

2026

EMPLOYEE BENEFITS



Welcome to Crete PA!

At Crete PA, we are convinced that our success comes from our amazing team of associates. Our commitment is to offer you an exclusive associate benefit package, which is competitive and affordable, to help you take care of yourself and your family.

This summary will provide you with a brief overview of the benefit programs available to you.

Who is eligible?

Benefits are available to all full-time employees (minimum 20 hours per week) and their dependents. If you enroll during Open Enrollment, your benefits will become effective on January 1st, 2026. The open enrollment period will end on November 30th.

Eligible dependents include your legal spouse or domestic partner and your children from birth to age 26 (including your natural, legally adopted, stepchildren, and/or your unmarried dependent children of any age who are mentally or physically disabled and who depend on you for support).

How To enroll?

To sign up for benefits, visit <https://cretepa.ukg.net> before the end of your enrollment period.

Where can I find information about my benefits?

To learn more about your benefit offerings, you can visit Crete PA's benefits homepage at <https://cretepa.benefitsinfo.com>.

MEDICAL – HMSA AND KAISER PERMANENTE

	HMSA Preferred Provider Plan	Kaiser Plan 320
	In Network	In Network
Annual deductible (Individual/Family)	\$0 / \$0	\$0 / \$0
Out-of-pocket maximum: Medical (Individual/Family)*	\$2,500 / \$7,500	\$2,500 / \$7,500
Out-of-pocket maximum: Pharmacy (Individual/Family)*	\$3,600 / \$4,200	
Preventive care	Covered at 100%	Covered at 100%
Primary physician office visit	\$12	\$15
Specialist office visit	\$12	\$15
Inpatient hospital services	10% coinsurance	10% coinsurance
Outpatient hospital services (lab, x-ray, diagnostic)	20% coinsurance	\$15
Outpatient advanced diagnostics	20% coinsurance	20% coinsurance
Urgent care	\$12	\$15
Emergency room care	20% coinsurance	\$100
Prescription drugs		
Retail (30-day supply)		
Generic – Tier 1	\$7	\$3
Brand preferred – Tier 2	\$30	\$10
Brand non-preferred – Tier 3	\$30, plus an additional \$45 cost share	\$45
Preferred – Tier 4	20% coinsurance	\$200
Non-Preferred – Tier 5	25% coinsurance	N/A
Mail order (90-day supply)		
Tier 1 / Tier 2 / Tier 3 / Tier 4 / Tier 5	\$11 / \$65 / \$65, plus an additional \$135 cost share	\$6/\$20/ \$90/\$400
	Tiers 4 and 5 not covered	

This is a summary of coverage; please refer to your summary plan description for the full scope of coverage. In-network services are based on negotiated charges; Out-of-network services are based on a percentage of Medicare charges.

* Includes Deductible and Copayments

DENTAL – HDS

Dental	Plan F (18 and under)
	In-network
Annual maximum (per person)	\$1,700
Diagnostic and preventive care (Includes cleanings, fluoride treatments, sealants and bitewing x-rays)	100%
Basic services (Includes fillings, periodontics, scaling and root planning, and oral surgery)	70% coinsurance
Major services (Includes crowns, bridges and full and partial dentures)	50% coinsurance
Orthodontia	50% coinsurance
Lifetime maximum	\$1,000

VISION* – HMSA AND KAISER PERMANENTE

Vision	HMSA Vision Standard 1B	Kaiser Optical 150
	In-network	
Examination (every 12 months)	\$10	\$15
Lenses (every 12 months)		
Eyeglass lenses	\$25	Up to %150 allowance
Frames	Every 24 months	Every 12 months
New frames	Up to \$110 allowance	Up to \$150 allowance
Contact lenses (every 12 months)		
Elective	Up to \$110 allowance	Up to \$150 allowance

***Vision benefits above are included with the Medical plans. If you elect HMSA Medical then you will receive the HMSA Vision benefits above. If you elect Kaiser Medical then you will receive the Kaiser Vision benefits above. You cannot mix the plans.**

ADDITIONAL BENEFITS

Type of Benefit	Who Pays?	Coverage Details
Flexible Spending Accounts – EBC Flex	Employee	Option to enroll in a Healthcare FSA or Dependent Care FSA
Basic Life & AD&D – Unum	Employer	1x your earnings up to \$150,000
Voluntary Life & AD&D – Unum	Employee	<p>Employee: Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times your earnings. Up to \$300,000 Guarantee Issue.</p> <p>Spouse: Get up to \$100,000 in increments of \$5,000. Up to \$50,000 Guarantee Issue.</p> <p>Child: Birth to 6 months: \$1,000, 6 months to 26 years: Up to \$10,000 in increments of \$2,000</p>
Short-Term Disability – Unum	Employer	60% of weekly earnings up to \$2,500. Unum also administers the state disability plan.
Long-Term Disability – Unum	Employer	60% of monthly earnings up to \$10,000
Accident – Unum	Employee	See summary of benefits for full details
Critical Illness – Unum	Employee	See summary of benefits for full details
Hospital Indemnity – Unum	Employee	See summary of benefits for full details
Employee Assistance Program – Unum	Employer	Up to 3 face-to-face visits with a counselor at no cost
Pet Insurance – MetLife	Employee	Discounts provided and paid directly by employee
Perkspot - Lockton	Employer	For no additional cost, you have access to PerkSpot which provides you with exclusive discounts to hundreds of merchants nationwide.
Travel Assist - Unum	Employer	Assists with emergencies when traveling abroad
Life Planning Resources - Unum	Employer	Assists with financial and legal support involving the passing of a loved one or terminally ill family members