

The dental plan provides in- and out-of-network benefits, allowing you the freedom to choose any dentist. The amount you pay varies based on whether you see a Delta Dental PPO dentist, Delta Dental Premier dentist, or out-of-network (non-participating) dentist. Locate a Delta Dental network provider at deltadentalva.com.

- Preventive exams do not apply toward your annual maximum benefit.
- You will pay less out of your pocket when you see a Delta Dental PPO dentist.
- Delta Dental PPO and Premier dentists file claims directly with Delta Dental and accept Delta Dental's reimbursement in full for covered services. When you see a PPO or Premier dentist, you will only be responsible for your deductible and coinsurance for covered services. Non-covered services are subject to balance billing.
- If you choose to see an out-of-network dentist, you will incur additional out-of-pocket expenses, and you will be billed the total amount the dentist charges (balance billing).
- When you see a Delta Dental PPO or Premier dentist, you are protected from balance billing for covered services.

The table below summarizes key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Delta Dental Plus Premier Dental Plan		
	PPO	Premier	Out of Network
Plan Year Deductible Individual/Family		\$50/\$150	
Plan Year Benefit Maximum		\$1,500	
Preventive Care (Oral exams, cleanings, x-rays)		Plan pays 100%	
Basic Services (Amalgam & composite fillings, simple extractions)	10% after ded.	20% after ded.	20% after ded.
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial], implants)	50% after ded.	50% after ded.	50% after ded.
Orthodontia Services (Coverage includes children and adults)		50%	
Orthodontia Lifetime Maximum		\$1,500	

MAXOVER

The MaxOver benefit allows you to carry forward a portion (\$375) of your unused annual benefit maximum for use in future years. In order to be eligible, you must have at least one preventive exam and cleaning during the year and your claims must be less than the \$750 MaxOver claims limit paid during the year.

DENTAL COSTS

Listed below are the per-pay-period (26 pay periods per year) deductions (costs) for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Delta Dental Plus Premier Dental Plan
Employee Only	\$12.02
Employee + Spouse	\$21.39
Employee + Child(ren)	\$22.57
Employee + Family	\$34.08

VISION BENEFITS

VSP | vsp.com | 800-877-7195

Centurion offers a vision insurance plan through VSP.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	VSP Vision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	\$10 copay	Up to \$69 reimbursement
Standard Plastic Lenses (Every 12 months) Single/Bifocal/Trifocal	\$25 copay	Up to \$31/\$50/\$65 reimbursement
Frames (Every 24 months)	\$150 allowance ¹	Up to \$77 reimbursement
Contact Lenses (Every 12 months in lieu of standard plastic lenses)		
Elective	\$130 allowance	Up to \$115 reimbursement
Medically Necessary	\$25 copay	Up to \$320 reimbursement

(1) \$80 Costco allowance.

EXTRA DISCOUNTS AND SAVINGS*

- **Laser vision correction:** Average 15-20% off the regular price or 5% off the promotional price; discounts only available from VSP-contracted facilities.
- **Retinal screening:** No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.
- **Featured frame brands:** Extra \$20 to spend on featured frame brands. Visit vsp.com/specialoffers for details.
- **Glasses and sunglasses:** 20% savings, including lens enhancements on additional glasses and sunglasses, from any VSP provider within 12 months of your last WellVision Exam.
- **KidsCare:** Meets the eye care and eye wear needs of growing children.
 - » This program allows for two eye exams per year.
 - » Frame allowance every 12 months.
 - » Additional lens benefit if there is a .50 or greater diopter change.

*Most providers do not allow insurance combined with discounts, specials, and other insurance plans.

VISION COSTS

Listed below are the per-pay-period (26 pay periods per year) deductions (costs) for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	VSP Vision Plan
Employee Only	\$2.80
Employee + Spouse	\$4.91
Employee + Child(ren)	\$5.26
Employee + Family	\$8.40

BUDGETING FOR YOUR CARE

Centurion offers two types of pre-tax accounts: a health savings account (HSA) and flexible spending accounts (FSAs).

