

# EMPLOYEE BENEFITS

2026





# Meet the Team!

## Leadership



**Kelli Houdek**  
VP Human Capital



**Mindy Porter**  
Sr. Dir. Talent



**John Kempe**  
Sr. Dir. Exec.  
Recruiting



**Laura Peterson**  
Sr. Dir. HC Strategy



**Bren Moore**  
Dir. Total Rewards



**Megan Solko**  
Dir. L&D



# Talent Optimization



**Mindy Porter**  
Sr. Dir. Talent



**John Kempe**  
Sr. Dir. Exec.  
Recruiting



**Jason Libes**  
Reg. Dir. Recruiting



**Bernard Panopio**  
Reg. Dir. Recruiting



**Lindsey Cathey**  
Sr. Recruiter



**Sabrina Bik**  
Reg. Dir. Recruiting



**Kayte Cherry**  
Sr. Recruiter



**Paige Puilliam**  
Recruiter



# Human Capital Strategy



**Laura Peterson**  
Sr. Dir. HC Strategy



**Dorian Velastegui**  
Reg. HRBP-NE



**Amanda Neyer**  
Mgr. HR Compliance



**Carrie Francisco**  
Sr. HR Generalist



**Danielle Williams**  
HR Associate



**Jamie Wunsch**  
Office Manager

# Total Rewards



**Bren Moore**  
Dir. Total Rewards



**Rena' Henry**  
Payroll Manager



**Jamie Root**  
Payroll Manager



**Prabal Shukla**  
Payroll Admin



**Kuldeep Gera**  
Payroll Admin



**Kasia Anderson**  
Dir. HR Integration



**Alexis Rounseville**  
Mgr. HR Integration



**Bianca Snow**  
HR Generalist



**Brant Folken**  
Sr. Analyst HRIS



**Deeply Cabrera**  
HR Integrations



# Learning & Development



**Megan Solko**  
Dir. L&D



**Tim Rigby**  
Mgr. L&D



**Hayley Simmerson**  
Manager, Talent Integ.



**Devin Swidecki**  
Analyst Perf. Sys.

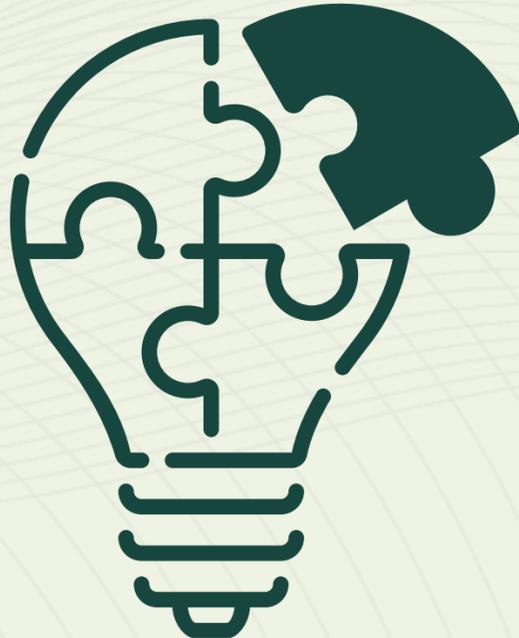
# Learning & Performance



LCvista is a learning and compliance platform designed for professional services firms. It helps us stay compliant, track Jurisdictions and CPEs, and expands learning opportunities—from technical training to leadership and soft skills.

## LinkedIn Learning

Leverage LinkedIn Learning as a core part of our development programs, giving our employees on-demand access to thousands of courses that support professional growth, technical skills, and leadership development.



## Becker+

Provides industry-leading review courses with expert instruction, customizable study planners, and practice exams to help employees prepare for professional certifications and advance their careers

## PerformYard

PerformYard is our performance management platform. This is where you will conduct performance reviews, provide feedback to others, and set and track your goals and more!

