



Employee Benefits

Plan Year: January 1, 2021

Annual open enrollment in November.

Annual Open Enrollment

What

Benefits Still Meet Your Needs

Who

All Benefit Eligible Employees

Why

Guaranteed Coverage

When

Annually November

Where

www.MyCREAbenefits.com

Newly Eligible Benefits

Includes Open Enrollment Benefits

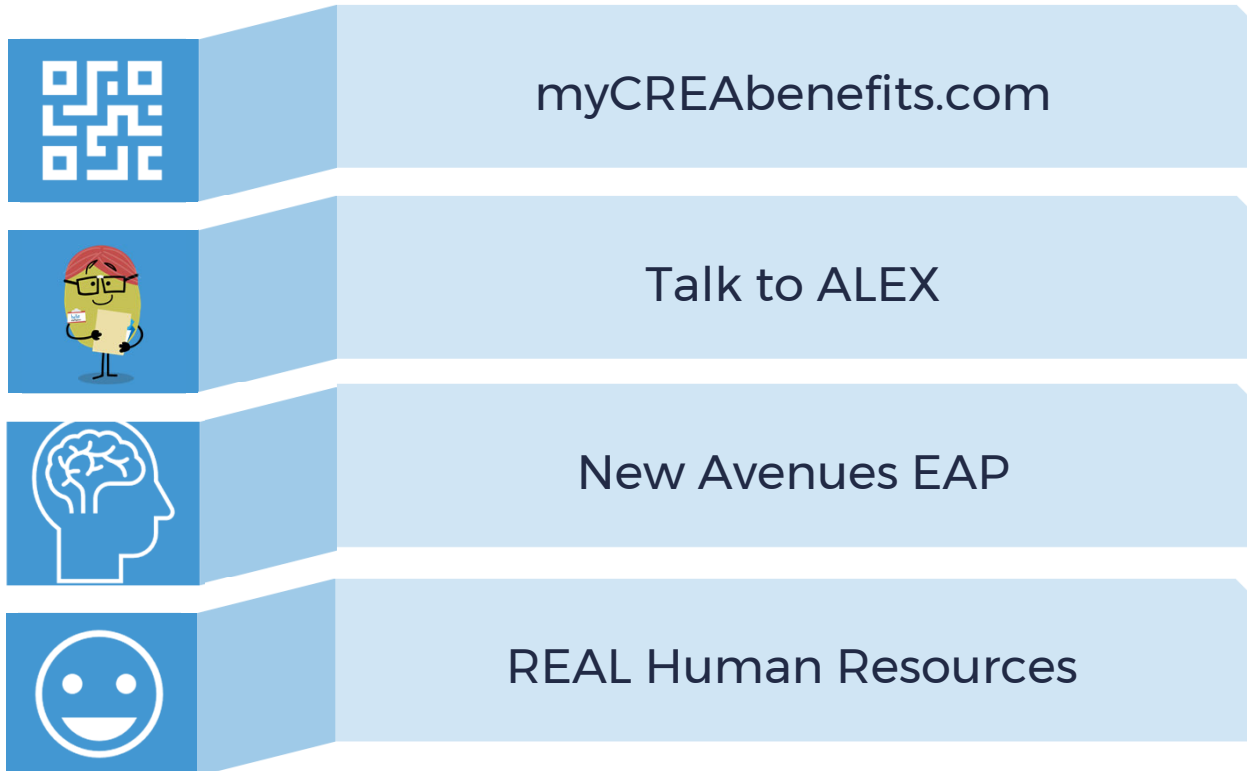
AND

Life and Disability Benefits

Only opportunity to enroll with
GUARANTEED COVERAGE ISSUE.

