



Your BENEFITS

OUR FOCUS



CENTRA

BENEFITS

20 / 21





Looking Ahead



Need more information?

Important contact information can be found on page 23.

Also, don't forget to look over the *Important Required Notice* on page 24.

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Non-Discrimination Notice

The information in this guide gives you a brief summary of the benefits you can currently choose through the Centra Choices Benefits Program. Centra may change benefits in whole or in part at any time.

All benefits are governed by legal documents and insurance contracts. If there is any discrepancy between this description and the official plan documents and contracts, the documents and contracts will determine the benefits. For purposes of ERISA, this brochure serves as a Summary of Material Modification for all the applicable Summary Plan Descriptions.

Welcome to Your Benefits Enrollment

Centra is proud to offer you and your family a quality, comprehensive benefits program.



Your BENEFITS *Our* FOCUS

Your benefits are a major part of your total compensation – adding more than 25% to your salary! Recognizing the diversity of our population, we provide flexible plans, so you can choose based on your individual and family needs.

With Centra’s benefits plan, you and your family have the opportunity to:

- Stay healthy with medical, dental, and vision coverage.
- Receive tax savings with flexible spending accounts or health savings accounts.
- Boost your health with the wellness incentive, WellPower and our NEW Diabetes Program.
- Enjoy security and peace of mind with the disability, life insurance, and retirement savings plans.

This guide is designed to help you learn about the options available to you as you make your enrollment choices. For more detailed information about any of the benefits in this guide, visit [Centra People > Employee Matters > Benefits](#). Please reach out to Human Resources if you have any questions.

Do you need to take action? Keep in mind that you must enroll if you want to:

- Elect medical, dental, and vision coverage.
- Add or drop dependents from coverage.
- Contribute to the Health Care and/or Dependent Day Care Spending Accounts (even if currently enrolled) and Health Savings Account.
- Change your Voluntary Life Insurance or disability insurance elections.
- Elect voluntary benefits, such as Hospital Indemnity, Accident Insurance, Whole Life Insurance, Critical Illness and MetLegal.

Total Rewards

Welcome to Total Rewards 2021! We are excited to share all Centra has to offer to keep you healthy, happy, and on the right track! We are always looking for opportunities to make your Centra experience the best experience. Therefore, we have created Total Rewards for YOU. First, we focus on the “total” you:

- your compensation
- your benefits
- your work/life resources

Then, we target ways to “reward” you for a job well done. Under our Total Rewards program, you will find all you need to get the most out of your experience as a Centra Caregiver.

Every day we ask you to be the advocate for your patients, to create a safe environment where they are treated with compassion and integrity. We depend on you to make the Centra experience memorable and pleasant. But taking care of others requires a healthy YOU. Total Rewards is our way of taking care of you, so you can take care of others. At Centra, we understand that YOU are what makes our organization successful, and we are committed to letting you know that you are valued. It is our goal to meet your expectations at every turn and to be there for you, providing the benefits and tools that will allow you to grow and succeed!

What's New in 2021

To give you more choices to keep you and your family healthy, Centra is offering these new benefits in 2021:

Tiered Network Salary Bands

Learn more on page 8.

Wellness Discounts

As a Centra employee, you have access to discounts for a number of health and wellness programs and our excellent incentive campaign. Earn dollars towards your 2022 benefit program by completing healthy habits in 2021. Learn more on page 11.

KnovaSolutions Diabetes Program

This new diabetes health and pharmacy benefit can help you manage your diabetes so you stay happy and healthy. Learn more on page 9.

Dedicated PCHP Customer Service Line

Centra caregivers can reach out directly to PCHP at 434-947-4463 opt. 1 or dial extension 504 to speak with the dedicated Centra customer service team



Who's Eligible?

Employees

You are eligible to participate in Centra's benefits plans if you are a full-time or regular part-time employee. **New hires must enroll within 31 days of their hire date to have coverage for the rest of the plan year.** If you are enrolling due to a status change or life event, benefits will begin the first of the month following the date the HR Total Rewards Team receives your completed enrollment forms and supporting documentation.

Scheduled Hours Per Week to Qualify for Benefits

	Full-Time	Part-Time	Limbo
Centra	36-40	24-35	<24

Dependents

Your dependents are eligible for many of the plans we offer. Eligible dependents include:

- Your legal spouse
- Your dependent children up to age 26
- Your disabled dependent children of any age

The term "children" shall include natural children, stepchildren, adopted children, and children placed with a covered employee by an authorized placement agency or by court order.

Note: If your spouse is eligible for medical coverage through another employer, you may still elect to cover them under Centra's medical plan. Please note, a surcharge of \$50 per bi-weekly pay period will be assessed.

Spouses Who Both Work for Centra



Spouses who are employed by Centra and eligible for benefits can be covered either as an employee or as a dependent, but not both. Also, your dependent children may only be covered by one of you.

Important Note: When enrolling a spouse or dependent for the first time, you should provide his or her Social Security number and date of birth.

Benefits Eligibility by Status

	Medical	Dental	Vision	Flexible Spending	Life	Disability	Voluntary Plans**	PTO	403b Match and Base
Full Time	*	*	*	*	*	*	*	*	*
Part Time	*	*	*	*			*	*	*

***Voluntary coverage options can only be added at Open Enrollment or as a new hire. If you are processing a mid-year status change, you can only add these coverage options during the Open Enrollment season.

How and When to Enroll

Centra wants every employee to have a clear understanding of the benefits offered. All newly-hired benefits eligible employees are required to speak with a Benefit Counselor, who will provide benefits education/enrollment services. **Elections must be made within 31 days of your hire date. Benefits will be effective the first of the month on or after your hire date.**



Enrollment is easy and convenient. These tips will assist you in choosing the best options for yourself and your family.

1. Read and review all benefits materials provided and found on Centra People -> Employee Matters -> Benefits, 2021 Benefits Documents.
2. Make your benefit choices.
3. **ACTION REQUIRED:** Elections must be made within 31 days of your hire date. Benefits will be effective the first of the month on or after your hire date.

