



2026 Benefits Guide

Welcome to Your 2026 Benefits Guide

Use this Benefits Guide to see what’s new and to learn about your benefit plan options.

What’s Inside

GETTING STARTED 2

- Important Contacts
- Welcome to Your Benefits!
- Eligibility

BODY AND MIND 6

- Medical Plan
- Telemedicine
- Supplemental Medical
- Dental
- Vision

FUNDING ACCOUNTS13

- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- 401(k) Retirement Plan

INCOME PROTECTION15

- Life and AD&D Insurance
- Disability
- Paid Time Off

ADDITIONAL BENEFITS 20

- Blue365, Cost of Care Tools, Health Management, Maternity Management, Tobacco Cessation, Travel Assistance

EMPLOYEE CONTRIBUTIONS21



Getting Started

Important Contacts

COVERAGE	CONTACT	PHONE	WEBSITE/EMAIL
Medical	BlueCross BlueShield MN	866-543-5966	bluecrossmnonline.com
Spending Accounts	HealthEquity	866-346-5800	learn.healthequity.com/ bluecrossmn
Dental	Delta Dental FL	800-521-2651	deltadentalins.com
Vision	EyeMed	866-800-5457	eyemed.com
Life/AD&D Coverage	Prudential	877-842-1718; Group# 71254	prudential.com/mybenefits
Disability Coverage	Prudential	800-842-1718; Group# 71254	prudential.com/mybenefits
401(k) Retirement	Fidelity	800-835-5097	netbenefits.com
General Questions	Avant Call Center	866-993-7778	
Virtual Care	Doctor on Demand	800-997-6196	doctorondemand.com
Supplemental Plans (Accident, Hospital, Critical Illness)	Prudential	800-920-4778; Group# 71254	prudential.com/mybenefits



Welcome to Your Benefits!

We are pleased to provide you with competitive benefits that are a vital part of your total compensation. You have the flexibility to select from a full range of benefits to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances, and help you build long-term security for retirement. This brochure was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this information to make sure you understand the benefits that are available to you and your family, and be sure to act before the enrollment deadline.

This brochure highlights the main features of our employee benefits program. It does not include all plan rules, details, limitations, and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. Centrum reserves the right to change or discontinue its employee benefits plans at any time.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage.

Eligibility

As a Centrum employee, you are eligible for benefits if you work at least 30 hours per week. You have 30 days following your hire date to enroll in benefits. You also have the option to change your benefit selections during our annual open enrollment period. Most of your benefits are effective on the first day of the month following your date of hire. You may also enroll your eligible dependents for coverage. Eligible dependents could be:

- Your legal spouse or qualified domestic partner
- Children under the age of 26, regardless of student, dependency, or marital status
- Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability and who are indicated as such on your federal tax return

CHANGING BENEFITS AFTER ENROLLMENT

During the year, you cannot make changes to your benefits unless you have a Qualifying Life Event. If you do not make changes to your benefits within 30 days of the Qualifying Life Event, you will have to wait until the next annual open enrollment period to make changes (unless you experience another Qualifying Life Event).



QUALIFYING LIFE EVENT		DOCUMENTATION
Change in marital status	– Marriage – Divorce/Legal Separation – Death	– Copy of marriage certificate – Copy of divorce decree – Copy of death certificate
Change in number of dependents	– Birth or adoption – Step-child – Death	– Copy of birth certificate or copy of legal adoption papers – Copy of birth certificate plus a copy of the marriage certificate between employee and spouse – Copy of death certificate
Change in employment	– Change in your eligibility status (i.e., full-time to part-time) – Change in spouse's benefits or employment status	– Notification of increase or reduction of hours that changes coverage status – Documentation of the coverage end date

Body and Mind



Medical Plan

Medical insurance is essential to your well-being, and our medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.