*If waived during new hire enrollment, future requests for
coverage will require medical underwriting review.*

Our Benefits Are Simple





Our Employee Benefits

Health Benefits

- Medical
- Dental
- Vision

PreTax
Benefits

Retirement Accounts

- PreTax
- *Roth (after tax)

Commuter Accounts

- Mass Transit
- Parking

Health Savings Accounts

Flexible Spending Accounts

- Health FSA
- Limited FSA
- Dependent Care

After Tax
Benefits

Term Life Insurance
Dependent Life Insurance
Short Term Disability

Provided
by CREA

Basic Term Life & AD/D
Long Term Disability
Employee Assistance Program (EAP)
Time off benefits & more

Our Vendors





CREA 2021 *Holidays*

Friday	January 1st	New Year's Day
Monday	January 18th	Martin Luther King Jr. Day
Monday	February 15th	President's Day
Friday	April 2nd	Good Friday
Monday	May 31st	Memorial Day
Friday	June 18th	Juneteenth Day (6/19)
Monday	July 5th	4th of July (observed)
Monday	September 6th	Labor Day
Monday	October 11th	Indigenous Peoples Day
Thursday	November 25th	Thanksgiving Day
Friday	November 26th	Day After Thanksgiving
Friday	December 24th	Christmas Day (federal)



CREA SUMMER HOURS

From **Memorial Day** through **Labor Day**, our offices will be closing at 3pm on Fridays, with additional early Friday office closings before those two holiday weekends.

Early Close - **3pm**

Every Friday in your respective time zone

Starts **June 4, 2021**

Ends **August 27, 2021**

Early Close - **12pm**

May 28, 2021

September 3, 2021

Closed

Friday, June 18, 2021 – Juneteenth (Observed)

Monday, July 5, 2021 – 4th of July (Observed)

*Your long weekends just got a bit longer.
Happy summer!*








2021

Payroll and Holiday Calendar

 Holiday  Pay Day

QUARTER 1


JANUARY						
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31						


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28						


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*DST


QUARTER 2

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QUARTER 3



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QUARTER 4

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31						

NOVEMBER						
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28	29	30				

*DST

DECEMBER						
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19	20	21	22	23		25
26	27	28	29	30	31	



BENEFITS HAVE YOU IN A FOG?

2020

THE YEAR OF CLARITY



2021

The YEAR of the QR CODE

www.myCREAbenefits.com





2021 Employee Benefits Summary

Employees hired as “Regular Full-Time” employees, work 30 hours or more per week and satisfy the established waiting period are considered “Eligible Employees” and may participate in CREA’s benefit program. Benefits are part of an overall compensation package and CREA’s benefit plans are reviewed regularly to ensure we continue to meet our employees’ needs.

Medical, Dental and Vision Insurance

Eligible Employees and their eligible dependents can elect coverage in one of CREA’s group sponsored high deductible health plans, as well as dental and/or vision insurance. Medical, dental and vision coverage commences on the first of the month following a 30-day waiting period after the hire date. **Anthem Blue Cross Blue Shield** is our current underwriter for major medical and prescription coverage. **Delta Dental** is our current underwriter for dental coverage, and vision coverage is administered by **Anthem**. Medical, dental, and vision plans begin on January 1st.

Tax Favored Accounts

CREA offers employees several tax-favored accounts to assist with health, daycare, and commuter transit related expenses. A Health Savings Account (HSA) is available for individuals enrolled in one of CREA’s high deductible health plans. Flexible Spending Account (FSA), Dependent Care Account (DCA), and Mass Transit Account options are also available. **Elements Financial Credit Union** is CREA’s preferred HSA custodian and **HRPro** administers the FSA, DCA and Mass Transit programs. CREA provides employees enrolled in the group sponsored medical plan with an annual HSA contribution in January of each year.

Life, Disability & Accident Insurance

CREA, LLC provides Eligible Employees with the following 100% company-paid benefits:

- \$50,000 Term-Life and AD&D Insurance
- Long-Term Disability Insurance
- Enhanced Employee Assistance Program

Eligible Employees can purchase several voluntary benefits for themselves and their dependents. Term-life with accident insurance is available for employee, legal spouse, and dependent child(ren) and includes guaranteed issue amounts of coverage for new hires. Short-term disability insurance is available for the employee. Voluntary life and disability benefits are paid for by the employee through the convenience of re-occurring semi-monthly payroll deductions. **OneAmerica/AUL** is CREA’s provider for Life, Disability & Accident insurance benefits.