ONLINE

Visit: <https://login.electbenefits.com/centra>

- **New User:** Click on “Create Account”
Enter the Centra ID and Key
ID: First 4 letters of last name and Oracle Person Number
Key: Oracle Person Number and DOB

You will be prompted to enter a valid email and create a password. Once you click “Submit,” You will be sent an email to the address you provided to complete your registration.
- **Returning User:** Login with your user email and password you created previously to go directly to your benefit enrollment.

Forgot your password? Use the link at the bottom of the login screen to update your password.

CALL CENTER

Enroll in benefits by calling the Centra Health Benefits Enrollment Center at 888-659-1475, Monday through Friday, 9 a.m. – 6 p.m. EST. Speak with a Benefit Counselor for benefits education/enrollment services.



4. The benefit choices you make during enrollment will remain in effect through December 31, 2021, unless you have a change in family status or a qualified life change event (see Making Changes During the Year on page 6 for details).

Making Changes During the Year?

The benefit choices you make during enrollment will remain in effect for the entire plan year unless you experience a qualifying life event. Examples of qualifying life events include, but are not limited to:

- Change in your marital status
- Birth or adoption of a child
- Change in employment status
- Qualified Medical Child Support Order (QMCSO)

It is your responsibility to notify Centra within 31 days after a qualifying life event. You may need to provide documentation of the event, such as a marriage license or birth certificate. Any benefit changes must be directly related to the event. For more information, visit Centra People -> Employee Matters -> Human Resources -> Life Changes.

Changing from Part-Time to Full-Time Status

If you had previously been a full-time employee and you are now changing from a part-time status back to full-time, special rules apply:

- If you have had part-time status for more than one year, you can make new life and long-term disability elections without any limitations.
- If you have had part-time status for less than one year, you can only elect the level of life and long-term disability coverage you had in effect when you were previously a full-time employee.

Rehired at Centra

If you are rehired at Centra less than 61 days from your termination date, the benefits you were previously enrolled in will continue. You will be unable to make changes until the next annual Open Enrollment.

If you are rehired at Centra after 61 days or more from your termination date, you must complete the benefits enrollment process for new hires.



Medical Coverage



At Centra, we understand the importance of good health as the foundation for a productive life at home and at work. To keep you and your family healthy all year long, Centra offers you two comprehensive medical plans:

1. The **Basic Care Plan** is a traditional insurance plan in which you must meet your deductible before the plan begins to pay benefits. You pay copays for certain services and prescription drugs before and after meeting your deductible, but once the deductible is met, the plan pays 80% of the cost of most other in-network services. **You do not need to obtain a referral or name a Primary Care Physician under this plan!**
2. The **High Deductible Health Plan (HDHP) Advantage** requires you pay the full cost of your medical care until you meet the annual deductible (except for certain maintenance medications and wellness visits). Once you meet the deductible, the plan pays 100% of the cost of most other in-network services.

Note: The HDHP Advantage is the plan you need to choose if you want a Health Savings Account (HSA). The HSA is a tax-favored account that helps you cover your out-of-pocket medical expenses. Centra will also contribute to this account for HDHP Advantage participants – see the HSA section for details.

With both plans, stay in the Piedmont Community Health Plan (PCHP) network for care to receive the highest level of benefits. The chart below shows your cost for certain services under each plan.

Take advantage of your free in-network preventive care services.
Visit www.hhs.gov for a list of covered preventive services.



Medical Features	Basic Care Plan		High Deductible Health Plan (HDHP) Advantage	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible — Individual/Family	Tier 1: \$1,250/\$2,500 Tier 2: \$1,500/\$3,000 Tier 3: \$1,750/\$3,500	Tier 4: \$6,000 / \$12,000	Tier 1: \$2,750/\$5,500 Tier 2: 3,000/\$6,000 Tier 3: \$3,250/\$6,500	Tier 4: \$5,000/\$10,000
Annual Out-of-Pocket Maximum (includes copays) — Individual/Family	Tier 1: \$3,500/\$7,000 Tier 2: \$4,000/\$8,000 Tier 3: \$5,000/\$10,000	Tier 4: \$12,000/\$24,000	Tier 1: \$2,750/\$5,500 Tier 2: \$3,000/\$6,000 Tier 3: \$4,500/\$9,000	Tier 4: \$10,000/\$20,000
Coinsurance (portion you pay)	20%	40%	Tier 1: 0% Tier 2: 0% Tier 3: 10%	40%
Preventive Care Services e.g., annual physicals, well-child exams, age appropriate screenings such as mammograms, etc.	Covered 100%, no deductible	40% after deductible	Covered 100%, no deductible	40% after deductible
Office Visits — Primary Care Physician	Tier 1: \$10 Tier 2: \$25 Tier 3: \$50	40% after deductible	Tier 1: 0% after deductible Tier 2: 0% after deductible Tier 3: 10% after deductible	40% after deductible
Office Visits — Specialists	Tier 1: \$25 Tier 2: \$50 Tier 3: \$75	40% after deductible	Tier 1: 0% after deductible Tier 2: 0% after deductible Tier 3: 10% after deductible	40% after deductible
Diagnostic Lab & X-ray	20% after deductible	40% after deductible	Tier 1: 0% after deductible Tier 2: 0% after deductible Tier 3: 10% after deductible	40% after deductible
Inpatient Hospital	20% after deductible	40% after deductible, plus \$500 per admission deductible	Tier 1: 0% after deductible Tier 2: 0% after deductible Tier 3: 10% after deductible	40% after deductible, plus \$500 per admission deductible
Emergency Room (copay waived if admitted)	Centra: \$100 copayment, 20% after Tier 1 deductible Non-Centra: \$100 copayment, 20% after Tier 2 deductible	\$100 copay, 20% after Tier 2 deductible	Centra: 0% after Tier 1 deductible Non-Centra: 0% after Tier 2 deductible	0% after Tier 2 deductible

*If you or your dependent live outside of the Central Virginia area, please contact PCHP regarding your tiered network coverage.

The deductible and copayment is dependent upon the Tier in which the Provider falls under

- Tier 1: Centra Health providers and facilities
- Tier 2: Piedmont Community Health Plan participating providers and facilities
- Tier 3: Aetna Signature Administrators (ASA) participating providers and facilities
- Tier 4: Out-of-Network providers and facilities

PRESCRIPTION DRUG COVERAGE

Your Centra medical plans also include prescription drug coverage at an in-network pharmacy only.