PARTS OF YOUR MEDICAL PLAN

- **Preventive care** – Always 100% covered when you use in-network providers and includes services like physical exams, flu shots, and screenings.
- **Annual deductible amount** – The amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay.
- **Annual out-of-pocket maximum** – The most you will pay each year for eligible in-network and out-of-network services, including prescriptions. After you reach your out-of-pocket maximum, the plan picks up the full cost of covered medical care for the remainder of the year.
- **Copay** – A copay is a fixed amount you pay for a health care service. Copays do not count toward your deductible but do count toward your annual out-of-pocket maximum.
- **Coinsurance** – Once your deductible is met, you and the plan share the cost of care, called coinsurance.

Medical Plan Comparison

You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out-of-pocket costs. In-network providers charge members reduced, contracted fees instead of their typical fees. Providers outside the plan's network set their own rates, so you may be responsible for the difference if a provider's fees are above the Reasonable and Customary (R&C) limits.

HDHP W/ HSA PLAN		PPO PLAN \$2K	PPO PLAN \$1K
IN-NETWORK		IN-NETWORK	IN-NETWORK
CALENDAR YEAR DEDUCTIBLE			
Individual	\$3,400	\$2,000	\$1,000
Family	\$6,800	\$6,000	\$3,000
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)			
Individual	\$6,000	\$6,000	\$5,000
Family	\$12,000	\$12,000	\$10,000
COINSURANCE / COPAYS			
Preventive Care	100% Coverage	100% Coverage	100% Coverage
Primary Care Physician	20% after deductible	\$30 Copay	\$30 Copay
Specialist	20% after deductible	\$50 Copay	\$50 Copay
Urgent Care	20% after deductible	\$75 Copay	\$75 Copay
Emergency Room	20% after deductible	20% after deductible	20% after deductible
RETAIL RX (UP TO 30- AND 90-DAY SUPPLY)			
Preferred Generic	20% after deductible	\$10	\$10
Preferred Brand	20% after deductible	\$50	\$50
Non-Preferred Generic/Brand	20% after deductible	\$100	\$100
Specialty	Refer to applicable Rx drug cost sharing	\$250	\$250
MAIL ORDER RX (UP TO 90-DAY SUPPLY)			
Preferred Generic	Subject to Ded./Coinsurance	\$30	\$30
Preferred Brand	Subject to Ded./Coinsurance	\$150	\$150
Non-Preferred Generic/Brand	Subject to Ded./Coinsurance	\$300	\$300

90-day Rx retail services from out-of-network providers may require prior authorization.

For more information about limitations and exceptions, see the plan or policy document at [bluecrossmn.com](https://www.bluecrossmn.com).

Telemedicine

When you need care — anytime, day or night — or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or clinic or sit in a waiting room when you're sick — you can see a doctor from the comfort of your own bed or sofa. Registering in advance ensures your account will be active and ready when you need care.



Using Telemedicine is Easy:

1. Register Now

Download the Doctor On Demand app from the App Store or Google Play. You can also access care at doctorondemand.com.