401(k)

For the purposes of 401(k) eligibility, an “Eligible Employee” is an employee who works more than 501 hours for the firm on an annual calendar year basis. Eligible Employees will be able to participate in CREA’s 401(k) plan on the next plan entry date, after satisfying a 90-day waiting period. *Plan entry dates occur on the 1st day of each new month.* Employees may elect to defer a portion of their earnings on a pre-tax or after-tax (Roth) basis. Rollovers from previous plans can be accepted prior to satisfying the 90-day waiting period. CREA will match up to \$2,000 of an employee’s 401(k) payroll contributions per calendar year.

Paid Time Off (PTO) & Volunteer Time Off (VTO)

Full-time employees are eligible for PTO according to the service schedule below. Employees may rollover up to forty hours (5 days) of earned, unused, PTO each year.

- | | |
|---------------------------|--------------------------------|
| • <1 year of service | 10 hours for each month worked |
| • 1 – 4 years of service | 15 days of PTO annually |
| • 5 – 11 years of service | 20 days of PTO annually |
| • 12+ years of service | 25 days of PTO annually |

Holidays

CREA provides regular full-time employees with holiday pay for the following holidays when as our offices are closed.

New Year's Day	Memorial Day	Indigenous People's Day
Martin Luther King Jr. Day	Juneteenth	<i>Election Day (General Election)</i>
President's Day	Fourth of July	Thanksgiving Day
Good Friday	Labor Day	Friday after Thanksgiving
		Christmas Day

Additional appreciation holidays are periodically added by the CEO throughout the year. CREA also acknowledges International Talk Like a Pirate Day (ITLAPD), the Summer Solstice, and various other non-traditional holidays with related activities during the workday. *Participation in such is voluntary.*

Tuition Reimbursement

Full-time employees who have worked for at least one year may be reimbursed up to \$4,000 annually for post-secondary education that increases the skills of the employee and is beneficial to CREA.

Maternity / Parental / Adoption Leave

CREA culture emphasizes the importance of a work-life balance. CREA provides paid Parental, Maternity, and Adoption leave to employees after one-year of service. Additionally, employees are offered to work a reduced work schedule of four days per week, for the first four weeks after returning from this paid leave benefit. Compensation for the reduced work weeks is paid at 100% of the employee's weekly earnings.

Mobile Device Reimbursement

Full-time employees whose jobs require mobile device email will be reimbursed for their mobile phone usage each month. CREA currently provides employees with a \$100 mobile device reimbursement via direct deposit.

MyCREAbenefits.com

Visit www.myCREAbenefits.com for a comprehensive listing of CREA's employee benefit offerings, plan details, and current premiums. Or open your smartphone camera and point it at the QR code.

Talk to ALEX

CREA's online decision support tool, Alex, is a great place to privately review unique benefit needs with CREA's employee benefit offerings. ALEX, an online decision support tool, educates site visitors on CREA's employee benefits by using interactive questions to decide what benefits to show next. Find ALEX at www.myCREAbenefits.com.



Contact CREA's HR Department with Questions
humanresources@creallc.com

2021 Premiums

January 1, 2021 - December 31, 2021



MEDICAL

Anthem BCBS High Deductible Health Plan (HDHP)

Annual employer HSA contribution of \$750 (individual) / \$1,500 (family) with first payroll of the year.

Medical Plan 1

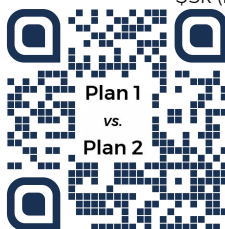
	Employee	CREA	COBRA Rate
	Per Pay (24)	Per Pay (24)	Per Month
EE Only	\$88.57	\$265.24	\$721.77
EE+Spouse	\$252.65	\$510.77	\$1,557.38
EE+Child(ren)	\$177.70	\$398.61	\$1,175.66
Family	\$341.94	\$644.39	\$2,012.09

\$3k (i) / \$6k (f) embedded deductible; THEN 0% coinsurance;

\$3k (i) / \$6k (f) OOP Max. Rx subject to deductible.