The chart below shows your cost for certain services under each plan.

Type of Medication	Basic Care Plan	HDHP Advantage**
	In-Network Only	In-Network Only
Retail (30-day supply)		
— Generic	\$10 copay	0% after \$3,000 individual /\$6,000 family deductible
— Formulary	\$35 copay	
— Non-formulary	\$60 copay	
— Specialty (and mail order)	30% coinsurance (or \$0 copay*)	
Mail Order (90-day supply)		
— Generic	\$25 copay	0% after \$3,000 individual /\$6,000 family deductible
— Formulary	\$87.50 copay	
— Non-formulary	\$150 copay	

*Basic Plan Only-\$0 copay for Specialty drugs if enrolled in the PrudentRx copay program

**See Centra People > Employee Matters > Benefits for a list of maintenance medications provided for a generic copay under the HDHP option.

DIABETES PROGRAM & ENHANCED PHARMACY BENEFIT

Managing your diabetes takes work. That's why Centra is offering a new diabetes health and pharmacy benefit this year. If you and/or your dependent have been diagnosed with diabetes, you qualify for the KnovaSolutions Diabetes Program. There is no cost to you and enrollment in the program is voluntary. Members who are Active Participants in the Diabetes Program will receive certain diabetes medications at a zero-dollar copay. A drug list will be provided. This list will be updated over time.

How do I enroll?

To enroll in the program, you must complete the KnovaSolutions Diabetes Assessment Tool. You may initiate your enrollment in the program as early as October 2020. To access the KnovaSolutions Diabetes Assessment Tool call 1-800-355-0885 or e-mail contactknovasolutions@workpartners.com. KnovaSolutions may also reach out to you with a letter/email or phone call notifying you of the program and how to enroll. Also, Centra Employees can find information about the Assessment Tool via the WellPower Wellness Portal at: go.hw4me.com.

What's Next?

After you complete your Assessment Tool, a KnovaSolutions clinician will contact you to discuss the results and/or schedule a follow up appointment with a certified diabetes educator (CDE) to create a personal diabetes plan. This plan is focused on you and your diabetes care. The goal is to help you feel and function at your best with diabetes.

The RX Benefit

Through the health plan, you can earn a \$0 copay for certain diabetes medications during the plan year. To receive this benefit, you must be an Active Participant in the program by either demonstrating ongoing management of your diabetes or participating in the KnovaSolutions program. You must complete the assessment tool and speak with the KnovaSolutions clinician by the 10th of the month to receive the \$0 copay benefit in the following month. Participation in the program requires ongoing contact with your CDE. This contact is based on the personal diabetes plan you and your CDE established when you enrolled in the program. Any member receiving the benefit who either doesn't respond to KnovaSolutions outreach or stops participating in the KnovaSolutions Diabetes Program will lose the \$0 copay for certain diabetic medications. This means you will pay for the cost of your medications according to the plan you are enrolled in and the type of medication you are taking.

In order to re-enroll in the program and qualify for the \$0 copay for diabetes medications you will need to retake the KnovaSolutions Diabetes Assessment Tool and start the program over. Please use the same resources and links as above to access the Assessment Tool. Centra reserves the right to cancel or modify this program at any time.

The PrudentRx Copay Program

We all know that the cost of prescription medications is rising. This is especially true of specialty medications. As part of your prescription plan, The PrudentRx Copay Program allows you to get select specialty medications at no cost to you. That means \$0 out-of-pocket (OOP) for any medications on your plan's exclusive Specialty Drug list when you fill by CVS Specialty.

What is the PrudentRx Copay Program? The PrudentRx Copay program combines an innovative specialty copay plan design strategy and improved member experience to help optimize savings from non-needs based manufacturer copay cards and reduce member costs. The program allows members to pay \$0 OOP for all specialty medications on the plan's exclusive specialty drug list dispensed by CVS Specialty regardless if a copay card is available.

Refer to the Centra People for more details.

Wellness Program

For more information on the WellPower program, visit go.hw4me.com.

Centra's wellness program is designed to keep you healthy and happy while supporting your efforts at living an active lifestyle. The wellness program, WellPower, focuses on providing tools and resources to help you take charge of your health.

FREE PROGRAMS

Centra offers many programs at no cost to you:

- **KnovaSolutions:** This service will assist you in achieving and maintaining optimum health. KnovaSolutions is a great benefit for eligible Centra employees and dependents enrolled in Centra's medical plans. Their knowledgeable staff provide individualized, comprehensive assessment of health conditions, medications, family/social support, and work circumstances. This service is offered to help you make the best choices for you and your family. Participants are identified and invited based on data collected from Piedmont Community Health Plan (PCHP) and analyzed for risk by KnovaSolutions. If you have questions about enrolling in this benefit, email KnovaSolutions at contactknova@hcmsgroup.com.
- **Incentive Program:** Our program is structured to reward you for making the right choices that enable you to get the most out of life at home and at work. Earn incentives by simply making better choices and tracking them through the wellness portal.
- **Flu Shots and Vaccines:** Receive your annual flu shot and required vaccines through Employee Health at no cost to you.
- **Employee Assistance Program (EAP):** Having support through the ups and downs of life is crucial. Centra automatically provides you and your family with an EAP at no cost to you. Call the EAP at 434-200-6000 anytime of the day or night for confidential assistance with issues, such as substance abuse, legal problems, grief, stress related to medical problems, financial strain, or the work place.
- **Preventive Check-ups and Screenings*:** Each year, Centra medical plan participants are allowed one wellness visit and health screening at no cost.
- **Waived Copay for Disease Management*:** If you are diagnosed with high blood pressure, high cholesterol, or diabetes, visit your Primary Care Physician without paying a copay.
- **Navigation Services through PCHP*:** Qualified participants can receive confidential and personalized health counseling at no cost.
- **Work-life Services:** Real-time support for real life is offered to clients, which includes unique and comprehensive services to help balance work/life obligations. The goal is to live a happier, healthier, more productive life!