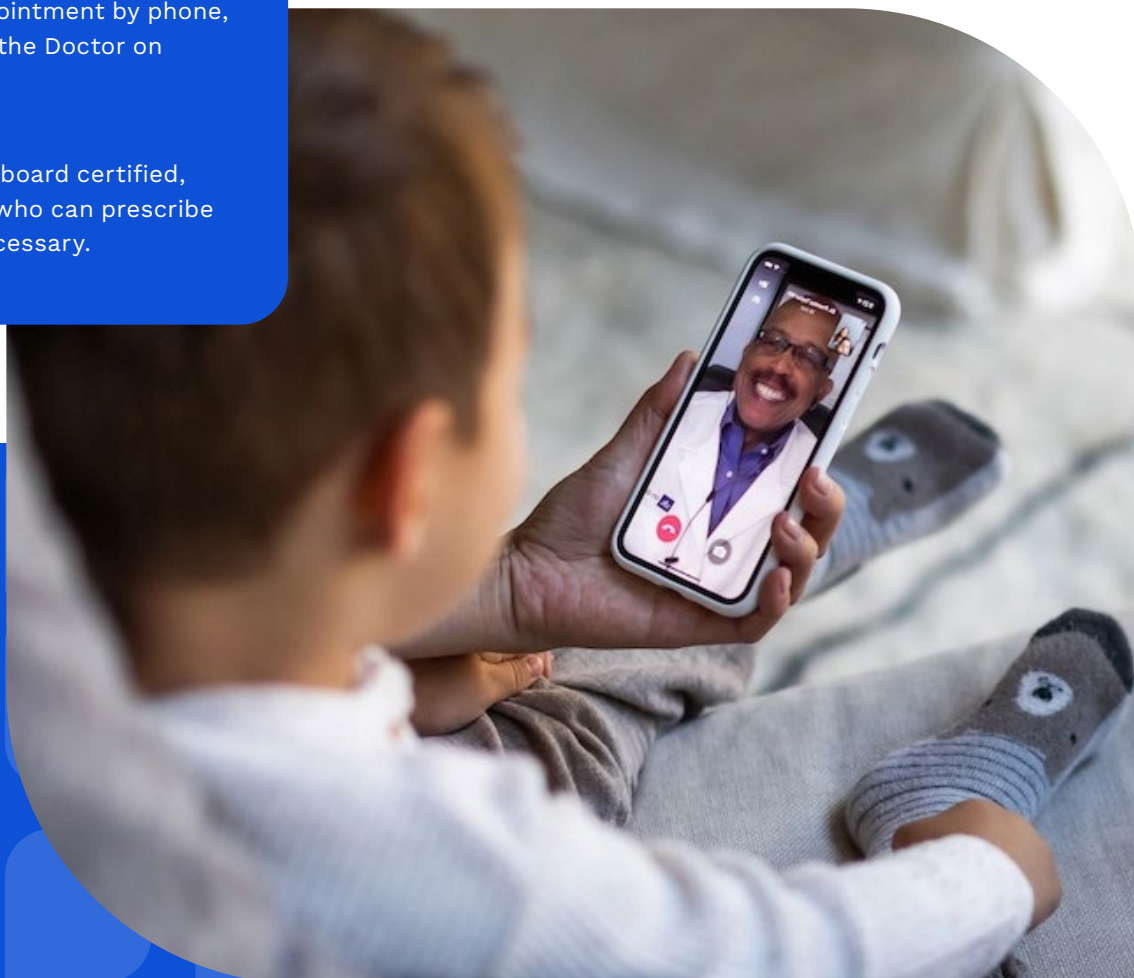
2. Request a Visit

You can see a doctor right away or schedule an appointment by phone, computer, or on the Doctor on Demand app.

3. Feel Better

Get treated by a board certified, licensed doctor who can prescribe medication if necessary.

- Avoid germs in the ER, urgent care clinic, or doctor's office.
- See a US board certified, licensed, telemedicine-trained doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends, and holidays.
- Get treated for more than 80 common conditions including colds, flu, allergies, and more.
- Get a prescription or short-term refill of any existing prescription sent to a pharmacy nearby, in less time than your usual doctor visit.
- Avoid costly ER and urgent care copays and deductibles.



Supplemental Medical

Supplemental Medical plans can help you pay for costs you may incur after an accidental injury, illness, or hospitalization. These plans are 100% voluntary, and if you purchase coverage for yourself, you can add coverage for your spouse, domestic partner, and child(ren).

Accident Insurance

Accident insurance pays out a lump sum if you become injured because of an accident. It allows you to claim benefits even if the injuries you incur do not keep you out of work. Accident insurance may also complement health insurance if an accident causes you to have medical expenses that your health insurance doesn't cover. Accident insurance covers qualifying injuries, which might include a broken limb, loss of a limb, burns, lacerations, or paralysis. In the event of your accidental death, accident insurance pays out money to your designated beneficiary. While health insurance companies pay your provider or facility, accident insurance pays you directly.

HOW ACCIDENT INSURANCE WORKS

Accident insurance policies can provide you with a lump sum paid directly to you that will help pay for a wide range of situations, including initial care, surgery, transportation and lodging, and follow-up care. Here's how it works:

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse, and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on the job or off the job — unlike workers' compensation, which only covers on-the-job injuries.
- Benefit payments are not reduced by any other insurance you may have with other companies.

