

Quick Links:[UKG Login](#)[EBC Flex Login](#)[LC Vista Login](#)[HR Email](#)[myCigna](#)[Unum](#)[PerformYard Login](#)[Transamerica](#)**Benefits Enrollment****Q: What benefits am I eligible for as a new hire, and when do they begin?**

A: Regular full-time employees, or those working an average of 30+ hours per week, are eligible for benefits starting the first of the month following 30 days of employment. To speak with an Enrollment Counselor, click here to schedule time.

Q: When am I able to make changes to my benefits?

A: Outside of new hire enrollment, you may only change your elections during Open Enrollment each year or if you experience a qualifying life event (QLE).

Q: What events qualify as a qualifying life event?

A: Qualifying life events include: birth; legal adoption or placement for adoption; marriage, divorce, or legal separation; a dependent reaching age 26; a spouse gaining or losing employment or benefits eligibility; death of a covered dependent; a spouse or dependent becoming eligible/ineligible for coverage; a court-ordered change.

Q: How long do I have to make benefit changes after a qualifying life event?

A: Changes due to a qualifying life event must be submitted within 30 days of the event.

Q: If my dependent child is turning 26 soon, when does their coverage end?

A: Medical coverage for a dependent turning 26 will end the last day of the calendar year in which the dependent turned 26. Dental and Vision coverage for a dependent turning 26 will end on the last day of the birth month in which the dependent turned 26.

Q: I recently transitioned from part time to full time employee. When would my benefits become active?

A: Employees transitioning from part time to full time would incur the same 30 days waiting period as a new hire employee. If electing, benefits on the first of the month following 30 days of employment.

Q: Where can I find a summary of my current benefit elections?

A: You can find this within UKG under the Benefits tab. Select “Benefits Summary” to find a list of your benefit elections as well as the effective date.

UKG

Q: I keep getting emails saying I only have a few days left to enroll in benefits, but I already submitted my elections. Why?

A: UKG sends automated reminder emails to all benefits-eligible new hires—even if benefits enrollment has already been completed.

Q: My password isn't working and I can't access my UKG account. What should I do?

A: Email hr@current.co for help with UKG access.

Q: How do I change my name, address, or telephone number in UKG?

A: Navigation: Menu → Myself → Personal → Name, Address, and Telephone

Q: How do I update or add a beneficiary/dependent's information in UKG?

A: Navigation: Menu → Myself → Personal → Contacts. From here, you can select "Add" in the top righthand corner or select the individual's name if they have already been added.

Q: How do I update my Direct Deposit in UKG?

A: Navigation: Menu → Myself → Pay → Direct Deposit

Q: How do I update my Income Tax (W-4) in UKG?

A: Navigation: Menu → Myself → Pay → Income Tax → Things I can do (right panel) → Add/Change Withholding Form (W-4) → Employee's Withholding Certificate (W-4) → enter required info → check the box → Sign and Save.

Q: I recently had a qualifying life event. How can I make changes to my benefits in UKG?

A: In UKG, go to Life Events and select "I have a qualifying life event." Enter the event date and choose the reason. Proof is required (e.g., marriage certificate, divorce decree, birth certificate, or loss of coverage letter). The Human Capital team will follow up for documentation after submission.

Q: I can't select the "Employer Life and AD&D" option in Group Term Life Insurance. Why?

A: You must assign a beneficiary before you can elect Employer Life and AD&D. In Open Enrollment, go to "Verify Beneficiary and Dependent Information" to add a beneficiary, then return to Group Term Life to complete the election.

Q: How do I add a beneficiary or dependent in UKG enrollment?

A: In Enrollment, go to "Verify Beneficiary and Dependent Information," then click "Add." Enter required details (name, DOB, SSN, relationship, and designation). Select all applicable designations (beneficiary, dependent, and/or emergency contact), then Save. Do not add the same person multiple times for different designations.

Q: How do I update someone's designation (beneficiary vs. dependent) if they already exist in UKG?

A: In "Verify Beneficiary and Dependent Information," select the person and click Edit. In the Designation section, add or remove applicable designations (dependent/beneficiary/emergency contact), then Save. Do not add duplicate records for the same person.

Q: I elected supplemental life insurance. How do I complete Evidence of Insurability (EOI)?

A: Return to your life event in UKG and select "Please click here to initial the evidence of insurability process," then complete the EOI steps.

Medical / Cigna**Q: How do I find an in-network provider?**

A: Click [here](#) to search for in-network providers. When prompted, select “Employer or School.”

Q: How can I see if my prescription is covered?

A: Click [here](#) to view Cigna’s formulary list.

Q: Do we offer any HMO plans?

A: Other than Kaiser Permanente (for California residents only), we do not offer HMO plans.

Q: How do I register in CIGNA?