# Performance Management



## PerformYard

Setting SMART goals and acting on them



Monitoring through check-ins and feedback



Rating employees and rewarding them



Review goal completion at the end of the cycle

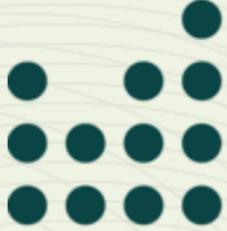


Performance Management

# HR Technology



**üKKG**

 **Payscale**  
Payfactors

**Ashby**

All-in-one Recruiting Software



# What is Open Enrollment?



# Who is eligible?

- Regular, Full-Time Employees Working an Avg. of 30+ hours/weekly
  - Their spouses/domestic partners
  - Their dependent children through age 26



# Making Changes to Your Benefits:

You may only change your elections during Open Enrollment each year or when you experience a qualifying life event. Qualifying life events include, but are not limited to:

- Birth, legal adoption, or placement for adoption
- Marital status
- Dependent child reaches age 26 (coverage ends at calendar year)
- Spouse gains or loses employment or eligibility with current employer
- Death of a covered dependent
- Spouse or dependent becomes eligible or ineligible for coverage
- Court ordered change.

Changes to your coverage due to a qualifying life event must be made within 30 days of that life event. Proof of the qualifying life event is required (marriage certificate, divorce decree, birth certificate, or loss of coverage letter).

**\*\*Note:** Any change you make to your coverage must be consistent with the change in status.



# Medical Plan Options

Medical	High PPO		Mid PPO		Base PPO		HDHP with HSA	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
<b>Annual deductible (Individual/Family)</b>	\$1,000/ \$2,000	\$10,000/ \$16,000	\$2,000/ \$4,000	\$10,000/ \$16,000	\$4,000/ \$8,000	\$10,000/ \$16,000	\$3,200/\$3,400 \$6,400	\$10,000/ \$16,000
<b>Out-of-pocket maximum (Individual/Family)</b>	\$4,000/ \$8,000	\$15,000/ \$30,000	\$5,000/ \$10,000	\$15,000/ \$30,000	\$6,000/ \$12,000	\$15,000/ \$30,000	\$5,000/ \$10,000	\$15,000/ \$30,000
<b>Preventive care</b>	Covered at 100%	Not Covered	Covered at 100%	Not Covered	Covered at 100%	Not Covered	Covered at 100%	50% Coinsurance
<b>Primary physician office visit</b>	\$25	50% after Ded.	\$30	50% after Ded.	\$40	50% after Ded.	20% after Ded.	50% after Ded.
<b>Specialist office visit</b>	\$40	50% after Ded.	\$55	50% after Ded.	\$65	50% after Ded.	20% after Ded.	50% after Ded.
<b>Inpatient hospital services</b>	10% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.
<b>Outpatient hospital services (lab, x-ray, diagnostic)</b>	10% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.
<b>Advanced diagnostics</b>	10% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.
<b>Urgent Care</b>	\$75	50% after Ded.	\$75	50% after Ded.	20% after Ded.	20% after Ded.	20% after Ded.	20% after Ded.
<b>Emergency room care</b>	20% after Ded.	20% after Ded.	20% after Ded.	20% after Ded.	20% after Ded.	20% after Ded.	20% after Ded.	20% after Ded.

# KAISER PERMANENTE (FOR CA EMPLOYEES ONLY)

Medical	Kaiser HMO (In-network)
Annual deductible (Individual/Family)	\$1,000 / \$2,000
Out-of-pocket maximum (Individual/Family)*	\$3,000 / \$6,000
Preventive care	100% Covered
Primary physician office visit	\$30
Specialist office visit	\$30
Inpatient hospital services	\$400
Outpatient hospital services (lab, x-ray, diagnostic)	\$15
Advanced diagnostics	\$50
Urgent care	\$30
Emergency Room Care	\$100

Prescription Drugs	Kaiser HMO (In-network)
Retail (30-day supply)	
Generic	\$10
Brand Preferred	\$35 after drug deductible is met
Brand non-preferred	\$35 after drug deductible is met
Mail Order (90-day supply)	
Generic	\$10
Brand Preferred	\$35 after drug deductible is met
Brand non-preferred	\$35 after drug deductible is met

Payroll Contributions: Bi-Weekly	
Employee Only	\$-
Employee + Spouse	\$202.87
Employee + Child(ren)	159.39
Family	461.85
Brand Preferred	\$35 after drug deductible is met
Brand non-preferred	\$35 after drug deductible is met





# Preventative Healthcare & Diagnostic Screenings

## Go. Know. Take Control.

Cigna wants to help you get more out of life. Keeping you healthy is a great place to start.