Critical Illness Insurance

If you suffer from a serious illness, such as cancer, stroke, or a heart attack, medical insurance may not provide all the coverage you need. Critical Illness insurance will ease the financial strain so you can focus on recovery.

HOW IS A CRITICAL ILLNESS CLAIM PAID?

If you suffer from one of the serious illnesses covered by your policy, you'll be paid in a lump sum. The payment will go directly to you instead of to a medical provider. The payment you receive can be used for many things including:

- Childcare costs
- Medical expenses
- Travel expenses for you and your family
- Lost wages from missed time at work
- Living expenses
- And more

Hospital Indemnity Insurance

Hospital Indemnity insurance is a supplemental insurance plan designed to pay for the costs of a hospital admission that may not be covered by other insurance.

HOW DOES HOSPITAL INDEMNITY INSURANCE WORK?

If you are admitted to the hospital for an injury or illness, your Hospital Indemnity plan makes cash payments to you to pay for costs not covered by your health insurance, including health insurance deductibles, copays and coinsurance, childcare expenses while you are in the hospital, or cost-of-living expenses as you recover.



Taking care of your oral health is not a luxury; it is a necessity to long-term optimal health. With a focus on prevention, early diagnosis, and treatment, dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Preventive services are covered at no cost to you and include routine exams and cleanings. You will pay only a small deductible and coinsurance for basic and major services.

When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won't get charged more than your expected share of the bill.

DENTAL PLAN SUMMARY	PPO NETWORK	PREMIER NETWORK	NON-DELTA DENTAL
Diagnostic and Preventive	100%	100%	100%
Radiographs	100%	100%	100%
BASIC SERVICES			
Minor Restorative Services Sealants Posterior Composites Emergency Palliative Treatment Other Basic Services	80%	80%	80%
Endodontics Periodontics	50%	50%	50%
Oral Surgery (simple/complex)	80% / 50%	80% / 50%	80% / 50%
MAJOR SERVICES			
Major Restorative Prosthetic Repairs/Adjustments	50%	50%	50%
ORTHODONTIC SERVICES			
Orthodontics (Per covered dependent child up to age 18)	50%	50%	50%
ORTHODONTIC AGE LIMIT			
Annual/Individual Deductible	\$50	\$50	\$50
Annual/Family Deductible	\$150	\$150	\$150
Annual Maximum	\$1,500	\$1,500	\$1,500
Lifetime Orthodontic Maximum	\$1,500	\$1,500	\$1,500
Deductible Waived for:	Diagnostic and Preventive	Diagnostic and Preventive	Diagnostic and Preventive
Standard Implants	Covered under	Covered under	Covered under
Waiting Periods	None	None	None
Product	Comprehensive Enhanced	Comprehensive Enhanced	Comprehensive Enhanced
Plan Type	Contributory	Contributory	Contributory
Networks	Delta Dental PPO Plus	Delta Dental PPO Plus	Delta Dental PPO Plus
Out-of-Network Reimbursement Level	50%	50%	50%

Dental (continued)

Make the Most of Your Benefits

Dental insurance is designed to pay a portion of the costs associated with your dental care. Having dental insurance is essential to keeping your mouth healthy by providing access to preventive care, such as cleanings and X-rays, and helps cover extensive dental procedures such as crowns and fillings.

Resources Available to Members at:

deltadentalins.com

Save Money, Go In Network:

Search for a participating dentist or specialist, clinic or location. By seeking care from a Delta Dental network dentist, you will save the most money because the dentist is not allowed to bill you more than our allowable charge.

Dental Insurance 101:

Robust member tools including commonly defined insurance terms, videos, and frequently asked questions.

Oral Health Resources:

Access dental and health information including a section dedicated to kids' oral health.

Cost Estimator:

Use our cost estimator to find out what a dental procedure will cost, or you can always request a pre-treatment estimate from your dentist.

Prefer to Speak to Someone?

Toll Free: 800-422-4234

Local: 651-406-5901

Monday-Friday: 7 a.m.-7p.m. central

Tools Available in the Secure Member Portal

Coverage Summary:

Review your dental plan information including eligibility, waiting periods, plan maximums, and frequency limitations.

