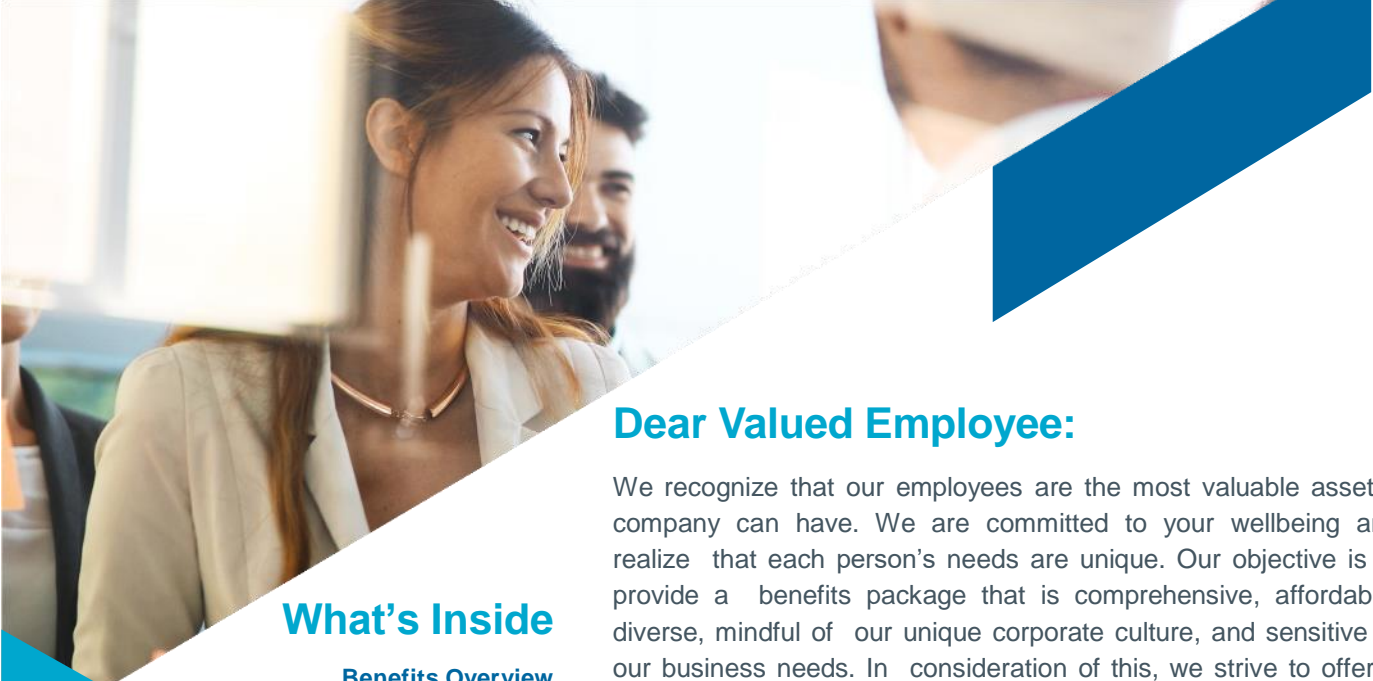




2024 Benefit Enrollment Guide



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Dear Valued Employee:

We recognize that our employees are the most valuable asset a company can have. We are committed to your wellbeing and realize that each person's needs are unique. Our objective is to provide a benefits package that is comprehensive, affordable, diverse, mindful of our unique corporate culture, and sensitive to our business needs. In consideration of this, we strive to offer a variety of benefits with highly rated carriers and vendors designed to offer you opportunities to mitigate your risks and provide peace of mind to you and your family.

To fulfill these objectives, we are committed to:

- **Continuously evaluating how we choose our healthcare coverage**, how we are using healthcare services and how we can help our employees manage their personal health decisions.
- **Providing affordable opportunities** for our employees to mitigate their financial risks.
- **Communicating with and educating** you about the benefits and resources available to you.