A: Login to Cigna.com → Click Register → Start Registration → Enter Required Information → Enter Security question and answers → Current Username and password → Verify email address.

Q: How can I access my medical, dental, or vision ID card?

A: Log in to myCigna.com or the myCigna app, then select “ID Cards.” You can view cards for yourself and dependents, save them to your phone wallet, or email them to providers.

Q: Can I pair the HSA with any other medical plan?

A: No. The HSA can only be elected with the High Deductible Health Plan (HDHP).

Q: Who should I reach out to with a Medicare question?

A: Please reach out to our dedicated contact, Lauren Lanza at lauren.lanza@lockton.com for any Medicare questions.

EBC (HSA / FSA / Commuter)**Q: How can I access my HSA/FSA/Commuter account online?**

A: Visit www.ebcflex.com. Hover over Login, select Participants, then choose Register and follow the prompts.

Q: I haven't received my HSA/FSA/Commuter card (or I need a replacement). What should I do?

A: Log in to your CommuteEase account at www.ebcflex.com and select Replace from the dashboard. Confirm your address and submit. Your existing card will be closed immediately. Replacement cards may take up to 10 business days. If your address is incorrect, email hr@current.co.

Q: Can I add my EBC card to mobile pay (Apple/Google Wallet)?

A: Yes. You can add your EBC card to your mobile wallet and use tap to pay.

Q: Can I submit expenses for reimbursement if I paid for a FSA or HSA eligible purchase with a different card or cash?

A: Yes, an employee can absolutely be reimbursed from their HSA even if they paid with cash, as long as the expense is eligible and they have proper documentation (a receipt showing date of service, amount, provider, and type of service). Please see instructions below for being reimbursed when they pay out of pocket.

Use Online Bill Pay

- Log in to their HSA or FSA participant account
- Go to Online Bill Pay
- Choose to reimburse themselves
- Upload the receipt/documentation
- Funds transfer from the HSA or FSA to their personal bank account

FSA**Q: Can I make changes to my FSA throughout the year?**

A: FSA elections can only be changed during Open Enrollment or following a qualifying life event.

Q: How long do I have to submit FSA claims after the end of the plan year?

A: You have until March 31 of the following year to submit claims for the prior plan year.

Q: How much of my FSA rolls over to 2027 if unused by December 31, 2026?

A: Up to \$680 may roll over. Any unused amount above \$680 is forfeited if not used by December 31, 2026.

Q: What happens to my FSA funds if I leave the company?

A: You may only submit claims for expenses incurred before your coverage ends, unless you elect to continue coverage through COBRA (if eligible).

HSA**Q: Who is eligible to open and contribute to an HSA?**

A: Only employees enrolled in the High Deductible Health Plan (HDHP) are eligible for an HSA.

Q: If I have secondary medical coverage elsewhere, can I still opt into an HSA?

A: If any other medical coverage is not a High Deductible Health Plan (HDHP), you cannot have an active HSA due to IRS regulations.

Q: How much of my HSA rolls over to 2027 if unused by December 31, 2026?

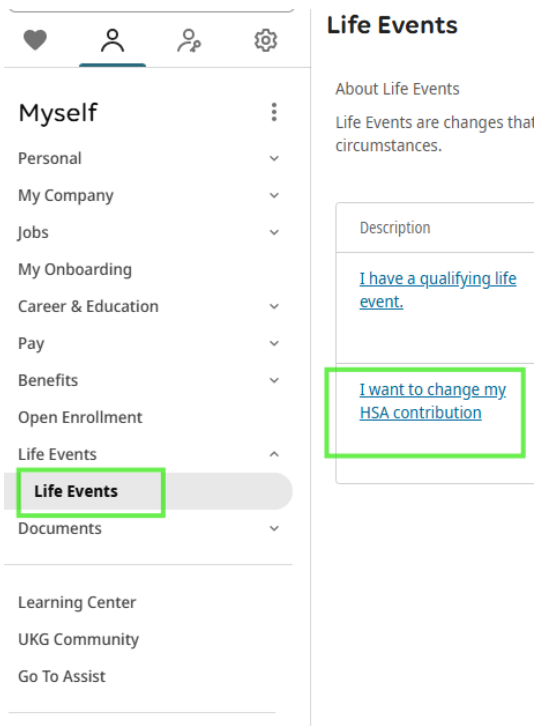
A: All unused HSA funds roll over automatically each year—there is no limit.

Q: What happens to my HSA if I change medical plans or leave the company?

A: Your HSA funds belong to you and remain available even if you retire, change plans, or leave the company.

Q: How can I change my HSA contribution during the year?

A: To change your HSA contribution going forward, navigate to Life Events in UKG and select “I want to change my HSA contribution”. UKG → Myself → Life Events → I want to change my HSA contribution. Use today’s date.