Claims Inquiry:

View claim status, procedure details, dates of service, and applied deductibles. View your explanation of benefits (EOB) online. Opt-out of the paper delivery of your EOB.

Print ID Cards:

Print a digital or replacement ID card.

Secure Member Portal Registration

1. On deltadentalins.com, select "Log In" in the top right-hand corner.
2. Select "Create an account," and on the next page, select Enrollee/Adult Dependent.
3. Remember your username and password because you will need them each time you log in.

Learn more about how your oral health connects to your overall health at: deltadentalins.com

Healthy eyes and clear vision are an important part of your overall health and quality of life. You may enroll yourself and your eligible dependents or you may waive vision coverage. You do not have to be enrolled in medical coverage to elect vision coverage or cover the same dependents under medical and vision.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

IN-NETWORK		OUT-OF-NETWORK
	YOU PAY	REIMBURSEMENT
Exam	\$10 Copay	Up to \$40
Single Vision Lenses	\$10 Copay	Up to \$30
Bifocals Lenses	\$10 Copay	Up to \$50
Trifocals Lenses	\$10 Copay	Up to \$70
Frames	\$0 Copay; 20% off balance over \$130 allowance	Up to \$91
Contacts in lieu of Frames/Lenses	\$0 Copay; 15% off balance over \$130 allowance	Up to \$130
BENEFIT FREQUENCY		
Exam	Exam Every 12 Months	Once Every 12 Months
Frames	Exam Every 24 Months	Once Every 24 Months
Lenses	Exam Every 12 Months	Once Every 12 Months
Contacts	Exam Every 12 Months	Once Every 12 Months



Funding Accounts



Health Savings Account (HSA)

A Health Savings Account (HSA) is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pre-tax dollars — now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the HDHP medical plan, as long as they are not covered under a separate PPO plan.

How a Health Savings Account Works:



ELIGIBILITY

You must be enrolled in the High Deductible Health Plan (HDHP).



CONTRIBUTIONS

Centrum contributes to your HSA to help offset your annual HDHP deductible. We contribute \$20.00 per pay period (\$480 annually) into your HSA.

You contribute on a pre-tax basis and can change how much you contribute from each paycheck up to the annual IRS maximum of \$4,400 if you enroll only yourself or \$8,750 if you enroll in family coverage. You can make an additional catch-up contribution if you are age 55 or older. Keep in mind that the limit includes both your contributions and those made by Centrum.



ELIGIBLE EXPENSES

You may use your HSA funds to cover medical, dental, vision, and prescription drug expenses incurred by you and your eligible family members.



USING YOUR ACCOUNT

Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket and save your HSA money for future health care expenses.



YOUR HSA IS ALWAYS YOURS — NO MATTER WHAT

One of the best features of an HSA is that any money left in your account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave Centrum or retire, your HSA goes with you so you can continue to pay for or save for future eligible health care expenses.

Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSAs) allow you to pay for eligible health care and dependent care expenses using tax-free dollars. There are three types of FSAs: the Health Care FSA, the Limited Purpose FSA, and the Dependent Care FSA. **Please Note:** If you are a participant in a HSA, you are not eligible for the Health Care FSA account, but you may contribute to the Limited Purpose FSA.

HEALTHCARE FSA / LIMITED PURPOSE FSA	DEPENDENT CARE FSA
Contribute up to \$3,400 per year, pre-tax, to pay for copays, prescription expenses, lab exams and tests, contact lenses, and eyeglasses. Limited Purpose FSA Those enrolled in the HDHP can contribute up to \$3,400 per year, pre-tax, to pay for eligible vision and dental expenses.	Contribute up to \$7,500 per year, pre-tax, or \$3,750 if married and filing separate tax returns to pay for day care expenses associated with caring for elder or child dependents that are necessary for you or your spouse to work or attend school full-time. You cannot use your Health Care FSA to pay for Dependent Care expenses.
Receive a debit card to pay for eligible medical expenses (funds must be available in your account).	Annual costs may be submitted for automatic reimbursement to your back account each pay period.
Eligible expenses include medical copays, coinsurance, deductibles, eyeglasses, and over-the-counter medications prescribed by your doctor.	Can only be used to pay for eligible dependent care expenses including day care, after-school programs, and elder care programs prescribed by a doctor.
Submit claims up to March 1 of the following year for expenses from January 1 to December 31. If you do not spend all the money in this FSA by March 1, per IRS regulations, unused dollars will be forfeited for pre-tax contributions.	Submit claims up to March 1 of the following year for expenses from January 1 to December 31. If you do not spend all the money in this FSA by March 1, per IRS regulations, unused dollars will be forfeited for pre-tax contributions.