Go to [Cigna.com/takecontrol](https://Cigna.com/takecontrol) to find out what basic services you qualify for, and what additional benefits your plan offers



## Diagnostic Screenings

Crete will cover the cost of certain diagnostic screenings at 100%. (mammogram and colonoscopy included)

Common preventative screenings:

- Blood Pressure
- Cholesterol
- Blood Glucose



# Time, Energy, Effort, Money



**Virtual**  
Included



**Conv. Care Clinic**  
\$



**Urgent Care**  
\$\$



**Emergency Room**  
\$\$\$

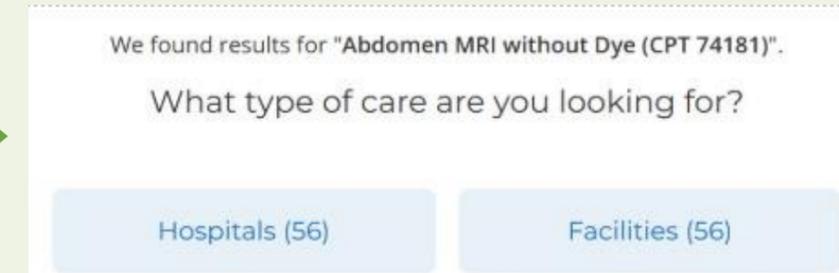


Forward Thinking: Every time we use our insurance, it impacts costs for all of us. Choosing the right level of care (ex: virtual visit vs. urgent care vs. the ER for issues) helps protect both our health and our wallets. This will help keep premiums from rising year after year.

# Shop Around For The Same Services



[my.cigna.com/web/secure/consumer/home](https://my.cigna.com/web/secure/consumer/home)



**Tgh Imaging**  
3870 Tampa Rd Oldsmar, FL 34677 | (813) 369-7827  
**Facility Type** (4): Advanced Imaging Center, Mammography Facility...  
[see all](#)  
ADA Accessible: No   
In Network **\$365.00** YOUR ESTIMATED COST • [COST DETAILS](#)  
**SPECIALTIES:** ADVANCED IMAGING CENTER, MAMMOGRAPHY FACILITY, NUCLEAR CARDIOLOGY, RADIOLOGY & IMAGING SERVICES

**Baycare Outpatient Imaging**  
1840 Mease Dr Ste 103 Safety Harbor, FL 34695 | (727) 725-6463  
**Facility Type** (3): Advanced Imaging Center, Mammography Facility...  
[see all](#)  
ADA Accessible: No  
[Schedule online](#)   
In Network • **\$796.81** YOUR ESTIMATED COST • [COST DETAILS](#)  
**SPECIALTIES:** ADVANCED IMAGING CENTER, MAMMOGRAPHY FACILITY, RADIOLOGY & IMAGING SERVICES





# Virtual Healthcare



## To schedule an appointment:

- Access MDLIVE by logging into **myCigna.com** and clicking on “**Talk to a doctor.**”
  - You can also call MDLIVE at 888.726.3171
- Select the type of care you need:
  - Medical care or counseling
  - Cost will be displayed on both myCigna.com and MDLIVE.
- Follow the prompts for an on-demand urgent care visit, to make an appointment for primary or behavioral care, or to upload photos for dermatology care.

