



## Benefits for the Way You Live





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# Welcome to Your Flex Benefits!

As a member of the CenterWell Home Health community, you're able to experience opportunities that support your individual need for purpose, belonging, and security. Our health and well-being benefits and programs are designed so you can bring your whole self to work and are empowered to deliver on our passion for holistic well-being.

This benefits guide includes everything you need to make informed decisions for you and your family. We encourage you to read it thoughtfully and consider all your options.

Benefits are available to active associates in a per diem, limited term, variable staffing pool, part-time less than 20 hours per week, or internship status.

For more information on these benefits and programs, visit the Well-being & Benefits Center located on the Intranet.





# Healthy Living

## Your Personal Well-being Journey

It's a good bet you want to live a long, healthy, and fulfilling life. But young or old, being healthy is often hard, and changing how you live and feel can take some work. Each day is another opportunity to choose how you want to live. Whether you're interested in creating new habits with digital tools, finding activities you can enjoy any time/anywhere, exploring food trends in Amanda's Everyday Kitchen, or connecting with others through volunteering, we want to help you discover new ways to Work on Your Well-being and embrace healthy living.

## EAP & Work-Life Services

The TELUS Health Employee Assistance Program and Work-Life Services are there when it matters. The program offers comprehensive information, education, self-assessments, and consultations on a wide range of issues to address family, personal, financial, legal, and emotional concerns. Services include up to five face-to-face counseling sessions per issue per year and referrals to community resources. The EAP is available to you, your family members, and your friends at no cost.

To access the EAP, call TELUS Health at **877-509-0096**, 24/7, 365 days a year or visit [go/eap](https://go.eap).



# Financial Well-being

Your financial well-being is about more than just money—it's about the freedom to focus on the goals that are most important to you. It could mean taking the trip of your dreams, being able to pay for an unexpected expense, or retiring comfortably. Just like any other dimension of well-being, this is deeply personal, and progress does not happen overnight.

Financial well-being means being able to fully meet current and ongoing financial obligations, feeling secure in your financial future, and being able to make choices to allow you to enjoy your life. In times of need, it's especially important to use the benefits, incentives, and assistance programs to support your overall financial well-being.

With the financial well-being programs, you have a comprehensive set of tools and resources at your fingertips to help you be in your best financial position no matter where you are on your financial well-being journey.

- **Financial Finesse**, Humana's financial navigation partner, offers unbiased, unlimited, one-on-one, financial coaching and other helpful resources to give you more confidence when making large and small decisions that directly affect your financial well-being. The benefit is available to all associates and is provided at no cost to you.
- **Enrich** is a financial education program that offers online courses and webinars, tools and templates, plus helpful assessments, articles, and videos. The resources offered through Enrich can help you with planning and managing your day-to-day personal finances.
- **ONE@Work** is a secure financial mobile app that can help you access your pay earlier than your regular paycheck, save automatically, and budget easily. Visit [go/ONE@Work](#) to learn more.
- **Helping Hands** provides emergency financial assistance for associates when they need it most—when facing severe financial strain due to an unforeseen challenge.
- **Great Deals** provides all associates with access to discounted pricing and special offers from nationally available vendors.
- Through the **Preferred Banking Program**, associates receive special banking benefits and may be eligible for certain discounts on a new mortgage through Bank of America®.

For more information, visit the Well-being & Benefits Center at [go/Financial](#).



# Medical Plan

You're eligible to enroll in medical coverage if you have completed at least one year of service and worked on average 30 or more hours per week (1,560 hours total). If you qualify to enroll, you'll receive information on the plans, including rates. If you enroll, your coverage will be effective the first of the month following your eligibility.

If you choose not to enroll at that time, your eligibility will be reviewed annually thereafter.

If you're currently enrolled in a medical plan and have questions, refer to the phone number on the back of your ID card.



# 401(k) Savings Plan

Saving for retirement is an important step toward achieving financial security, so Humana offers the CenterWell Home Health 401(k) Savings Plan, administered by Charles Schwab. The plan is designed to provide you with an opportunity to save for retirement and receive company matching contributions.

## Enrollment

Upon hire, you are immediately eligible to enroll at any time. You can register and enroll at [workplace.schwab.com](https://workplace.schwab.com) or via the Schwab Retirement Workplace app.

Use the Register Now link to establish your login ID and password. Once you have successfully created your login credentials, you will be able to log in to [workplace.schwab.com](https://workplace.schwab.com) or the Schwab Retirement Workplace app and follow the prompt to enroll. You can also enroll by speaking with a Schwab representative at **800-724-7526** (en español **877-905-2553**).

## Contributions

You may contribute up to 35% of your eligible pay in any combination of pre-tax or Roth contributions, up to the annual IRS dollar limit (\$23,000 for 2024). An additional 2% of eligible pay on an after-tax basis may be contributed. Participants ages 50+ may also elect an additional catch-up contribution (\$7,500 for 2024). Changes to contribution percentages may be made at any time by logging in to [workplace.schwab.com](https://workplace.schwab.com).