Certain preventive Rx covered at 100%.

CLICK or SCAN to
Compare medical plans



Medical Plan 2

	Employee	CREA	COBRA Rate
	Per Pay (24)	Per Pay (24)	Per Month
EE Only	\$54.24	\$245.40	\$611.28
EE+Spouse	\$178.58	\$467.97	\$1,318.96
EE+Child(ren)	\$121.78	\$366.30	\$995.68
Family	\$246.24	\$589.04	\$1,703.96

\$4k (i) / \$8k (f) embedded deductible; THEN copays (\$30/\$50);

\$5k (i) / \$10k (f) OOP Max. Rx subject to ded, copays, & OOP Max.

Certain preventive Rx covered at 100%.

Visit www.myCREAbenefits.com
for all plan details.

DENTAL & VISION

DENTAL (Delta Dental)

	Employee	CREA	COBRA Rate
	Per Pay (24)	Per Pay (24)	Per Month
EE Only	\$3.32	\$12.48	\$32.21
EE+Spouse	\$13.08	\$15.99	\$59.29
EE+Child(ren)	\$26.41	\$16.18	\$86.88
Family	\$46.69	\$15.56	\$127.00

New this year! Carryover up to \$500 of unused dental benefits.

VISION (Anthem)

	Employee	CREA	COBRA Rate
	Per Pay (24)	Per Pay (24)	Per Month
EE Only	\$4.08	\$0.00	\$8.31
EE+Spouse	\$6.88	\$0.00	\$14.04
EE+Child(ren)	\$7.01	\$0.00	\$14.29
Family	\$11.29	\$0.00	\$23.03

New this year! Anthem administers vision benefits.

2021 IRS ANNUAL LIMITS

Health Savings Accounts	(less) CREA's Contribution
Individual	\$3,600
Family	\$7,200
>55yrs	+\$1,000

Flexible Spending & Commuter Accounts

Medical and Limited FSA's	\$2,750/yr w \$550 rollover
Dependent Care	\$10,000/yr
Commuter Transit & Parking	\$270/per mo.

IRS Tax Withholding Calculator

<https://apps.irs.gov/app/tax-withholding-estimator>

RESOURCES



Talk to ALEX about
insurance, HSA's
qualifying events,
and more.



myCREAbenefits.com

Personal Benefits Portal:
CREA+(f initial)+(l name)
ie: CREAresources



Meet Alex, your online benefits counselor.

As part of the process, Alex will ask you questions related to your expected healthcare needs and then will use your answers to provide a recommendation of the plan option which may be best for you. Alex's recommendation will be based on the average cost of healthcare services, and even though they will not be exact, the costs included should give you a very good comparison of your health plan options, and aid in your selection. Alex will also offer opportunities to request further explanations about how various aspects of the health plans operate, and how they differ from plan to plan. Talk to ALEX today! Or tonight! Or tomorrow! Or at midnight! ALEX is available to you 24/7.



For a highlight of our awesome 2021 benefits, please watch this sneak peak video!

www.myalex.com/CREA-LLC/SneakPeek

Want to talk to ALEX now? Enable sound, then CLICK or SCAN.

Be sure to bookmark ALEX's address so you can Talk to ALEX about benefits anytime!

www.myalex.com/CREA-LLC/CREA2021



ALEX is best experienced with Internet Explorer 8 and up, or Firefox 15 and up.

How to Make Your Employee Benefit Elections

1.) Talk to ALEX.