## Behavioral Health

Schedule appointments online with licensed counselors or psychiatrists through our virtual only provider groups without leaving your home

- Autism
- Substance Use
- Stress, anxiety, & burnout
- Talkspace for private text therapy
- Headspace Care for text based behavioral health coaching, self-guided learning activities and if needed video-based therapy and psychiatry
- Meru Health for app-based virtual counseling for anxiety, depression or burnout
- Brightline for virtual behavioral health coaching for families and children ages 18 months through 17 years old

# Prescription Drugs

## High PPO

## Mid PPO

## Base PPO

## HDHP with HSA

In-network

Out-of-network

In-network

Out-of-network

In-network

Out-of-network

In-network

Out-of-network

### Retail (30 Day Supply)

**Generic**

\$10

50%  
Coinsurance

\$10

50%  
Coinsurance

\$15

50%  
Coinsurance

20%  
Coinsurance

50%  
Coinsurance

**Brand Preferred**

\$30

50%  
Coinsurance

\$30

50%  
Coinsurance

\$40

50%  
Coinsurance

20%  
Coinsurance

50%  
Coinsurance

**Brand Non-Preferred**

\$50

50%  
Coinsurance

\$50

50%  
Coinsurance

\$65

50%  
Coinsurance

20%  
Coinsurance

50%  
Coinsurance

### Mail Order (90 Day Supply)

**Generic**

\$25

50%  
Coinsurance

\$25

50%  
Coinsurance

\$38

50%  
Coinsurance

20%  
Coinsurance

50%  
Coinsurance

**Brand Preferred**

\$75

50%  
Coinsurance

\$75

50%  
Coinsurance

\$100

50%  
Coinsurance

20%  
Coinsurance

50%  
Coinsurance

**Brand Non-Preferred**

\$125

50%  
Coinsurance

\$125

50%  
Coinsurance

\$163

50%  
Coinsurance

20%  
Coinsurance

50%  
Coinsurance

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

# Pharmacy



## Helpful Tips & Tricks



Ask the pharmacy, “My copay is \$xx with insurance for this prescription — can you tell me the cash price?”



**LOCATION  
MATTERS!**

**GoodRX**



# Pharmacy



## Accredo Specialty Pharmacy

Required for certain specialty medications.

- Focused on complex medical conditions and personalized support.
- Delivers medication to your home, work, doctor's office, or even vacation spot.
- Access 24/7 pharmacists and nurses for help with side effects or questions.
- Offers refill reminders, standard shipping at no cost, and financial assistance options.

## SaveOnSP

A specialty medication savings program through your pharmacy benefit.

- Pay \$0 out-of-pocket for eligible medications (covered by manufacturer copay assistance).
- No extra cost to participate — available when filling through Accredo.
- Without SaveOnSP, you'll pay 30% coinsurance.
- Use the myCigna app or myCigna.com to check medication pricing.

*Note: Not available to those enrolled in the HDHP with HSA plan.*

## Express Scripts Pharmacy

Make fills easier. Have your medication sent to your home.

- Easily order, manage, track and pay for your medications on your phone or online
- Standard shipping at no extra cost
- Fill up to a 90-day supply at one time
- Helpful pharmacists available 24/7
- Automatic refills<sup>4</sup> or refill reminders so you don't miss a dose
- Flexible payment op

Move your prescriptions electronically by logging into **myCigna.com**, calling your doctor's office, or call Express Scripts Pharmacy at 800.835.3784

# Dental Insurance



Dental	Low DPPO	High DPPO
Annual deductible (Individual/Family)	\$50/\$150	\$50/\$150
Annual maximum (per person)	\$1,000	\$1,500
Diagnostic and preventive care (includes cleanings, fluoride treatments, sealants, and x-rays)	Covered at 100%	Covered at 100%
Basic services (includes fillings, periodontics, scaling, and root planning, and oral surgery)	Covered at 80%	Covered at 80%
Major services (includes crowns, bridges, and full and partial dentures)	Covered at 50%	Covered at 50%
Orthodontia	Not Covered	Covered at 50%
Lifetime maximum	N/A	\$1,000

Plan includes out-of-network benefits; see plan summary for additional details.

Note: The Low DPPO operates on a MAC pricing model while the High DPPO operates on a UCR pricing model. UCR stands for “Usual, Customary, and Reasonable,” and it refers to the average fee charged by dentists in a specific geographic area for a given procedure. If your dentist’s fee exceeds the UCR amount, you may be responsible for paying the difference. MAC, or “Maximum Allowable Charge,” is a fixed fee set by the insurance company for each procedure. If your dentist charges more than the MAC, you’ll also pay the difference. The High DPPO will offer a better out-of-network reimbursement than the Low DPPO.