When you put money into a pre-tax account, you can save up to 20%* on your care and increase your take-home pay because you don't pay tax on your contributions.

Enrolled in the KeyCare HDHP?	Enrolled in the KeyCare Standard or Choice PPO?	Enrolled in the KeyCare HDHP?	Paying for child or elder care expenses?
<p>Health Savings Account</p>	<p>Health Care Flexible Spending Account</p>	<p>Limited Purpose Flexible Spending Account</p>	<p>Dependent Care Flexible Spending Account</p>
<p>Consider funding a health savings account (HSA).</p> <ul style="list-style-type: none"> ◦ Centurion contributes the following amounts per month: <ul style="list-style-type: none"> » Individual—\$750 » Family—\$1,500 ◦ Roll over all funds each year ◦ Invest funds for long-term savings ◦ Spend funds penalty-free after age 65 	<p>Consider funding a health care flexible spending account (FSA).</p> <p>If you fund an HSA, you cannot fund a health care FSA.</p> <ul style="list-style-type: none"> ◦ No Centurion contribution ◦ Claims may be incurred until March 15, 2024 	<p>Consider funding a limited purpose flexible spending account.</p> <p>You can choose to fund both a limited purpose FSA and an HSA.</p> <ul style="list-style-type: none"> ◦ No Centurion contribution ◦ Dental and vision expenses only ◦ Claims may be incurred until March 15, 2024 	<p>You may fund a dependent care flexible spending account.</p> <ul style="list-style-type: none"> ◦ No Centurion contribution ◦ No roll over allowed ◦ Dependent care expenses only ◦ Claims may be incurred until March 15, 2024
			

*Percentage varies based on your tax bracket.



HEALTH SAVINGS ACCOUNT

WealthCare | [anthem.com](https://www.anthem.com) | 833-388-1400

If you enroll in the KeyCare HDHP, you may be eligible to open and fund a health savings account (HSA) through WealthCare.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

CENTURION CONTRIBUTION

If you enroll in the KeyCare HDHP, Centurion will help you save by contributing to your account.

- **Employee-only:** \$750
- **All other coverage levels:** \$1,500

2023 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA (including the Centurion contribution) cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$3,850
- **All other coverage levels:** \$7,750

If you are age 55+ by December 31, 2023, you may contribute an additional \$1,000.

HSA ELIGIBILITY

You are eligible to fund an HSA if:

- You are enrolled in the KeyCare HDHP.

You are NOT eligible to fund an HSA if:

- You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.

Refer to **IRS Publication 969** for additional eligibility details. If you are over age 65, please contact Human Resources.

MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



Spend.

Pay for eligible expenses such as deductibles, dental and vision exams, menstrual care products, and prescriptions.



Save.

Roll over funds every year to boost your long-term savings. Even if you switch health plans or jobs, the money is yours to keep.



Invest.

Invest and grow HSA funds tax free—including interest and investment earnings. After age 65, spend HSA dollars on any expense penalty-free.

FLEXIBLE SPENDING ACCOUNTS

TRI-AD | tri-ad.com/fsa | 888-844-1372

Centurion offers three flexible spending account (FSA) options through TRI-AD.

HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

The health care FSA maximum contribution is \$2,850 for the 2023 calendar year.

LIMITED PURPOSE HEALTH CARE FSA (IF YOU FUND AN HSA)

If you fund an HSA, you can also fund a limited purpose health care FSA. The limited purpose health care FSA can only be used for dental and vision expenses.

The limited purpose health care FSA maximum contribution is \$2,850 for the 2023 calendar year.

DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age or a spouse, a child over 13, or elderly parent residing in your home who is physically or mentally unable to care for him or herself.

You may contribute up to \$5,000 to the dependent care FSA for the 2023 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2023 plan year.

HOW TO USE AN FSA

1

Contribute.

Decide how much to contribute to your FSA on a plan year basis up to the maximum allowable amounts. This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

2

Pay.

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at tri-ad.com/fsa. Keep all receipts in case TRI-AD requires you to verify the eligibility of a purchase.