<https://www.myalex.com/CREA-LLC/CREA2021#intro>

- ✓ Talk to ALEX to learn about CREA's benefits

2.) Apply ALEX's Suggestions & Learn More

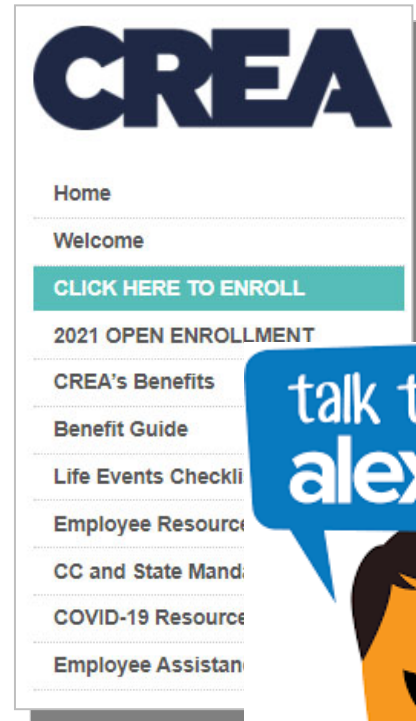
www.myCREAbenefits.com

- ✓ Use **CLICK HERE TO ENROLL** link for your personal benefits portal.

Username: CREA+(F Initial)+(L Name)
i.e. CREAresources
only "CREA" is case sensitive

Password: 9 digit SSN, no dashes
Temporary. Will reset with initial login.

- ✓ Setup account upon initial login.
- ✓ Verify your demographics and *add dependents.
- ✓ **Elect** or **Waive** eligible coverages.
- ✓ Assign beneficiaries for employer paid \$50,000 life policy.



3.) Open a Health Savings Account

www.elements.org/newhsa

- ✓ Open a fee free HSA with [Elements Financial Credit Union](#) if you elected medical; **OR**
- ✓ Provide payroll@creallc.com the routing & account number of your current HSA custodian.

4.) Get Resourceful. BOOKMARK these sites.

- ✓ CREA's Benefit Portal: myCREAbenefits.com
- ✓ **Talk to ALEX:** Visit ALEX anytime with your benefit questions, including qualifying events.
- ✓ **New Avenues EAP:** 5 free counseling sessions per year

QUALIFYING EVENT REMINDER

IMPORTANT: IF YOU WAIVE COVERAGE DURING OPEN ENROLLMENT YOU MAY NOT BE ABLE TO GAIN COVERAGE AT A FUTURE DATE WITHOUT FIRST EXPERIENCING A QUALIFYING EVENT.

A qualifying event entitles you to a special benefit enrollment period allowing you to adjust benefit plans to accommodate a recent life change. Examples of a qualifying event include, but are not limited to, marriage, birth, adoption, loss of other coverage, loss of eligibility due to attainment of age 26. Visit myCREAbenefits.com for a Life Events checklist. Or Talk to ALEX about your qualifying event.



Living with Balance

Prioritize time away from work, too

Connecting is easy: Work is just an email, call, or text away. Disconnecting, however, can be tough.

We want to help you achieve a healthy balance. If you're feeling burnout already? Our qualified team can help you cope.

WHATEVER YOU NEED, WE ARE HERE TO HELP.

Just call or log on to get started.

TOLL-FREE: 800-731-6501

WEBSITE: www.NewAvenuesOnline.com

PASSWORD: CREA

YOUR EMPLOYEE ASSISTANCE PROGRAM

Available any time, any day, your Employee Assistance Program is a free, confidential benefit to help you balance your work, family, and personal life.

Employee Assistance Program CREA-EAP Services



CREA offers eligible employees and the family members living in their households an Employee Assistance Program with New Avenues, Inc. New Avenues offers confidential counseling through a network of licensed clinicians located close to your home or workplace. These trained professionals are ready to help you deal with family or work/life issues that may be causing your life to feel out of balance.

*All services are strictly confidential and at **no cost** to the employee or family members.*

Common Questions...

WHO IS ELIGIBLE?

- ♦ All full-time and part-time employees and the family members living in their households.
- ♦ Dependents up to age 26, not living in the home of the employee, are eligible if on the employee's health insurance.
- ♦ Per Diem, temporary employees, volunteers, and student/interns are excluded.
- ♦ Starts first date of active employment.
- ♦ Eligibility runs through the last day of employment.