# Out-of-Network Dental Costs

## Balance Billing Explained

- When you go out-of-network, your provider does not have a contract with your insurance company.
- Insurance will pay only up to what they consider the “allowed amount” or “reasonable and customary charge.”
- If the provider charges more than that, they can send you a bill for the difference.
- That extra amount = balance billing.



**ASK THE RIGHT QUESTIONS!**

Do you take my insurance **in network?**

Get a quote

# Vision Insurance



<b>Examination (every 12 months)</b>	\$10
<b>Material</b>	\$25
<b>Lenses (every 12 months)</b>	
<b>Single</b>	\$25 copay
<b>Bifocal</b>	\$25 copay
<b>Trifocal</b>	\$25 copay
<b>Frames (every 24 months)</b>	
<b>New Frames</b>	\$130 allowance + 20% off coverage
<b>Contact lenses (every 12 months)</b>	
<b>Elective</b>	Up to \$130 allowance
<b>Medically Necessary</b>	Covered at 100%

# Vision



[warbyparker.com](http://warbyparker.com)



[paireyewear.com](http://paireyewear.com)



[eyebuydirect.com](http://eyebuydirect.com)



[zennioptical.com](http://zennioptical.com)



[glasses.com](http://glasses.com)



# Health Savings Account (HSA)

A health savings account (HSA) is a tax-advantaged savings account that can be used for qualified healthcare expenses. You own your HSA and can contribute to the account with pre-tax payroll deductions.

Manage your HSA at [www.ebcflex.com](http://www.ebcflex.com). You'll set up your payroll contributions during your enrollment period. You can change the contribution amount at any time.

## How Much Can I Deposit into an HSA?

<55\*

- Up to \$4,400 for individual
- Up to \$8,750 for family

*\*Not enrolled in Medicare*

55+\*

- Up to \$5,400 for individual
- Up to \$9,750 for family

As an added benefit, Crete Professionals Alliance will contribute **\$500 for individual coverage** and **\$1,000 for family coverage** to your account yearly

*Above values do not account for the employer contribution given by Crete Professionals Alliance*

## HSA Advantages



You can use the account to pay for qualified healthcare expenses.



Unspent dollars roll over each year and are yours to keep, even if you retire or leave the company.



You can invest your HSA funds, so your available healthcare dollars can grow over time.



# Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) is a tax-advantaged account that can reimburse you for qualified healthcare or dependent care expenses. You can fund qualified expenses with pre-tax dollars deducted from your paycheck.

When electing an FSA, you will set an annual contribution amount. **Any unused funds over the maximum of \$680 will be forfeited if not used by December 31st, 2026.**

You can choose to participate in either the Healthcare FSA, the Dependent Care FSA or both, and it's unnecessary to "sign up" specific family members for these account

## Limited Purpose FSA:

If you have an HSA, you can set aside up to \$3,400 pre-tax for dental and vision expenses only (not medical).

## Healthcare FSA:

Contribute up to \$3,400 pre-tax each year to cover eligible out-of-pocket medical expenses like copays, prescriptions, and treatments.

## Dependent Care FSA:

Use up to \$7,500 pre-tax for dependent care costs such as daycare, babysitters, nursery school, or elder care.

# Goodies Available to You via HSA/FSA



## Best Sellers:

- Full Body Analysis Scale
- Red Light Therapy Face Mask
- Cosmetic Solutions
- Oura Rings
- Foot Massager
- Massage Gun
- Pain Relief Ice Roller



## Best Sellers:

- Headache/Migraine Relief Hat
- Ibuprofen
- Forehead Digital Thermometer
- Allergy Relief
- Electrolyte Drink Mix Pouches

[FSAsstore.co](https://FSAsstore.co)

[HSAsstore.com](https://HSAsstore.com)