3

Use it or lose it.

Use your FSA funds before the end of the year—any funds in excess of \$570 will be forfeited.



LIFE AND AD&D BENEFITS

New York Life | mynylgbs.com

Centurion's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.

BASIC LIFE AND AD&D INSURANCE

Centurion automatically provides basic life and AD&D insurance through New York Life to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- **Employee life and AD&D benefit:** 1x annual earnings up to a maximum of \$150,000
- **Spouse life benefit:** \$10,000

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

Use the calculator [here](#) to find the right amount for you.



SUPPLEMENTAL LIFE INSURANCE

Centurion provides you the option to purchase supplemental life insurance for yourself, your spouse, and your dependent children through New York Life.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 65% at age 65, 45% at age 70, 30% at age 75, and 20% at age 80.

- **Employee:** \$10,000 increments up to \$1,250,000 or 4x annual salary, whichever is less—
guarantee issue: 4x annual earnings up to \$200,000
- **Spouse:** \$5,000 increments up to 100% of the employee's election or \$250,000, whichever is less—
guarantee issue: \$25,000
- **Dependent children:** Live birth to 6 months: \$500; 6+ months: \$10,000—guarantee issue: \$10,000

If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by New York Life.

DISABILITY BENEFITS

New York Life | mynylgbs.com

Disability insurance keeps you and your family financially protected if you become unable to work due to an illness or injury.

SHORT-TERM DISABILITY INSURANCE

Centurion automatically provides short-term disability (STD) insurance through New York Life (formerly Cigna) to all benefits-eligible employees after six months of continuous employment **AT NO COST**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of base weekly pay up to \$1,000 per week
- **Elimination period:** 14 days
- **Benefit duration:** Up to 13 weeks

VOLUNTARY LONG-TERM DISABILITY INSURANCE

Centurion provides the option to purchase voluntary long-term disability (LTD) insurance through New York Life to all benefit-eligible employees after six months of continuous employment. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- **Benefit:** 60% of base monthly pay up to \$6,000 per month
- **Elimination period:** 90 days
- **Benefit duration:** Two years own occupation then any occupation to age 65

Voluntary LTD Insurance Costs

Listed below are the per-pay-period (26 pay periods per year) deductions (costs) for voluntary LTD insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

AGE	Voluntary LTD Insurance Per \$100 Covered Payroll
Under 30	\$0.223
30–34	\$0.289
35–39	\$0.305
40–44	\$0.360
45–49	\$0.381
50–54	\$0.406
55–59	\$0.421
60+	\$0.366



ACCIDENT BENEFITS

The Hartford | thehartford.com/employee-benefits/voluntary | 866-547-4205

Accident insurance helps protect against the financial burden that accident-related costs can create. This means that you will have added financial resources to help with expenses incurred due to an injury, to help with ongoing living expenses, or to help with any purpose you choose. Claims payments are made in flat amounts based on services incurred during an accident.

ACCIDENT INSURANCE COSTS

Listed to the right are the per-pay-period (26 pay periods per year) deductions (costs) for accident insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Accident Insurance
Employee Only	\$3.45
Employee + Spouse	\$5.42
Employee + Child(ren)	\$5.73
Employee + Family	\$9.02

CRITICAL ILLNESS BENEFITS

The Hartford | thehartford.com/employee-benefits/voluntary | 866-547-4205

Critical illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness. These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on individuals and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses.

- **Employee:** \$5,000, \$10,000, \$20,000 or \$30,000—guarantee issue: \$30,000
- **Spouse:** 100% of employee's election—guarantee issue: 100% of employee's election
- **Dependent children:** Up to age 26: 50% of employee's election—guarantee issue: 50% of employee's election
- **Health screening benefit:** \$100

HOSPITAL INDEMNITY BENEFITS

The Hartford | thehartford.com/employee-benefits/voluntary | 866-547-4205

Hospital indemnity insurance will pay benefits that help you with costs associated with a hospital visit such as a covered accident, illness, or childbirth. This benefit pays you a lump-sum upon admittance so that you can choose how best to cover your expenses. You also receive a \$50 wellness benefit every year when you complete a health screening.