WITH WHAT TYPES OF PROBLEMS CAN NEW AVENUES COUNSELORS HELP?

- ♦ Stress
- ♦ Anxiety
- ♦ Workplace Issues
- ♦ Personal Concerns
- ♦ Substance Abuse
- ♦ Grief
- ♦ Marriage/Family/Relationship problems

HOW MANY COUNSELING SESSIONS DO I HAVE?

- ♦ There are **5** Face-to-Face EAP sessions per employee family per contract year.
- ♦ The contract year runs from **October 1st through September 30th**.

WHAT IF I NEED MORE THAN 5 SESSIONS?

Once you have used your EAP sessions, you are responsible for fees incurred for additional sessions. You may choose to continue services under the terms of your health plan benefit. (See your health plan SPD for a description of covered services). New Avenues makes every attempt to arrange your EAP sessions with a counselor who is in your health plan network so you may continue with the same person.

HOW DO I ACCESS MY FACE-TO-FACE EAP SESSIONS?

Just call New Avenues at: **800-731-6501** or **574-232-2131**. Select option **#2**. Services are strictly **confidential** and there is **no out-of-pocket cost** to you or to your family members.

Structured Telephonic Counseling & iCONNECTYOU APP for you mobile devices

In addition to face-to-face counseling, New Avenues offers telephonic counseling (855-492-3625) as well as an array of online support services available 24/7. You may also download the iCONNECTYOU App from the App Store (iphone) or Google Play (android) and register using the passcode 34952 to have 24/7 access to mental health professionals.

Visit our website at www.NewAvenuesOnline.com

New Avenues Toll Free # 800-731-6501



YOUR PATH TO WELL-BEING

We help employees manage life's challenges and balance work and family to achieve a healthy life.

RESOURCES AVAILABLE at NewAvenuesOnline.com ARE:

WORK-LIFE RESOURCE CENTER: Your Password is: **CREA**

A web-based information center containing a wealth of articles, useful tips, interactive tools and links as well as access to Structured Telephonic Counseling (855-492-3625) offering live counselors that can be accessed 24/7 from the comfort of your home. Don't forget to sign up for the Savings Center, a free program where you will have access to savings of up to 25% on name-brand, everyday, and luxury items. Access the Work-Life Resource Center under the Employee Assistance tab on our home-page.

NEW AVENUES PROVIDER DIRECTORY:

A listing of licensed and credentialed counselors and therapists in the New Avenues EAP Network.

NEWS:

Articles on a variety of topics, such as Parenting, Child Care, Responsibility, Financial Assistance, that provide tips for improving the well-being of your professional and personal life. Don't miss the monthly featured articles on topics such as: Home Buying, Connecting with your loved ones, Importance of sleep, and Stress relief techniques.

ADDITIONAL RESOURCES AVAILABLE ARE:

MEDLINEplus Drug Information

A comprehensive guide to more than 9,000 prescription and over the counter medications.

PubMed

Click onto Health Information and then Medline/PubMed. PubMed is a service of the National Library of Medicine and provides access to over 11 million citations from MEDLINE and additional life science journals.

Facts for Families from the American Academy of Child & Adolescent Psychiatry

Specific to children and adolescents. This site offers information on a number of issues and diagnoses for this age group.

Surgeon General Reports

The U.S. Surgeon General's office has produced three landmark reports covering mental health topics. Reports on Mental Health, Suicide Prevention, Children's Mental Health, and Youth Violence can be accessed through this site.

National Council for Alcohol and Drug Abuse

Provides education, information, health and hope to the public.

To access these and other helpful links follow the *Resource* link under *Our Company*

Confidentiality Notice:

"New Avenues and the clinical providers in its network are required by law to report any cases of suspected child abuse, elder abuse, or threats of physical harm to one's person or other individuals."