Income Protection



Basic Life and AD&D

Life insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death. Accidental Death & Dismemberment (AD&D) insurance pays a benefit if you die or suffer certain serious injuries as the result of a covered accident. In the case of a covered accidental injury (e.g., loss of sight, loss of a limb), the benefit you receive is a percentage of the total AD&D coverage you elected based on the severity of the accidental injury.

BASIC LIFE AND AD&D INSURANCE – FOR YOU

COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY/ PROOF OF GOOD HEALTH
Life and AD&D	One times your base annual earnings up to a maximum of \$50,000.	None

Voluntary Life & AD&D

Voluntary Life and AD&D insurance for you and your dependents can help protect your family during difficult times.

LIFE AND AD&D INSURANCE – FOR YOU AND YOUR DEPENDENTS

COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY/PROOF OF GOOD HEALTH
Employee Only	Increments of \$10,000 not to exceed 8 times your salary or \$500,000.	Required if electing coverage equal to or greater than 8 times base annual pay or \$200,000, whichever is less.
Spouse	Increments of \$5,000 up to \$250,000 – not to exceed the total amount of employee coverage elected.	Required for amounts equal to or greater than \$50,000.
Child(ren)	Increments of \$2,000 to a maximum of \$10,000. Reduced coverage for children 14 days to 6 months.	None

Guaranteed Issue and Evidence Of Insurability

Employees and spouses who elect Voluntary Life and AD&D coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.

Disability

Disability insurance can keep you financially stable should you experience a qualifying disability and are unable to work. It can help provide a sense of security, knowing that if the unexpected should happen, you'll still receive a monthly income. A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training, or experience.

SHORT-TERM DISABILITY BENEFITS AT A GLANCE

Coverage	66.6% of your weekly earnings to a weekly \$1,500 maximum for up to 90 days.
When Benefits Begin	Benefit begins after 14 days of disability.
Election Required	No, eligible employees are auto enrolled at no cost.

LONG-TERM DISABILITY BENEFITS AT A GLANCE

Coverage	60% of your pre-disability earnings up to a maximum benefit of \$10,000 per month until you recover or reach your Social Security Normal Retirement Age, whichever is sooner.
When Benefits Begin	Benefit begins after 90 days of disability.
Election Required	Yes (this is a voluntary plan).

HOW STD AND LTD WORK TOGETHER

For employees who meet STD eligibility, Centrum will pay 66.6% of your earnings during the 14 day elimination period.

After 14 days of sickness or injury, approved STD pays a portion of your income.

After 90 days, if elected, LTD may begin.

Paid Time Off

Centrum offers nine paid holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving Day
- Christmas Day



Centrum’s Paid Time Off (PTO) program supports your need for time away from work, whether for vacation, illness, or occasional absences from your scheduled workday.

GRADE 10-15

COMPLETED YEARS OF SERVICE	ANNUAL PTO ACCRUAL	MAX PTO ACCRUAL (1X ANNUAL)
Less than 3 Years	96 Hours (12 Days)	96 Hours (12 Days)
3-4 Years	104 Hours (13 Days)	104 Hours (13 Days)
4-5 Years	112 Hours (14 Days)	112 Hours (14 Days)
5-10 Years	120 Hours (15 Days)	120 Hours (15 Days)
10 or More Years	160 Hours (20 Days)	160 Hours (20 Days)

GRADE 16+

COMPLETED YEARS OF SERVICE	ANNUAL PTO ACCRUAL	MAX PTO ACCRUAL (1X ANNUAL)
Less than 5 Years	136 Hours (17 Days)	136 Hours (17 Days)
5-10 Years	160 Hours (20 Days)	160 Hours (20 Days)
10 or More Years	200 Hours (25 Days)	200 Hours (25 Days)

The Annual PTO Accrual is prorated for part-time employees scheduled to work a minimum of 20 hours per week based on their full-time equivalency. New employees will receive a prorated Annual PTO Accrual based on their hire date.