- **Hospital admission:** Low plan \$1,000 per admission; High plan \$1,500 per admission
- **Daily hospital confinement:** Low plan \$100 per day*; High plan \$150 per day*
- **Hospital intensive care unit confinement:** Low plan \$200 per day*; High plan \$300 per day*

*Up to 30 days per calendar year

HOSPITAL INDEMNITY COSTS

Listed to the right are the per-pay-period (26 pay periods per year) deductions (costs) for hospital indemnity insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Low Plan	High Plan
Employee Only	\$7.70	\$11.30
Employee + Spouse	\$14.27	\$20.89
Employee + Child(ren)	\$13.42	\$19.73
Employee + Family	\$20.94	\$30.72

RETIREMENT

Transamerica | my.trsrretire.com | 800-755-5801

Centurion offers a 401(k) retirement savings plan, which is administered by Transamerica Retirement Solutions.

You are eligible to participate on the Monday after receiving your first paycheck and may enroll over the phone by calling 800-755-5801 or online at my.trsrretire.com.

Here are some specifics about the plan:

- Full- and part-time employees may elect to defer up to 75% of their compensation on a pre-tax and/or after-tax basis up to the IRS annual limit (\$20,500 for 2023).
- If you are age 50+ by December 31, 2023, you may make additional contributions (\$6,500 for 2023).
- Centurion matches 50% of the first 6% you elect to defer, up to a maximum of 3% per-pay-period for eligible earnings.
- Effective April 15, 2022, new enrollees will be on an updated vesting schedule in which 40% of employer contributions are vested after one (1) year of service, reaching 100% after two (2) years of service.
- The plan provides 19 different mutual funds and 11 target date funds from which to choose for investing.



YOUR
CONTRIBUTION



CENTURION
MATCHING
CONTRIBUTION



YOUR TOTAL 401(k)
RETIREMENT PLAN
CONTRIBUTION



COMMUTER BENEFITS

TRI-AD | tri-ad.com/commute | 888-844-1372

Centurion allows you to pay up to \$280 per month for commuter transit costs and \$280 per month for commute-related parking costs with tax-free dollars through TRI-AD.

PUBLIC TRANSPORTATION AND VANPOOLS

- **Commuter check vouchers:** Commuter checks can be used to purchase transit passes, tickets, fare cards, or other fare media for the transit authority of your choice. They can also be used to pay for vanpool expenses. Commuter checks come in flexible denominations to meet your transit needs and are valid for 15 months.
- **Commuter check card:** This card is accepted at transit agencies or designated transit retail centers where only transit and vanpool passes, tickets, and fare cards are sold.* The card can be also used at fare vending machines. This saves you time waiting in line and time locating a customer service desk or staffed sales area.
- **Fare media:** Various transit passes, tickets, and fare cards are offered by participating transit authorities (tolls are not eligible) across the nation. They are sent directly to your home, so you avoid waiting in line to purchase your transit passes.

*For compliance reasons, the commuter check card can only be accepted at designated outlets that sell transit products exclusively, such as transit stations and kiosks. Stores that sell other products, such as station sundry shops, will not accept the commuter check card.

PARKING

- **Monthly direct pay:** This solution allows TRI-AD to send payments directly to your parking provider each month, so you don't have to worry about writing checks and mailing payments.
- **Commuter check for parking vouchers:** These vouchers are made payable to the parking provider of your choice and can be used to pay for parking expenses. Commuter check for parking vouchers may be used to purchase one or more types of parking, and you can order as many vouchers as needed for multiple parking providers. They come in flexible denominations and are valid for 15 months.
- **Commuter check card:** This prepaid card offers the functionality and convenience of a reloadable, personalized debit card for use at parking facilities nationwide. No receipts are necessary with this solution—just swipe and go.
- **Parking cash reimbursement:** You can elect a monthly amount to be set aside from your paycheck into a pre-tax spending account. Once you have incurred out-of-pocket parking expenses, simply complete a claim form and submit it with receipts for reimbursement.