# Payroll Contributions: Bi-Weekly



Medical	High PPO	Mid PPO	Base PPO	HDHP with HSA
Employee	\$124.51	\$83.95	\$54.58	\$0.00
Employee + Spouse	\$473.73	\$388.57	\$326.87	\$212.28
Employee + Child(ren)	\$428.82	\$351.75	\$295.93	\$192.26
Family	\$777.69	\$656.03	\$567.90	\$404.20

Dental	Low DPPO	High DPPO	Vision	
Employee	\$0.00	\$6.83	Employee	\$3.13
Employee + Spouse	\$17.29	\$30.79	Employee + Spouse	\$6.26
Employee + Child(ren)	\$29.10	\$47.18	Employee + Child(ren)	\$6.32
Family	\$52.96	\$80.18	Family	\$10.09

# Best Case/Worst Case



	<u>Mid PPO</u>	Monthly	Annually		Deductible	OOP Max			Best Case	Worst Case	
<b>EEO</b>	\$83.95	\$ 167.90	\$ 2,014.80		\$2,000	\$5,000			\$ 2,014.80	\$7,014.80	
<b>EES</b>	\$388.57	\$ 777.14	\$ 9,325.68		\$4,000	\$10,000			\$ 9,325.68	\$ 19,325.68	
<b>EEC</b>	\$351.75	\$ 703.50	\$8,442		\$4,000	\$10,000			\$8,442	\$18,442.00	
<b>EEF</b>	\$656.03	\$1,312.06	\$15,744.72		\$4,000	\$10,000			\$15,744.72	\$25,744.72	

	<u>HDHP</u>	Monthly	Annually		Deductible	OOP Max		HSA Seed	Best Case	Worst Case	<b>Savings on worst case</b>
<b>EEO</b>	\$ -	\$ -	\$ -		\$ 3,200.00	\$5,000		\$500	\$ (500)	\$4,500	<b>\$ (2,514.80)</b>
<b>EES</b>	\$212.28	\$424.56	\$5,094.72		\$ 6,400.00	\$ 10,000		\$1,000	\$4,094.72	\$14,094.72	<b>\$ (5,230.00)</b>
<b>EEC</b>	\$192.26	\$384.52	\$ 4,614.24		\$ 6,400.00	\$10,000		\$1,000	\$ 3,614.24	\$ 13,614.24	<b>\$ (4,827.76)</b>
<b>EEF</b>	\$404.20	\$808.40	\$9,700.80		\$ 6,400.00	\$10,000		\$1,000	\$8,700.80	\$18,700.80	<b>\$ (7,043.92)</b>

# Supplemental Benefits

## Life Insurance



Insurance Coverage	Benefit
<b>Employer Paid:</b> Basic Life and AD&D	1x your earnings up to \$150,000  Basic Life and Accidental Death & Dismemberment (AD&D) insurance is provided at no cost to you!
<b>Voluntary:</b> Employee Life	Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times your earnings. You can get up to \$300,000 with no medical underwriting.
<b>Voluntary:</b> Spouse Life	Get up to \$100,000 in increments of \$5,000. Spouse coverage cannot exceed 100% of the Employee amount. Spouses can get up to \$50,000 with no medical underwriting.
<b>Voluntary:</b> Child Life	Birth to 6 months: \$1,000 6 months to 26 years: Up to \$10,000 in increments of \$2,000

You can find additional information on  
<https://cretepa.benefitsinfo.com>

# Supplemental Benefits



## Voluntary Accident Insurance

- Pays cash benefits directly to you after a covered accident
- Helps cover costs your health plan may not fully pay
- Includes up to \$50 wellness benefit for completing a health screening

## Voluntary Critical Illness Insurance

- Provides financial protection if diagnosed with a serious illness (e.g., heart attack, stroke, cancer, renal failure)
- Choose coverage of \$10,000, \$20,000, or \$30,000 during open enrollment (no medical underwriting required)
- Includes \$50–\$100 wellness benefit, depending on coverage level

## Voluntary Hospital Indemnity Insurance

- Pays lump-sum cash benefits for hospital stays and confinements
- Helps cover extra out-of-pocket expenses even with insurance
- Includes up to \$50 wellness benefit for completing a health screening

# Supplemental Benefits

## Short-Term & Long-Term Disability



Short-term and Long-term Disability benefits are provided at no cost to you!  
These plans give you income protection in the event you are ill, suffer a non-work-related injury, and can't work.