## Matching Contributions

Following one year of service, associates are eligible for the company match of 50% on the first 6% of your pre-tax or Roth contribution.

## Beneficiaries

Once you enroll in the 401(k) plan, you should name a beneficiary. Married participants are required to obtain spousal consent to name someone in addition to, or instead of, their spouse as a primary beneficiary. Spousal consent forms must be notarized. Beneficiary designations may be made online at [workplace.schwab.com](https://workplace.schwab.com).





# 401(k) Savings Plan (continued)

## Vesting Schedule

Vesting means gaining ownership of company matching contributions. You are always 100% vested in your own, and company matching contributions.

## Investment Options

The plan offers a variety of investment options. Current fund information and investment performance are available at [workplace.schwab.com](https://workplace.schwab.com). If you do not make an investment election, your account will be invested in the age-appropriate Target Date Fund.

If you need assistance in making investment or savings decisions, Advice Services are included at no cost and are available by signing in to [workplace.schwab.com](https://workplace.schwab.com) or calling Schwab at **800-724-7526** (en español **877-905-2553**). Professional management of your retirement plan account is also available. This is a fee-based service provided by Morningstar's managed account service, which includes on-going account monitoring and automatic adjustments to your investments. If you are interested in managed account services, contact Schwab at **800-724-7526** (en español **877-905-2553**) for more information.

## Rollovers

You may be permitted to roll over money from other qualified retirement plans into the CenterWell Home Health 401(k) Savings Plan. To initiate a rollover request, contact Schwab at **800-724-7526** (en español **877-905-2553**).





# Business Travel Accident Insurance

Coverage is provided for all associates, through Humana, at three times your base annual salary with a minimum of \$100,000 and a maximum of \$600,000. There is no cost for this coverage.

In addition, associates traveling on company business are covered by the following insurance policies at no cost:

- Corporate automobile liability policy for rental cars or company-owned vehicles
- Workers' Compensation
- Airline accident insurance through the Corporate Credit Card



# Sick Time & Leave

## Sick Time

The company provides Flex associates with sick leave in certain locations where it is required by law. If provided, sick leave can be used to take time away from work for a personal illness or to care for a dependent with an illness or disability. Regulations vary from location to location, and the company ensures that it meets or exceed all state and local requirements.

If you're a Flex associate in one of the following states and are in a paid status at the end of the pay period, you will earn sick leave of one hour for every 30 hours worked in that pay period.

Arizona	Illinois	Minnesota	Oregon
California	Maine	Nevada	Pennsylvania
Colorado	Maryland	New Jersey	Rhode Island
Connecticut	Massachusetts	New Mexico	Vermont
District of Columbia	Michigan	New York	Washington

## Family and Medical Leave Act (FMLA)/Domestic Partner Leave (DP)

An associate's need to care for a loved one may require time away from work. To be eligible for leave under this policy, an associate must have been employed for at least one year and worked at least 1,250 hours in the 12-month period immediately preceding the beginning of the leave. To be eligible for Domestic Partner Leave, the associate also needs to have an established Domestic Partner relationship. FMLA is not a paid company benefit.





# Additional Benefits

- **Matching Gift Program:** The Humana Foundation matches contributions to eligible 501(c)(3) organizations. Visit [go/HumanaTogether](https://go/humana.together) for more information.
- **Community Volunteering:** As we help members of our communities thrive by sharing our time, talents, and skills, we create purpose and meaning in our own lives. Visit [go/HumanaTogether](https://go/humana.together) to find volunteer opportunities and earn dollars to share with your favorite non-profit.
- **Great Deals:** The company offers both national and local discounts on everything from computers and vacations to phones and retail shopping through the Great Deals discount website.



# Your Benefit Contacts

Coverage	Contact	Phone	Website/Email
Business Travel Accident	Humana	888-431-4748	<a href="https://www.humana.com">humana.com</a>
Employee Assistance Program (EAP) & Work-Life Services	TELUS Health	877-509-0096 866-229-2572 (Puerto Rico)	<a href="https://go.eap">go/eap</a>
Financial Well-being	Humana	N/A	<a href="https://go.financial">go/financial</a>
HR4U (Pay, Benefits, Timesheets, Expense reports)	HR4U	888-431-4748	<a href="https://go.HR4U">go/HR4U</a>
Leave Program (FMLA)	Unum	866-860-2060	<a href="https://unum.com/claims">unum.com/claims</a>
Matching Gifts & Volunteering	Humana Together	N/A	<a href="https://go.givingtogether">go/givingtogether</a>
Retirement Plan	Schwab	800-724-7526 877-905-2553 (Spanish)	<a href="https://workplace.schwab.com">workplace.schwab.com</a>
Well-being Programs & Sick Time	Humana Associate Support Center	N/A	<a href="https://humanaprod.service-now.com/asc">humanaprod.service-now.com/asc</a>

*This communication highlights some of your CenterWell Home Health benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. CenterWell Home Health reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.*

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