HOW TO ENROLL

Visit tri-ad.com/commute to enroll in the commuter benefits. You must enroll by the tenth day of the month for your election to be effective on the first day of the following month. For example, enroll by June 10 for your election to be effective July 1.

For more information, visit tri-ad.com/commute or call 888-844-1372 Monday through Friday from 8 a.m. to 9 p.m. EST.

Note: These limits are subject to change for 2023 (2023 limits not released at time of production).

ADOPTION ASSISTANCE

Centurion | Visit the Benefits page of Centurion Central

Centurion offers \$1,000 in adoption assistance to all eligible full-time employees who have completed at least one year of continuous service and are going through the adoption process. The full policy and forms can be found on the Benefits page of **Centurion Central**.

VOLUNTARY PET INSURANCE

Nationwide | petinsurance.com/centurion | 888-899-4874

Centurion provides you the option to purchase voluntary pet insurance through Nationwide. You have two plan options to choose from: My Pet Protection and My Pet Protection with Wellness. My Pet Protection includes accidents, illnesses, and surgeries, while My Pet Protection with Wellness includes wellness exams, vaccinations, dental cleanings, and more. You can purchase a plan that best suits your budget.

For pricing and additional information, contact Nationwide at 888-899-4874 or petinsurance.com/centurion.

Note: Pre-existing conditions are not covered.

EMPLOYEE ASSISTANCE PROGRAM

Cigna | mycigna.com | 877-622-4327

Assistance is always available for you. The employee assistance program (EAP) services are provided AT NO COST to you and your household through Cigna.

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **three free face-to-face** visits per person, per issue, per year with a licensed counselor.

Assistance is available for the following personal and work-life situations and more:

- Stress management
- Anxiety
- Work-life balance
- Addiction
- Career goals
- Personal and family goals
- Depression
- Conflict at work

Don't hesitate to reach out whenever needed. No personal information is ever shared with Centurion and access to the EAP is completely confidential.



Tools and resources

Browse tools and resources to help you make life's big decisions.



Care options

Find child and elder care to support you and your family's day-to-day needs.



Legal and financial guidance

Receive guidance for buying a home, retirement, budgeting, and more.



Support all year

Connect with a mental health professional about addiction, family, and individual counseling.



CONTACTS

If you have any questions regarding your benefits or the material contained in this guide, please call the Benefits Support Center at 833-782-7404 Monday–Friday from 9 a.m. to 5 p.m. EST for the following items:

- Enrollment support
- General benefit questions
- Finding in-network providers
- UKG login assistance
- Qualifying event/demographic changes
- ID card assistance

For any inquires outside of the items above, please contact the Benefits Team.

benefits@teamcenturion.com

Provider/Plan	Phone Number	Website
Medical Anthem BCBS	833-630-6742	anthem.com
Dental Delta Dental of Virginia	800-237-6060	deltadentalva.com
Vision VSP	800-877-7195	vsp.com
Health Savings Account WealthCare	833-388-1400	anthem.com
Flexible Spending Accounts TRI-AD	888-844-1372	tri-ad.com/fsa
Life and Disability Insurance New Your Life	STD Claims: 800-362-4462 LTD Claims: 800-732-1603	mynylgbs.com
Accident Insurance The Hartford	866-547-4205	thehartford.com/employee-benefits/voluntary
Critical Illness Insurance The Hartford	866-547-4205	thehartford.com/employee-benefits/voluntary
Hospital Indemnity Insurance The Hartford	866-547-4205	thehartford.com/employee-benefits/voluntary
Commuter Benefits TRI-AD	888-844-1372	tri-ad.com
Pet Insurance Nationwide	888-899-4874	petinsurance.com/centurion
Employee Assistance Program Cigna	877-622-4327	mycigna.com
401(k) Retirement Savings Plan Transamerica Retirement Solutions	800-755-5801	my.trsretire.com

This summary of benefits is not intended to be a complete description of the terms and Centurion insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Centurion maintains its benefit plans on an ongoing basis, Centurion reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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