**Services for Centra Medical Plan Participants only.*



DISCOUNTS

As a Centra employee, you can take advantage of the following discounts:

- **Weight Watchers:** Enjoy a 50% subsidy on Weight Watchers meetings or Online Plus to help you improve your overall health and reach your weight loss goals.
- **N.E.W. Healthy Lifestyles Discount:** Receive a 50% discount off this eight-week course, based on volumetrics eating, which covers nutrition, exercise, and weight management.
- **YMCA:** Sign up at a participating YMCA and get 25% off the monthly membership. View your wellness portal for a complete list of locations.
- **Women & Children's Services Education Discount:** Attend classes at Centra, such as Baby Basics, Breast Feeding, Infant Safety, and Family Nutrition. Call 434-200-4537 for one low bundled fee.
- **BounceBack:** Relieve lower back pain through this program. Call 434-200-2102 for details.
- **Central Virginia YMCA Diabetes Prevention Program:** Complete the year-long program at a discounted rate that will help reduce your risk for type 2 diabetes. Call 434-582-1900.
- **Tobacco Cessation Education:** Centra's Pulmonary Rehabilitation Program offers free Be Tobacco Free classes and one-on-one counseling from a Certified Tobacco Treatment Specialist. For information, call 434-200-3812.
- **Tobacco Cessation Program:** Join our 8-week tobacco cessation program free of charge! For more information call the HealthWorks team at 434-200-2345
- **Tobacco Replacement Therapy*:** Prescription and OTC smoking cessation products (e.g., nicotine products, bupropion [generic only], Chantix) are covered for adults at \$0 copay. Quantity limit of 2 cycles per year applies to each active ingredient.

**Services for Centra Medical Plan Participants only.*

GET FIT!

In addition to the YMCA membership, Centra also encourages you to take advantage of the following:

- **Bowen Wellness Center at Lynchburg General Hospital:** Take a fitness class, use the treadmill or elliptical machine, and receive personal training at the Bowen Wellness Center. Call 434-200-7097 for information.
- **Fitness Challenges & Race Subsidies:** Be a part of the Spring and Fall fitness challenges during the year. Centra also subsidizes participation in races such as the VA 10-Miler, I Am Woman 5k, and other local events.
- **Healthy Steps:** Work with nurses and exercise physiologists from Centra's own Stroobants Cardiovascular Center to create a specialized exercise therapy care plan to meet your needs and goals. Centra employees receive a discounted price.



Tax Savings Accounts



FLEXIBLE SPENDING ACCOUNTS (FSAs)

Centra offers two regular spending account choices as a smart and convenient way to stretch your benefit dollars and receive real tax savings:

- **The Health Care Account:** You can contribute up to \$2,700 per year on a pre-tax basis to pay for eligible out-of-pocket medical, dental, and vision expenses. (HDHP Advantage participants are not eligible for this account.)
- **The Dependent Day Care Account:** You can contribute up to \$5,000 per household per year (\$2,500 if married, filing separately) on a pre-tax basis to cover your cost of child care for children up to age 13.

How FSAs Work

Expenses such as deductibles and copays can quickly add up, and dependent care costs can be even more expensive. FSAs let you pay these expenses with pre-tax dollars, so you save money. Your contributions will be deducted from your paychecks in equal installments throughout the year and deposited into your account(s).

- Keep in mind that the IRS has a “use it or lose it” rule. If you do not use the full amount in your spending accounts by the end of the calendar year, you will lose any remaining funds.
 - You must incur expenses by March 15th of the following calendar year.
 - You must submit all claims by April 30th of the following year to be reimbursed.
- When estimating your health care and dependent care costs, it is better to be conservative and underestimate rather than overestimate your expenses. Visit the Savings Calculator at www.HealthEquity.com to estimate your annual spendable income.

FSA Enrollment

Each year that you would like to participate in the FSA, you must elect the amount you want to contribute to the FSA. Even if you participated the previous year, your election does not carry over; you must actively enroll to contribute to the FSA.

- Remember, you cannot stop or change your contribution amount during the year unless you experience a qualified life change event.
- You cannot transfer funds from one account to another.

Health Equity Debit Card

When you enroll in the Health Care Account, Health Equity sends you a MasterCard debit card to be strictly used only for eligible FSA expenses. The debit card is accepted at doctors’ offices and qualified merchants (such as pharmacies) to pay for eligible expenses. When you use your Health Equity debit card to pay for qualified purchases, the money is instantly deducted from your Health Care Account (cannot be used for dependent daycare account).

Reimbursement

If you paid for qualified expenses out-of-pocket and want to receive reimbursement from your FSA, you may submit a paper claim form or submit an online claim for eligible out-of-pocket dependent care and health care expenses. Please save your receipts! To comply with IRS regulations, Health Equity monitors the expenses paid from your FSA by verifying your receipts. When you receive a request from Health Equity, send copies of your receipts immediately.

Eligible Expenses

Below are examples of eligible expenses. For a comprehensive list, visit www.irs.gov.

FSA Type	Eligible Expenses
Health Care Account	<ul style="list-style-type: none">– Medical, dental, and vision deductibles, copays, and other out-of-pocket costs– Vision care including prescription glasses, contact lenses, and solution– Hearing care
Dependent Day Care Account	<ul style="list-style-type: none">– Daycare center, daytime summer camp, nursery school, or after school care– Adult daycare or adult sitter

LIMITED-PURPOSE FSA (LPSFA)

Centra also offers another spending account for those who choose coverage under the High Deductible Health Plan (HDHP) Advantage with a Health Savings Account (HSA).

The Limited-Purpose (LPSFA) Account: You can contribute up to \$2,700 per year on a pre-tax basis to pay for out-of-pocket dental and vision expenses.

A limited-purpose FSA (LPSFA) is restricted to paying for only dental and vision expenses. If you have a Health Savings Account (HSA), you cannot have a regular healthcare spending account (FSA) but you can have a LPSFA. LPSFA operates the same way as regular FSAs for enrollment, debit cards, reimbursements, etc.

It may be advantageous to contribute to a LPSFA if you choose to contribute the entire allowable yearly maximum to your HSA. Your HSA funds will be invested and your account will increase while you use the LPSFA to pay for dental and vision expenses.