Any unused accrued PTO carries over at the end of the year. The maximum PTO accrual is equal to 1x the annual accrual rate. If the maximum accrual is reached, no additional hours are accrued until time is used and the total accrual falls below the maximum. (Ex: A Grade 11 employee who has been with Centrum Health for 7 years and has unused accrued PTO of 15 days in December will carry over 15 days to the new year. Additional accrual of PTO will not be received in January because the maximum accrual has been reached.)

Policy details such as eligibility and days recognized can be found on Nucleus.

401(k) Retirement Plan

What does retirement look like for you? Maybe you plan to travel the world. Or maybe you'd like to take up some hobbies closer to home. Whatever your goal, it's important to take responsibility for your own finances so you have the income you'll need in the future.

One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 401(k) retirement plan allows you to save for retirement on a pre-tax basis. You can begin contributing to the plan at any time once you become eligible and can start making contributions to your account through convenient payroll deductions.

Learn more by visiting netbenefits.com or calling 800-835-5097.

Eligibility Requirements

You are eligible to enroll in the plan after three months of service as long as you are age 18 or older. New hires will be automatically enrolled as soon as they are eligible at a pre-tax contribution of 4%. To encourage savings, the plan will automatically increase your annual contribution by 1% every year on your participation eligibility date until you reach a deferral of 6%. You may change this amount or opt out at any time.

Contributions

The 2026 IRS retirement plan maximum contribution is projected to be \$24,500. You can choose to contribute up to 100% of your eligible compensation and change your contribution at any time throughout the year.

If you are or will be age 50 or older by the end of 2026, you are eligible to make additional catch-up contributions up to \$8,000. If you are or will be age 60-63 by the end of 2026, you are eligible to make an increased catch up contributions up to \$11,500.

Employer Match

Centrum will match your contributions at 100% on the first 2% you save and 50% on the next 4%. So, if you save 6% to your 401(k), the company will deposit a 4% match into your account. The employer match is contributed every paycheck and begins as soon as you start participating in the plan.

All employer match contributions will be 100% vested after two years of employment with Centrum.

Advisory Services

To help you achieve your financial goals, Centrum partners with the Christensen Group to provide you with access to personal investment advisors. Here is how to connect with them:

Spencer Rose
Investment Advisor
952-653-1047
srose@christensengroup.com



Employee Assistance Program (EAP)

You automatically have access to the Employee Assistance Program (EAP). This program provides professional, confidential telephonic or face-to-face counseling services to you and your household members at no cost. The EAP can help you resolve personal issues and problems before they affect your health, relationships, and work performance.

This program is available 24 hours a day, 365 days a year for confidential counseling, referral, and follow-up services for issues such as:

-  Mental health concerns
-  Emotional difficulties
-  Domestic abuse
-  Substance abuse
-  Financial worries
-  Grief and loss
-  Relationship support
-  Self-esteem and personal development
-  Stress management
-  Work-life balance

It's important to note that all EAP conversations are voluntary and strictly confidential. If you and your counselor determine that additional assistance is needed, you'll be referred to the most appropriate and affordable resource available. Although you're responsible for the cost of referrals, these costs are often covered under your medical plan.

EAP CONNECTION OPTIONS

Access the EAP 24/7 by calling 800-311-4327 or visiting guidanceresources.com (WEB ID: GEN311).



Additional Benefits



As part of our commitment to preventive health and wellness, Centrum offers the following additional services to you and your dependents enrolled in our medical plans at no cost to you:

Blue365

Use Blue365 to save on local and national wellness products. Some examples include fitness apparel, gym memberships, healthy food, and more. Visit blue365deals.com/bcbsmn or log into the BlueCross BlueShield website at bluecrossmnonline.com to learn more.