**Q: How can I invest my HSA funds?**

A: Once you meet the minimum balance requirement, log in to www.ebcflex.com, open your HSA tile, click Investments, then select Start Investing.

Q: How can I transfer funds from a previous HSA to my Current Company HSA?

A: Log in to www.ebcflex.com and open your HSA tile. Go to My Account → HSA Transfers. Download and complete the HSA Transfer of Assets Form, then send it to your previous HSA custodian (not EBC). The prior custodian will transfer funds to EBC. Transfers typically take 4–6 weeks. Direct transfers do not count toward IRS contribution limits and are not taxable/reportable.

Commuter**Q: Can I change my Commuter benefits throughout the year?**

A: Yes. You can update your contribution amount anytime in your CommuteEase account at www.ebcflex.com. Changes must be made by 11:59 PM CT on the 13th of each month to apply the following month. You must inform payroll@current.co of any contributions changes made to ensure your paycheck deductions reflect accurately.

Q: What transportation expenses are eligible under the Commuter plan?

A: Eligible: mass transit (train, bus, subway, ferry), commuter highway vehicle (vanpools), and parking at/near your worksite. Not eligible: toll road invoices, rideshare services (Uber/Lyft), or valet parking.

Q: I elected Commuter benefits during enrollment. Is there anything else I need to do?

A: Yes. You must register and activate your EBC account before deposits can be accepted. You can schedule contributions until 11:59 PM CT on the 13th each month; contributions are available the month after they are scheduled.

Q: What happens to my Commuter funds if I leave the company?

A: When an employee separates from the company, participants with transit elections forfeit any unused funds. Participants with a parking balance have 90 days from the separation date to submit claims.

Life, Disability & Voluntary Benefits**Q: What is the difference between group and supplemental life insurance?**

A: Group Term Life Insurance is employer-paid and provides 1x annual earnings (up to \$150,000). Supplemental Life Insurance is employee-paid and can be elected from \$10,000 to \$500,000 (in \$10,000 increments), up to 5x base earnings.

Q: When does Evidence of Insurability (EOI) apply?

A: EOI is required if you elect more than \$300,000 in Employee Supplemental Life Insurance as well as if you elect more than \$50,000 in Spousal Supplemental Life Insurance.

Q: How do I file a life or disability claim?

A: Go to <https://portal.unum.com>. First-time users select “Register for an account.” Returning users select “Login.” You will need your birth date and Social Security number to verify identity. After logging in, select “Start a leave or claim” and follow prompts. If you have issues, email hr@current.co.

401k & Transamerica**Q: When am I eligible to participate in the 401(k) plan?**

A: Employees are eligible the first of the month after 60 days of employment. A shell account is created within 45 days of employment and enrollment is directly with Transamerica at Transamerica.com/portal. When registering 401(k) account with Transamerica for the first time, employees will need to provide their social security number and personal email address.

Q: Can I access my 401(k) or make any changes to my 401(k) in UKG?

A: No. Any changes to 401(k) contributions must be made directly on Transamerica's website. Once a change is made, it may take up to one pay cycle for this to reflect in an employee's paycheck.

Q: How much can I contribute to the 401(k) plan in 2026?

A: The current total combined before- and after-tax IRS annual limit is \$24,500 in 2026. For those aged 50 or older, the contribution limit is \$32,500.

Q: Can I change my contribution amount during the year?

A: Yes, employees can change their contribution amount anytime throughout the year. Once a change is made, it may take up to one pay cycle for this to reflect in an employee's paycheck.

Q: Does Current Company offer an employer match or contribution?

A: Current Company will match 100% of your contributions, dollar for dollar, up to 3% of eligible pay, plus 50% of each additional dollar between 4-5% of eligible pay.

Learning & Development

Q: What is LCvista?

A: LCvista is the firm's Learning Management System (LMS). It supports CPE tracking and course management, Becker content (NASBA-compliant CPE), LinkedIn Learning, internal compliance training (e.g., independence, cybersecurity, harassment), and coaching/career development tools.

Q: How do I log into LCvista?

A: Visit <https://cretepa.lcvista.com/> and log in with your work email as your username. Use the reset password prompt if needed.

Q: How do I navigate LCvista?

A: Take the LCvista Self-Paced Training for a walkthrough on navigation, CPE tracking, and setting jurisdictions.

Q: How do I track past CPE credits?

A: You can submit external credits directly in LCvista to record prior CPE earned during your reporting period.

Q: What is PerformYard?

A: PerformYard is our performance management platform for reviews, feedback, and goal setting/tracking.

Q: How do I log into PerformYard?

A: You will receive an activation email from PerformYard. Go to <https://talent.performyard.com/>, enter your work email, and set your password.

Q: Who has access to PerformYard?

A: All Current Company firms and employees have access, except contractors.

Q: When are performance reviews?

A: There are two review cycles each year: May/June and November/December.