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the HDHP Advantage medical plan, you can contribute to a health savings account (HSA). An HSA provides a triple tax advantage:

1. Contribute pre-tax funds.
2. Use tax-free dollars to pay for qualified medical expenses.
3. Invest unused funds to grow tax-free.

Funds contributed to the HSA roll over from year to year, so you never lose any money you contribute. There are no penalties for withdrawing invested HSA dollars to pay for qualified medical expenses.

Centra has partnered with Health Equity to create Health Savings Accounts for all HDHP Advantage participants. You can contribute to your account per requirements listed below. Centra will make an employer contribution to your account even if you don't contribute.

HDHP Tier	Employee HSA Annual Contribution (Optional)	Employer HSA Annual Contribution*	Maximum Total Annual Contribution Limit for 2021**
EE Only	\$0 - \$2,850	\$750	\$3,600
EE + 1 Child	\$0 - \$6,200	\$1,000	\$7,200
EE + Children	\$0 - \$6,200	\$1,000	\$7,200
EE + Spouse	\$0 - \$6,200	\$1,000	\$7,200
EE + Family	\$0 - \$6,200	\$1,000	\$7,200

*Employer contributions are pro-rated and deposited over the course of the year each pay period.

**NOTE: Employees age 55 and over can contribute an additional \$1,000

HSA Eligibility Requirements

You are eligible to open an HSA if you meet the requirements defined by the IRS below:

- You are covered by an HSA-eligible High Deductible Health Plan (HDHP) and have no other health coverage (unless it is a HDHP).
- You or your covered spouse do not participate in a Health Care Spending Account other than a LPSFA.
- You are not enrolled in Medicare or TRICARE for Life.
- You are not claimed as a dependent on someone else's tax return.

Things to Consider

The HSA helps you save for medical expenses now—and the future.

- If you elect to enroll in an HSA, your contributions and investment earnings are not taxable.
- You can increase your savings through several investment options.
- Any funds you don't use will continue to accumulate, and you can take the money with you if you decide to leave Centra.

See the IRS booklet posted on Centra People -> Employee Matters -> Benefits for more details.

Hospital Indemnity

Hospital Indemnity Insurance can pay benefits that help you with the costs of a covered hospital visit. It helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you - not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, copays, and deductibles.

What's included?

- \$1,500 for each covered hospital admission - once per year
- \$100 for each day of your covered hospital stay, up to 60 days - once per year
- \$200 for each day you spend in intensive care, up to 15 days - once per year

It is affordable and the cost is conveniently deducted from your paycheck. You can even take the coverage with you if you leave the company or retire, without having to answer new health questions. You will be billed directly. For more details, visit Centra People -> Employee Matters -> Benefits.

Accident Insurance

Accidents happen when you least expect it. With Accident Insurance through Unum, you can stay ahead of the out-of-pocket expenses that may occur due to a non-work related injury. Accident Insurance provides a lump sum payment based on the accident or injuries sustained, so you can be prepared financially. The benefit is paid directly to you, and you decide the best way to spend it. It's that simple. Whether it's to pay medical expenses, the mortgage, car payments, or even utility bills, you decide.

Other advantages of Accident Insurance include the following:

- You'll receive cash benefits for expenses that may not be covered under your medical insurance.
- There are no health questions to answer.
- You can insure your spouse and children.
- There is no limit to the amount of accidents you can claim under the policy (with exception to policy rules).

To see the benefit for each type of injury, go to Centra People -> Employee Matters -> Benefits.

Critical Illness

If you're diagnosed with an illness that is covered by this insurance, such as heart attack, stroke, and cancer, you can receive a benefit payment in one lump sum. You can use the money however you choose to cover out-of-pocket expenses like copays and deductibles. You can use the coverage more than once if you have a different condition later, and you can cover your spouse and children. For more details, visit Centra People -> Employee Matters -> Benefits.

MetLegal

Centra is proud to offer MetLife Legal Plans in 2021 as a Third Party Benefit. MetLife covers the cost of attorney fees for the most frequently needed personal legal matters. Employees who elect the plan have access to an attorney, as if on retainer, who can provide legal assistance with no waiting periods, no deductibles, and no claim forms. These in-network attorneys can represent employees for a wide range of legal services, such as buying or selling a home, starting a family, dealing with identity theft, caring for aging parents, and more. To learn more, visit info.legalplans.com and enter access code 9903637, or call 1-800-821-6400, Monday through Friday, 8 a.m. - 8 p.m. EST.

Dental Coverage

Your teeth and gums deserve the very best care. That's why Centra offers dental coverage through Anthem Blue Cross Blue Shield. The dental plan offers services to keep your teeth healthy and fix any problems as soon as they occur. Choose an in-network dentist to take advantage of lower out-of-pocket costs.

Dental Benefits	Dental Plan
Deductible (per calendar year)	
Individual	\$50
Family	\$150
Calendar Year Maximum (per person)	\$1,000
Covered Services	
Preventive & Diagnostic (Routine exams, cleanings, and X-rays)	100% covered, no deductible
Basic Services	80% after deductible
Major Services	50% after deductible
Orthodontia for Dependent Children	50% after deductible, up to a \$1,500 lifetime maximum
Rollover Benefit*	Up to \$250

**The Rollover Benefit allows you to carry over a portion of your unused benefit to the following year. To qualify, you must have filed under \$500 in claims during the benefit year. This benefit can be used in future years as well.*



Vision Coverage



The vision plan includes benefits for eye exams, eyeglasses, and contact lenses through EyeMed. You may visit a doctor within the EyeMed network and take advantage of higher benefits coverage, or visit an out-of-network provider of your choice for a reduced benefit. Keep in mind, when you visit an out-of-network provider, you will pay more for services.

Vision Service	Level of Coverage	
Benefit Frequency	Exam: Once per plan year Lenses: Once per plan year Frames: Once per plan year Contact Lenses: Once per plan year	
Plan Features	In-Network	Out-of-Network Benefit
Exam	\$10 copay	Plan pays up to \$50
Prescription Glasses		
Frames	Plan pays up to \$150	Plan pays up to \$90
Lenses	\$25 copay	Single Vision: Plan pays up to \$35 Bifocal: Plan pays up to \$50 Trifocal: Plan pays up to \$65 Progressive: Plan pays up to \$70
Contacts (Medically Necessary)	\$0 copay: paid in full	Plan pays up to \$210
Extra Savings	Your plan also features savings for sunglasses, KidsEyes benefit, discounts off replacement glasses, hearing aids, and diabetic eye care.	