Employer-Paid Short-term Disability Benefits		Employer-Paid Long-term Disability Benefits	
Elimination period	7 days (for both accident and illness)	Elimination period	90 days
Weekly benefit	60% of weekly earnings	Weekly benefit	60% of monthly earnings
Maximum weekly benefit	\$2,500 weekly benefit	Maximum weekly benefit	\$10,000 monthly benefit
Maximum benefit period	12 weeks	Maximum benefit period	SSNRA (Social Security Normal Retirement Age)



# Additional Benefits



## Employer Paid

- Identity Theft Protection  IdentityForce<sup>®</sup>
- PerkSpot 
- Employee Assistance Program  unum<sup>®</sup>
- Travel Assist  unum<sup>®</sup>
- Life Planning Resources  unum<sup>®</sup>

## Voluntary

- Pet Insurance  MetLife
- Commuter Benefits  Employee Benefits Corporation

You can find additional information on  
<https://cretepa.benefitsinfo.com>

# How Do I Know If My Provider Accepts My Insurance?



hcpdirectory.cigna.com

How are you Covered?

- Employer or School** (circled in green)
- Healthcare.gov or Direct Purchase
- Medicare



Find a Doctor, Dentist, or Facility in

St. Petersburg, FL 33705

- Doctor by Type
- Doctor by Name
- Health Facilities and Group Practices

Doctor by Type

Doctor by Name

Health Facilities and Group Practices

Enter a specialty or type of doctor

Search

Popular Doctor Types

- Primary Care Provider (No Pediatrics)
- Obstetrics and Gynecology (OB-GYN)
- Pediatrician
- General Dentist
- Pediatric Dentist
- Orthodontist
- Behavioral Health Counselor
- Optometrist

Additional Resources

Enter a doctor's name

Search

Additional Resources

Enter a health care facility name or type

Search

Common Facilities

- Hospitals and Medical Centers
- Urgent Care Facility
- Lab Testing Facility
- Imaging Facilities: Low Tech (X-ray, Ultrasound)
- Advanced Imaging Services (CT Scan, MRI, PET and/or SPECT)
- Behavioral Health Facility
- Physical Therapy Facility
- Outpatient Surgery Facility

Additional Resources

**Plans:** Dental: Total  
Vision: Eyemed  
Everything else: OAP(Open Access Plus)  
Syracuse Area - Mohawk Valley



401 (k)



# The Catalyst 401 (k) PEP- Crete PA Holdco LLC



**2026:** The 401(k) plan will include an annual true-up to ensure you receive the full employer match, even if your contributions vary throughout the year.

## Eligibility:

You're eligible the first of the month after 60 days of employment.

## Portability:

The account is yours, even if you leave Crete.

## Enrollment:

A Shell account is created in ~10-15 business days; enroll online with SSN + personal email.



## Flexibility:

You can change contribution rates or investments anytime.

## Contributions:

Crete will match 100% of contributions up to 3%. Crete will match 50% of contributions between 4-5%.  
**MAX: \$23,500**

## Investments:

Wide menu of mutual funds plus target-date funds designed for "set it and forget it" retirement savings.

**Enroll directly at [Transamerica.com/portal](https://Transamerica.com/portal)**

You can find additional information on your UKG Dashboard



### In UKG, you can...

- Enroll in Health Benefits
- Update your contact info
- Look up Pay Info:
  - Pay History
  - YTD Summary
  - Change Direct Deposit Info



Crete Professionals Alliance Home

### Benefits and PTO

[Current Benefits Summary](#)

[Beneficiaries and dependents](#)

[PTO Plans](#)

### Mobile App

Download the UKG Pro Mobile App from the Apple or Google Play app stores.