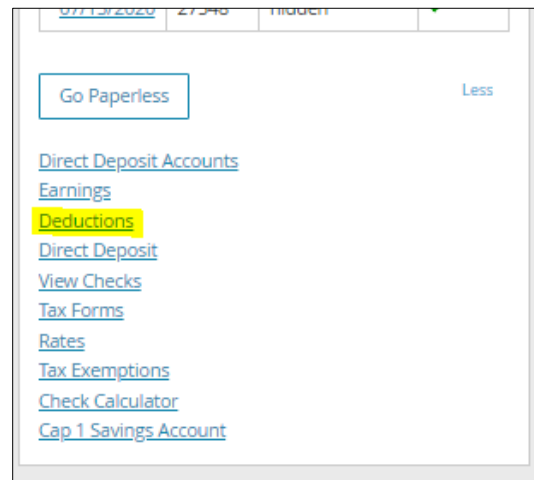
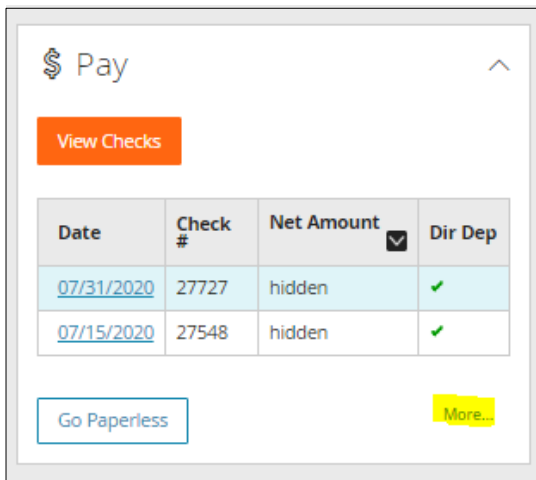


Toll Free: 800-731-6501

Self-Administered Employee Parking & Transit by HRPro

How to Deposit Pretax Money into Your HRPro Commuter Account

- 1.) Login to [Paylocity](#)
Company ID: N1830
- 2.) **\$ Pay** module
- 3.) Click **"More"** to access the pay menu
- 4.) Click **"Deductions"**
- 5.) Find the deduction code **"COMMP"** (parking) or **"COMMT"** (transit) and enter the amount you want to contribute to your pretax parking account. Complete any other appropriate fields.
- 6.) Repeat steps 1-5 to update your contribution amount through out the year.



Paylocity deduction codes: COMMP Commuter Parking
 COMMT Commuter Transit

Your COMMP/COMMT deduction will "pend" until it is reviewed and processed by payroll. If you don't already have an HRPro account, one will be opened for you. You will receive a WELCOME email with login instructions from HRPro when your account is setup and the debit card will arrive in approximately 5-7 days.

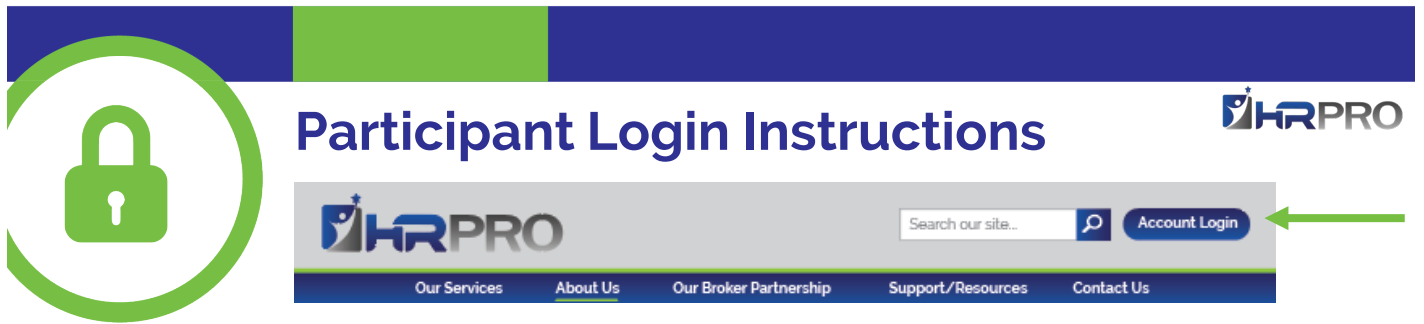
Direct HRPro parking account related questions to Human Resources, or HRPro.