* For more information regarding diabetic eye exams, please visit [Centra People > Employee Matters > Benefits](#)



2021 Health Insurance Bi-Weekly Rates

Medical

Basic Care Plan - PPO					
FULL-TIME EMPLOYEE PREMIUMS					
	Employee	Employee + Child	Employee + Children	Employee + Spouse	Employee + Family
Level 1	\$40.08	\$93.56	\$122.64	\$136.92	\$203.84
Level 2	\$42.18	\$98.35	\$128.93	\$143.94	\$214.30
Level 3	\$44.29	\$103.15	\$135.21	\$150.96	\$224.75
Level 4	\$48.51	\$112.75	\$147.79	\$165.00	\$245.66
Level 5	\$63.28	\$143.93	\$188.67	\$210.64	\$313.60
PART-TIME EMPLOYEE PREMIUMS					
Level 1	\$52.10	\$121.62	\$159.43	\$177.99	\$265.00
Level 2	\$54.84	\$127.86	\$167.60	\$187.12	\$278.58
Level 3	\$57.58	\$134.10	\$175.78	\$196.25	\$292.17
Level 4	\$63.07	\$146.57	\$192.13	\$214.50	\$319.35
Level 5	\$82.26	\$187.11	\$245.27	\$273.83	\$407.69

HDHP Advantage					
FULL-TIME EMPLOYEE PREMIUMS					
	Employee	Employee + Child	Employee + Children	Employee + Spouse	Employee + Family
Level 1	\$32.02	\$66.89	\$86.52	\$95.21	\$145.86
Level 2	\$33.85	\$70.60	\$91.33	\$100.50	\$153.96
Level 3	\$35.68	\$74.32	\$96.13	\$105.78	\$162.07
Level 4	\$39.34	\$81.75	\$105.75	\$116.36	\$178.27
Level 5	\$51.23	\$104.05	\$134.59	\$148.10	\$226.89
PART-TIME EMPLOYEE PREMIUMS					
Level 1	\$41.63	\$86.96	\$112.48	\$123.77	\$189.62
Level 2	\$44.01	\$91.79	\$118.73	\$130.64	\$200.15
Level 3	\$46.39	\$96.62	\$124.97	\$137.52	\$210.69
Level 4	\$51.14	\$106.28	\$137.47	\$151.27	\$231.76
Level 5	\$66.60	\$135.26	\$174.96	\$192.53	\$294.96

Enrollment by Salary

Level 1 - < \$35K
 Level 2 - \$35K - \$60K
 Level 3 - \$60K - \$100K
 Level 4 - > \$100K
 Level 5 - Physicians and Execs

Dental

FULL-TIME	
Coverage Level	Dental Plan
Employee Only	\$3.47
Employee + Spouse	\$11.00
Employee + Child	\$10.47
Employee + Children	\$10.47
Employee + Family	\$12.47
PART-TIME	
Coverage Level	Dental Plan
Employee Only	\$6.91
Employee + Spouse	\$19.30
Employee + Child	\$19.60
Employee + Children	\$19.60
Employee + Family	\$23.21

Vision

FULL-TIME	
Coverage Level	Vision Plan
Employee Only	\$3.09
Employee + Spouse	\$6.65
Employee + Child	\$5.01
Employee + Children	\$5.01
Employee + Family	\$9.12
PART-TIME	
Coverage Level	Vision Plan
Employee Only	\$3.09
Employee + Spouse	\$6.65
Employee + Child	\$5.01
Employee + Children	\$5.01
Employee + Family	\$9.12

Medical Surcharges

- Spouses who are eligible for medical coverage through another employer can be covered under a Centra medical plan, for an additional \$50.00 per bi-weekly pay period.
- Tobacco users will pay \$24.92 more per bi-weekly pay period for medical coverage.
- Centra is committed to helping you achieve your best health status. If you think you might be unable to meet a standard for a discount, you might qualify for an opportunity to earn the same discount by different means. Contact us at 434-200-7993, and we will work with you to find a wellness program with the same discount that is right for you.

Disability Income Protection

Centra recognizes the importance of your financial well-being in the event of a disability. Most of us insure our homes, automobiles, and other assets, yet we often overlook our most valuable asset – our ability to earn an income! Your regular monthly obligations such as your mortgage or rent, utility bills, food, and other necessities, continue even if you are unable to work. Centra offers short-term and long-term disability options to full-time employees.



Pre-Existing Condition Exclusion

The policies will not cover illness or injuries for which you received treatment within 3 months prior to your coverage effective date if you file a claim for that illness or injury in the first 6 months after your coverage effective date.

VOLUNTARY SHORT-TERM DISABILITY (STD)

After you have met your elected waiting period, the STD plan protects your income if a short-term injury or illness prevents you from working. Your Extended Illness Bank (EIB) can help cover the days of your waiting period. You have two STD options to consider, as shown below.

*Disability period for pregnancy is determined upon delivery. Normal delivery is considered 6-weeks of disability coverage and c-section is considered 8-weeks of disability coverage.

LONG-TERM DISABILITY (LTD)

Long-term disability coverage takes over after 90 days of disability. To qualify for LTD, you must be unable to perform the regular duties of your job. You have two LTD options to consider, as shown below.

Disability Insurance					
		Waiting Period	Coverage Duration	Benefit Amount	Cost
Short-Term Disability	VS14	14 days	From 14 days to 11 weeks	60% of base salary (up to \$1,500 per week)	\$.645 per \$10 of weekly benefit
	VS30	30 days	From 30 days to 9 weeks	60% of base salary (up to \$1,500 per week)	\$.438 per \$10 of weekly benefit
Long-Term Disability	1	90 days	Up to normal retirement age	60% of base salary (up to \$10,000 per month)	100% Company-Paid
	2	90 days	Up to normal retirement age	66 2/3% of base pay (up to \$10,000 per month)	You pay the additional cost



Life and AD&D Insurance

BASIC LIFE AND AD&D INSURANCE

Providing economic security for your family is a major consideration in personal financial planning. In the event of death, disability, or serious injury or illness, you will want to be prepared. Centra provides you with Basic Employee Life and Accidental Death and Dismemberment (AD&D) Insurance coverage through Unum at no cost to you. You automatically receive Life and AD&D coverage in the amount of 1x your base annual pay (at the time of your death).