Cost of Care Tools

It can sometimes be hard to make health decisions for you and your family. Download the BlueCross BlueShield mobile app or go to bluecrossmnonline.com to research and compare costs for common procedures and non-emergency services.

Health Management

Receive professional support to help you manage chronic or serious health conditions by calling 800-961-4758. This service includes education, treatment plan support, and community resource information.

Maternity Management

Maternity Management provides prenatal support to help you prepare for the arrival of your new baby, answer any questions you may have, and offer advice about staying healthy throughout your pregnancy. To connect, call 866-489-6948.

Tobacco Cessation

We offer several resources and tools to help you quit smoking and lead a healthier life. Sign up with a wellness coach by visiting bluecrossmnonline.com or calling 888-662-2583.

Travel Assistance

Get help coping with emergencies when you travel. Travel specialists are available to help handle complex and remote medical transportation needs and provide support for travel concerns as they arise. As a Centrum employee, you are automatically enrolled for travel assistance through Prudential. Travel assistance is accessible 24 hours a day, every day. For more information, call 855-847-2194 while traveling within the United States or +1 317-927-6881 anywhere in the world.

Monthly Employee Contributions

MEDICAL	HDHP W/HSA	PPO PLAN \$2K	PPO PLAN \$1K
Employee Only	\$109.33	\$127.89	\$139.24
Employee + Spouse	\$389.75	\$450.54	\$485.58
Employee + Child(ren)	\$326.89	\$377.87	\$407.26
Employee + Family	\$511.65	\$589.48	\$644.83

DENTAL	
Employee Only	\$20.67
Employee + Spouse	\$42.68
Employee + Child(ren)	\$55.03
Employee + Family	\$75.16

VISION	
Employee Only	\$6.33
Employee + Spouse	\$12.03
Employee + Child(ren)	\$12.66
Employee + Family	\$18.62

VOLUNTARY LIFE WITH AD&D			
AGE	MONTHLY RATES PER \$1,000	AGE	MONTHLY RATES PER \$1,000
Child Rate	\$0.151	45-49	\$0.163
Under 25	\$0.053	50-54	\$0.242
25-29	\$0.053	55-59	\$0.442
30-34	\$0.068	60-64	\$0.602
35-39	\$0.093	65-69	\$1.09
40-44	\$0.113	70-74	\$1.769

Monthly Employee Contributions Continued

ACCIDENT

Employee Only	\$6.75
Employee + Spouse	\$10.84
Employee + Child(ren)	\$12.82
Employee + Family	\$18.27

HOSPITAL INDEMNITY

Employee Only	\$12.22
Employee + Spouse	\$22.93
Employee + Child(ren)	\$29.51
Employee + Family	\$40.22

CRITICAL ILLNESS RATES - NON-SMOKER

AGE	EMPLOYEE MONTHLY RATES PER \$1,000	SPOUSE MONTHLY RATES PER \$1,000	AGE	MONTHLY RATES PER \$1,000	SPOUSE MONTHLY RATES PER \$1,000
< 25	0.320	0.320	50-54	1.220	1.280
25-29	0.380	0.380	55-59	1.720	1.880
30-34	0.470	0.450	60-64	2.320	2.600
35-39	0.530	0.510	65-69	3.440	3.900
40-44	0.610	0.580	70+	4.530	5.080
45-49	0.880	0.890			

CRITICAL ILLNESS RATES - SMOKER

AGE	EMPLOYEE MONTHLY RATES PER \$1,000	SPOUSE MONTHLY RATES PER \$1,000	AGE	MONTHLY RATES PER \$1,000	SPOUSE MONTHLY RATES PER \$1,000
< 25	0.350	0.340	50-54	2.050	2.160
25-29	0.430	0.430	55-59	2.920	3.220
30-34	0.570	0.550	60-64	3.960	4.460
35-39	0.710	0.680	65-69	5.850	6.650
40-44	0.880	0.850	70+	7.440	8.360
45-49	1.410	1.410			