2021 IRS Monthly Pretax Contribution Maximum: \$270 (month)

Unused balance rolls over month-to-month. Manage commuter

accounts and view available balance online at www.hrpro.com or via HRPro's mobile app.

Visit www.myCREAbenefits.com for more info about CREA's employee benefits.



In order to view your account, file a claim, check status, submit documentation on or view recent transactions, you'll need to log into the system. To get started, go to **www.hrpro.com** and follow the instructions below:

1. Click the login button in the top right corner of www.hrpro.com.
2. Using the drop down menu, select participant: FSA/HRA/HSA/DCA/Commuter
3. **Logging in for the first time, select NEW USER.** You will be prompted to enter your name, zip code and social security number, once recognized, you will be able to set your own user name and password.
4. Existing users (those who have logged in before) please sign in under **EXISTING USER** with the user name and password you have previously established.

Login

Existing User?
Login to your account
Username [Forgot Username?](#)
Password [Forgot Password?](#)

Setting up a New Account?
It's easy to apply for a new account. Click 'Get Started' below to begin.
Code

New User?
[Create your new username and password](#)

Your Home Page

Message center for notifications

Important updates/articles

Quick action buttons for easy access

Account balances at A glance

View recent transactions

Easy to read graphs and comparisons

HRPRO

Home Accounts Tools & Support Message Center

FSA Store
Looking for ways to get the most out of your FSA? Visit FSA Store.

SMS text alerts now available!
Did you know we now offer mobile text alerts? Go to Message Center and update your notification preferences today!

Mobile App
Download our Mobile App today! The HRPRO Mobile App lets you securely access your benefits accounts with a touch of a finger. It is real-time and can access your current balance. More capabilities include claim filing, upload receipts or EOBs by snapping a picture, or use the eligible expense scanner to see if expense are eligible. Download the App today to find more great features!

HealthcareBank, a division of Bell Bank has announced that Vanguard is broadening access to the lower-cost Admiral™ share of its Vanguard Total Stock Index Fund and eliminating the investor share class. May Investment Return Notifications will include the new share class. **SHARE CLASS CONVERSION** HealthcareBank will immediately transfer the Vanguard Total Stock Index Investor share class to the less expensive Admiral share class. Effective by end of day Monday, April 29th, 2019, the mutual fund share class listed under "New Investment Option" will be added to the HSA investment options and the share class listed under "Current Investment Option" will no longer be available. All balances and investment elections will automatically be transferred to the new share class. To accommodate this share class conversion, a short fund level blackout period will be required from 4 p.m. ET on Monday, April 29th, until after the transfer is settled on Wednesday, May 1st.

I Want To:

Accounts

2019 HSA

Account Type	AVAILABLE
Cash Account	\$2,000.00
Investment Account	\$2,066.78

Tasks
No current Tasks.

Recent Transactions

DATE	SHIP TO	RECEIPT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
4/5/2019	Medical	Jennifer Wajeh	PHARM/MICHIGAN INST...	\$74.52	\$
1/9/2019	Medical	Jennifer Wajeh	MIU TROY	\$50.00	\$
11/10/2018	Medical	Jennifer Wajeh	MY BEAUMONT CHA...	\$437.52	\$

Quick View

HSA Contributions & Distributions

Year	Contributions	Distributions
2019	\$0.00	\$0.00
2018	\$1,000.00	\$0.00
2017	\$1,000.00	\$0.00

HSA Contributions by Tax Year

Year	Current Contributions	Maximum Contribution
2019	\$0.00	\$3,500.00
2018	\$1,000.00	\$3,500.00
2017	\$1,000.00	\$3,500.00

For questions regarding your account., please reach out to our customer service department at the numbers below.

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