- If the amount is over \$50,000, the benefit is taxable and will be reported as “imputed income” on your paycheck.

VOLUNTARY LIFE INSURANCE

You also have the opportunity to purchase additional life insurance for yourself, your spouse, and your children at group rates. The chart below describes the amounts of additional Voluntary Life Insurance you may purchase.

	Voluntary Life Insurance		
	Employee	Spouse	Children
Amount Covered	1 to 4x base annual pay	\$5,000, \$10,000, \$15,000, \$20,000, or \$50,000	\$2,500, \$5,000, \$7,500, or \$10,000
Age Reductions	35% reduction at age 65 50% reduction at age 70	Coverage is reduced to 50% of the original amount when the Spouse attains age 70.	Coverage available from birth until age 19, or age 26, if a full-time student.

VOLUNTARY AD&D INSURANCE

Centra also offers you a chance to choose Voluntary AD&D Insurance up to 10x your base annual earnings to a maximum of \$500,000. The chart below describes the additional coverage you can purchase for your family.

Coverage Option	Benefit
Spouse Only	50% of employee benefit
Spouse & Children	Spouse - 40% of employee benefit Each Child - 5% of employee benefit
Children Only	Each Child - 10% of employee benefit

WHOLE LIFE INSURANCE

For additional financial protection, you may purchase Whole Life Insurance through Unum for yourself and/or your children or grandchildren. Whole Life Insurance provides flexible benefits, and allows you to adjust your death benefit, cash value, and premiums as your financial needs change. You can also use this policy’s Living Benefits during your lifetime.

Applying for coverage is simple, and underwriting is easy. Individual policies are available to employees over age 18 and for children under 26 years old. Whole Life Insurance premiums can be paid through payroll deductions. Keep in mind that you can take this coverage with you if you change jobs or retire.

For more information about the Whole Life Insurance plan, visit www.unum.com.

Retirement

Save for the Future with Matching Tax Deferred Savings Plans

Saving for the future is a top priority in smart financial planning. That's why Centra sponsors Matching Tax Deferred Savings Plans for employees: a 401(k) plan for PCHP employees and a 403(b) for all other Centra employees.

Employee Contributions

After 30 days of employment, eligible employees are automatically enrolled in the 403(b) plan at a contribution rate of 3% of your pay. There is no auto enrollment provision in the PCHP 401(k) plan. Eligible employees should call Transamerica or go to www.trsrretire.com to enroll.

Participants may contribute up to the annual IRS limit in pre-tax earnings under both plans, and those age 50 or older are eligible to make an additional catch-up contribution up to the IRS limits. You can increase, decrease, or stop your contributions at any time to either plan by contacting Transamerica. Remember to log on to Oracle Employee Self Service to designate one or more beneficiaries.

Centra Contributions

Under both plans and after six months of employment, Centra will begin making a matching contribution of 100% of the first 3% of pay you contribute. You are immediately vested in those contributions. Depending on the performance of the organization, Centra may also make an annual discretionary contribution of up to 4% of your base pay on your behalf. Employees eligible for this base contribution become fully vested after three years of employment.

Manage your investments at www.trsrretire.com. If automatically enrolled, your contributions are invested in T Rowe Price Target Date Funds, but you can change investments at any time. PortfolioXpress is also offered as an investment service to adjust your investments as you get closer to your retirement date.

OTHER TAX DEFERRED SAVINGS PLANS

457b Deferred Compensation Plan

A select group of management and highly compensated employees are eligible for this nonqualified savings plan. Centra does not make employer contributions to the plan. Refer to the Summary Plan Description (SPD) posted on Centra People -> Employee Matters -> Benefits for complete details, and visit www.trsrretire.com for any questions.



Long Term Care

Centra offers employees working at least 24 hours per week a chance to purchase Long Term Care Insurance. If you enroll outside of the initial period, you will be required to provide proof of good health to get coverage. Enroll directly through Unum by calling 800-227-4165 or log onto: www.unuminfo.com/centrahealth/enrollment.aspx.

Plans	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Benefit Duration	3 Years	5 Years	3 Years	5 Years	3 Years	3 Years
Facility Benefit Amount	\$3,000	\$3,000	\$6,000	\$6,000	\$3,000	\$6,000
Assisted Living Facility %	100%	100%	100%	100%	100%	100%
Lifetime Maximum	\$108,000	\$180,000	\$216,000	\$360,000	\$108,000	\$216,000
Professional Home and Community Care	100%	100%	100%	100%	100%	100%
Inflation Protection	N/A	N/A	N/A	N/A	Compound	Compound

**If you selected an inflation option and you terminate that inflation option at a future date, you can purchase the inflated coverage amount at your original age.*



Paid Time Off

Centra offers a variety of paid programs to encourage you to rest and relax away from your job. You can use the time accrued after three months of employment for vacation, holidays, illness, or personal time. The maximum amount of PTO that may be accrued throughout the year is 300 hours. Accrual rates for the majority of Centra employees are based on years of service per the following schedule:

Years of Service	Accrual Rate	Hours Accrued per 80 Hours Paid	PTO days per Year Based on 80 Hours Paid Bi-Weekly
0-5	0.0923	7.3846	24
5-10	0.1115	8.9231	29
10-15	0.1231	9.8462	32
15-20	0.1308	10.4615	34
20-25	0.1346	10.7692	35
25+	0.1385	11.0769	36

See the Paid Time Benefits Policy in the online Centra policy manual for more information.

You can donate hours to co-workers who are going through a crisis, to the United Way, or to the Centra Foundation. Refer to the Earned Time/Paid Time Off Donation Policy in the Centra policy manual for the procedure.