Enter **CRETEPA** for the Company Access Code

[View instructions](#)

### Company Benefit Information

### Benefits Contact Info

**Cigna One Guide Concierge**  
**Cigna One Guide Service (Health Concierge)**  
Member Services 1.888.806.5094  
[www.mycigna.com](http://www.mycigna.com)

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**EBC Flex**  
Participant Services Team

**Phone:** 800-346-2126 ext. 320  
**Email:** [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com)  
**Submit a claim:** Submitting Claims Online and on EBC Mobile | Employee Benefits Corporation | Third Party Benefits Administrator

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**TransAmerica**  
[Log Into Your Account | Transamerica](#)

**Phone:** 800-401-8726

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**UNUM**  
**Website:** [www.unum.com/access](http://www.unum.com/access)  
**Phone Numbers: 8am-8pm ET**  
STD, LTD, Leave: 888-673-9940  
Term Life, AD&D: 800-445-04



Search

Myself

- Personal
- My Company
- Jobs
- My Onboarding
- Career & Education
- Pay
- Benefits
- Open Enrollment**
- Life Events
- Documents

About This Life Event

**Verify Beneficiary And Dependent Information**

- Medical
  - Health Savings Account
  - Flexible Spending Account
    - FSA - Medical
    - FSA Dependent Care
    - FSA - Limited Purpose
  - Dental
  - Vision
    - Vision PreTx
  - Group Term Life Insurance
  - Empl Supplemental Life
    - Supplemental Life - Employee

### Verify Beneficiary and Dependent Information

This page allows you to add or make changes to your named dependents, beneficiaries, and emergency contacts. Please note that adding or changing contacts on this page does not mean that they are automatically assigned to your existing plan enrollments. You will still need to go through the election process and enroll dependents and assign beneficiaries to your plans (including your existing benefit enrollments) as you deem appropriate.

Find by: Status Active

Name ↑	Relationship	Designation
<a href="#">Williams, Toni</a>	Mother	<input checked="" type="checkbox"/> Beneficiary <input type="checkbox"/> Dependent <input checked="" type="checkbox"/> Emergency contact



List clear beneficiary details (full name, DOB, relationship) to avoid confusion or fraud.

# Contacts



**Medical/Rx: Cigna**  
**Dental: Cigna**  
**Vision: Cigna**

800.997.1654  
[www.cigna.com](http://www.cigna.com)

**Savings Accounts (HSA,  
FSA, DCFSA, LPFSA) and  
Commuter Benefits: EBC  
Flex**

800.346.2126, Option 1  
[www.ebcflex.com](http://www.ebcflex.com)

**Life & Disability,  
Supplemental Health  
(Accident, Critical Illness,  
Hospital Indemnity): Unum**

866.779.1054  
[services.unum.com](http://services.unum.com)

**Telemedicine**

866.494.2111  
[www.MDLIVEforCigna.com](http://www.MDLIVEforCigna.com)

**Cigna One Guide Service  
(Health Concierge)**

888.806.5094  
[www.mycigna.com](http://www.mycigna.com)

**Support Line**

[hr@cretepa.com](mailto:hr@cretepa.com)

## Employee Benefits Resource Center

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[Wellness Challenge](#)

[Employee Discounts](#)

[Notices](#)



# Welcome to the EMPLOYEE BENEFITS RESOURCE CENTER

### Options to Enroll

**Benefits Consultation**  
Speak with a Benefits  
Counselor

[Schedule a Call Now!](#)



**Self-Enroll Online**  
Complete your  
Benefits Enrollment

[Go to Online Portal!](#)

### Benefits Guide & Educational Materials



[Benefits Guide](#)



[Cigna Benefits](#)



[Video Library](#)

Have questions or need help enrolling?



# Open Enrollment Assistance

This year's enrollment is an ACTIVE Enrollment. **ALL EMPLOYEES** must go into the system and make their elections. Benefits will not carry over to the next year

- **Schedule your personalized appointment** with a Benefits Counselor to learn more about your benefit options
- **Review the Benefits Guide** and other educational tools to learn more about your benefit offerings
- **Enroll in Benefits!** Be sure to have new dependent and beneficiary SS# and DOB available to complete your enrollment!



Scan the QR Code to Schedule  
your personalized appointment  
with a Benefits Counselor

