



Central Garden & Pet offers a suite of benefits that support the well-being of employees and their families, help improve and maintain health, and keep life in balance.

MEDICAL INSURANCE

Three national medical plans are available through **Anthem Blue Cross**. Under Anthem there are two traditional Preferred Provider Organization (PPO) options and a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA).

Medical Plan	Annual Deductible	Maximum Out-of-Pocket
Core	\$650/individual \$1,950/family	\$5,000/individual \$10,000/family
Buy-Up	\$500/individual \$1,500/family	\$4,000/individual \$8,000/family
HDHP w/HSA	\$2,000/individual \$4,000/family	\$6,000/individual \$12,000/family

With a Health savings account (HSA) you can pay for qualified medical expenses on a pre-tax basis and with quarterly employer contributions. Monies not used in your plan rolls over for future years and can earn interest. Your HSA contributions are tax-deductible. You can spend your money tax-free, and any growth through HSA monies is tax-free too. To be eligible you must enroll in the HDHP plan.

A **Kaiser** HMO plan is available to employees in CA and GA who reside in Kaiser service area zip codes.

DENTAL INSURANCE

You have a choice of two PPO dental plans administered by **Anthem**: the core plan and the buy-up plan. You can go to any dentist you choose, but you can take advantage of the PPO's discounted rates reducing your out-of-pocket costs, if you stay in the network.

VISION INSURANCE

Two vision plans through **Vision Service Plan (VSP)**: the core plan and the buy-up plan. When you visit an in-network provider, eye exams are covered in full.

FLEXIBLE SPENDING ACCOUNTS (FSA)

You may set aside \$3,300 per year pretax into your Health Care Flexible Spending Account and use the money to pay for qualified medical expenses not covered by your medical, dental & vision plans such as deductibles and copays. Your account can be used by you and your dependents, even if not covered by a Central medical plan.

The Dependent Care Flexible Spending Account is available to help you pay for child-care or the care of a parent living in your home using pretax funds. You may set aside up to \$5,000 for eligible dependent care expenses (\$2,500 if married filing separate tax returns).

YOUR HEALTH & WELLBEING

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Our EAP offers access to counselors, financial advisors, attorneys, or other professionals to help get you through a difficult time. This free, confidential service is available to all employees and family members even if not enrolled in Central's benefits program.

PET INSURANCE

Central offers Pet Insurance through Nationwide. This program will help you pay some of your pet's medical bills, including treatments, surgeries, lab fee, Rx and more. Domestic pets included and some exotic pets as well.

ADOPTION REIMBURSEMENT PROGRAM

Get financial assistance to help you with the expenses associated with expanding your family through adoption. Total expense reimbursement up to \$2,000.

INCOME PROTECTION

SHORT TERM DISABILITY COVERAGE (STD)

Central covers the full cost of short-term disability benefits, which covers a portion of your income for up to 26 weeks while you recover from childbirth, surgery or another medical condition that prevents you from working. If you reside in a state with a state sponsored plan your state benefits pay first.

PAID PARENTAL LEAVE

Receive 100% of your regular pay for 6 weeks to recover from childbirth. Take an additional 2 weeks for bonding. Non-birthing and adopting parents are also eligible for the 2 weeks of bonding time.

LONG TERM DISABILITY COVERAGE (LTD)

Employees can also purchase long-term disability coverage that will kick in if you are not able to get back to work after your short-term benefits expire.

LIFE INSURANCE

Basic Life Insurance and AD&D (Accidental Death & Dismemberment) coverage is paid by Central, with the option to increase the amount of coverage for an additional cost. Coverage for your spouse and/or children can be added to your employee paid supplemental coverage.

RETIREMENT SAVINGS

Employees are eligible to participate in our 401k retirement savings plan when hired. Central will match 100% of your annual deferral contributions up to **3%** of your base compensation, subject to vesting. In addition, many employees are eligible for a yearly **\$500** discretionary contribution, depending on company results.

YOUR DEVELOPMENT

Continuous learning is encouraged and provided on-demand through company resources. Central offers a generous Educational Assistance Program. Following pre-approval, undergraduate level (associate's or bachelor's); certifications or individual courses up to **\$7,500** per year, graduate level (master's or doctorate's) up to **\$15,000** per year.

TIME OFF

Time off programs vary at different locations but are all designed to make sure you take time away from work to enjoy your life and your family. Full time employees receive paid vacation and paid holidays.

DISCOUNTS & PERKS

Receive discounts on countless attractions, events, travel, shopping, dining, and services along with cell phone, computer, and other product discounts. Some of our locations also offer discounts on Central Garden & Pet products!

EMPLOYEE REFERRAL PROGRAM

Once employed by Central you can refer your friends, family, and former coworkers. When they have been Central employees for 90 days you are eligible for a referral bonus of **\$500**, or more.