Centra Recognized Holidays

PTO must be submitted to be paid for any of the following holidays on which an employee does not work:

- New Year's Day
- Easter
- Memorial Day
- Independence Day (July 4th)
- Labor Day
- Thanksgiving Day
- Christmas Day

Extended Illness Bank (EIB)

Centra offers a voluntary program of paid leave time for extended illnesses. Employees can convert up to 40 hours in a 12-month period to the account. Centra will provide an additional match day-for-day. EIB time may only be used for an employee's own illness after an employee is absent 6 or more days (maximum of 40 hours) of regular scheduled work. The 5-day wait before EIB time can be used is waived if the employee is hospitalized or has surgery (in-patient or out-patient) and will be absent 6 or more days. You can find the conversion form on the HR Homepage under Benefits -> Employee Advantages.

Questions? Ask the Experts

Benefit	Provider	Telephone	Web Site
Medical	Piedmont Community Health Plan Group # 5200701	434-947-4463 option 1 or dial extension 504	www.pchp.net
Prescription Drugs	CVS/Caremark Rx BIN: 004336; RxPCN: ADV; RxGRP: RX6925	844-460-8768	www.caremark.com/wps/portal
Spending Accounts	Health Equity	866-346-5800	www.healthequity.com
Accident Insurance	Unum	800-635-5597	www.unum.com
Critical Illness	Unum	800-635-5597	www.unum.com
Hospital Indemnity	Unum	800-635-5597	www.unum.com
Dental	Anthem Blue Cross and Blue Shield Group # DD7048	866-956-8607	www.anthem.com/mydentalvision
Vision	EyeMed Group # 1008295	866-800-5457	www.eyemed.com
Life/AD&D Insurance	Unum	888-556-3727	www.unum.com
Whole Life Insurance	Unum	800-635-5597	www.unum.com
Voluntary Short Term Disability	Unum	888-673-9940	www.unum.com
Long-Term Disability	Unum	888-673-9940	www.unum.com
Long Term Care	Unum	800-227-4165	www.unuminfo.com/centrahealth/enrollment.aspx
403(b) Savings Plan & 401(k) Savings Plan	Transamerica	800-755-5801	www.trsrretire.com



Centra Medical Benefits Plan Non-Discrimination Notice

Discrimination is Against the Law

The Centra Medical Benefits Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Centra Medical Benefits Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Centra Medical Benefits Plan

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - *Qualified sign language interpreters*
 - *Written information in other formats (large print, audio, accessible electronic formats, other formats)*
- Provides free language services to people whose primary language is not English, such as:
 - *Qualified interpreters*
 - *Information written in other languages*

If You Need These Services, Contact Aubrey Varraux.

If you believe that the Centra Medical Benefits Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Aubrey Varraux, Total Rewards Manager, 1920 Atherholt Road, Lynchburg, VA 24501; phone 434-200-7993, fax 434-200-7410, email aubrey.varraux@centrahealth.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Brenda Johnson is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 800-868-1019, 800-537-7697 (TDD).

Complaint forms are available at: <http://www.hhs.gov/ocr/office/file/index.html>

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (434) 200-7668

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. (434) 200-7668 번으로 전화해 주십시오.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số (434) 200-7668

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電(434) 200-7668

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم هاتف الصم والبكم: 1 (434) 200-7668

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa (434) 200-7668

{ این اعلامیه حامی اطلاعات مهم میباشد. این اعلامیه حامی اطلاعات مهم درباره فرم تقاضا و یا پوشش بیمه ای شما مربوط به به تاریخ های مهم در این اعلامیه توجه نمایند. شما ممکن است تا به تاریخ های مشخصی. } Centra Medical Benefits Plan برای حفظ پوشش مزایای یا برای کمک به مخارج مزایای ملزوم به انجام کارهایی باشید. شما حق این را دارید که این اطلاعات و کمک را به زبان خود به طور رایگان دریافت نمایید. (434) 200-7668

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ (434) 200-7668 (መስማት ለተሳናቸው: (434) 200-7668.

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں (434) 200-7668.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (434) 200-7668.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните (434) 200-7668 (телетайп: (434) 200-7668).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। (434) 200-7668 पर कॉल करें।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: (434) 200-7668.

লক্ষ্য করন: যিদ আপিন বাংলা, কথা বলেত পেরন, তাহেল িন:খরচায় ভাষা সহায়তা পিরেষবা উপলব্ধি আছে।
েফান করন (434) 200-7668

Li bihne lini li gwe banga bi niigana. Li bihne lini li gwe: banga bi niigana nyu mam ma kolbaha ndjombi yong tole ma teeda mong ngueda [insert SBM program name]. Yeng ma kel ma ngui munu li bihne lini. Bebeg le u nlama bon nguim man nwaale guim di loo i nkwo nyu l teda mateda ma mboo yong tole l bana mi nsombog mi mahola. U gwee Kundei kosna biniiguene bini ni mahola i hop wong nni nsaa wogui wo. Sebel (434) 200-7668

Edemede a were otutu ihe di nkpa nime ya. Edemede a were otutu ihe di nkpa nime ya gbasara akwukwo gi ma obu inshooransi site [insert SBM program name]. Chota, ubochi -di-nkpa nime edemede a, maka na enwere oge ga eru nu, l ga eji ego were nweta inshooransi ahu-ike ma obu nye maka. l nwere ohere iwenta nye maka na omuma a na asusu gi na akwu gi ugwo. Kpo (434) 200-7668.

Àkíyèsí yíí ní Ìfitoniletí Pàtàkì Nínú. Àkíyèsí yíí ní ìfitoniletí pàtàkì nípa lẹta-ìsèbèèrè tàbí ìdójútòfò rẹ nípa [insert SBM program name] nínú. Se àwàrí àwọn ojo pàtàkì tí n bẹ nínú àkíyèsí yíí. O le ní láti gbe awon igbesẹ ní íbámu pelu awon ojo to gbeyin kan ní pátó láti le pa ìdójútòfò ìlera rẹ tàbí iseranwo fun o mo pelu sísanwo. O ní ẹtọ lati rí iranwo àti ìfitónilétí yíí gbà ní èdè rẹ láisanwó. Pè sórí (434) 200-7668



CENTRA