As benefits represent an important component of your total compensation package, we are pleased to provide you with the benefit offerings included in this guide. Please review this enrollment guide for a summary* of the benefits that are available to you and your family for enrollment along with tips and resources that will help you maximize the value of the coverage you elect. This guide will summarize who is eligible to enroll, when you are eligible to enroll, what coverage options are available to you and the cost of coverage. It will also provide you contact information in case you have detailed questions or need more information.

**This guide is designed to assist you in making benefit election choices and represents only a brief summary of available plans. This booklet is not intended as an official interpretation of the plans. For more detailed information, please refer to the Certificate of Coverage or Summary Plan Description. Should any question arise, the Certificate of Coverage or Summary Plan Description will be the final authority in determining the benefits provided by your plans. We reserve the right to modify, amend or terminate the plan at any time.*

ELIGIBILITY

Who is eligible?

You become eligible to participate in the CREI Companies' Benefit Program as an active full-time employee of Capstone Real Estate Investments, CREI Management, or Collegetown Construction. You may also enroll eligible dependents.

Eligible dependents include:

- Your legal spouse, your natural children, legally adopted children, stepchildren and children for whom you assume legal guardianship up to age 26.
- Children aged 26 or older incapable of self-support due to a mental or physical condition incurred prior to age 26.

When is coverage effective?

Benefits selected during Open Enrollment will be effective January 1st, 2024. Benefit coverage for new hires or newly eligible employees becomes effective the first of the month following the hire (or newly eligible) date.

When can I make changes?

Our benefit plan year is January 1st to December 31st each year. With the exception of 401k, after you enroll in a benefit, you cannot make changes until the next open enrollment period unless you have an IRS qualified *change in family status or life event* during the year.

How do I submit my change?

You must notify Human Resources and provide documentation of your change within 30 calendar days of the change in order to adjust your benefit selections. Otherwise you must continue with your current elections until the next open enrollment period. This 30 day notice is extremely important for employees with life events and particularly those needing to add coverage for a newborn child.

When does coverage terminate?

Generally coverage terminates the last day of the plan year (December 31st). However, if your employment terminates during the plan year, your elected coverage will terminate the last day of the month. For example, if the termination date is October 8th, coverage terminates October 31st.

Can I continue coverage after termination?

Under Federal law, COBRA, a terminated employee has the right to temporarily continue health, dental, vision and FSA healthcare account participation for up to 18 months. You pay the total monthly health, dental or vision premium plus a 2% administrative fee.



Loss of Essential Coverage



Loss of COBRA Benefits



Marriage or Divorce



Permanent Relocation



Birth, adoption or new dependent



Aged off of Parent's Plan



Change in Employment Status



Death in Family



Change in Government Assistance Eligibility

HOW TO ENROLL

Benefit enrollment must be completed in Paylocity. You may enroll through the Paylocity self-service (web) portal or the mobile app.

- **Web** - From your Paylocity self-service portal, navigate to the *Benefits* tile and click *Manage My Benefits*. Then select *Action Needed* in the sidebar menu and click *start*. Then click *Start Your Enrollment*.
- **Mobile App** - From the app, navigate to *Menu* and click *Benefits* in the enrollment banner. Then click *Start Your Enrollment*.

Completing Your Enrollment

1. **Dependent Information** - Add demographic information for eligible dependents you will be enrolling in coverage. You can select *Add Family Member* to enter a new dependent or select an existing dependent to update their information.
2. **Select your benefits** - For each benefit option, check the appropriate coverage box to enroll in the benefit or select *Waive* to opt out of coverage.
3. **Employer Paid Benefits** - Employer Paid Life Insurance, AD&D, and Long Term Disability are 100% employer paid benefits. You do not need to make an election in these benefits, they are here for informational purposes only.
4. **Designate Beneficiaries** – Assign at least one beneficiary for your company paid life insurance/AD&D policy and any supplemental life insurance you enroll in.
5. **Submit Enrollment** – review all elections on your summary page prior to submitting your enrollment. Once you submit your enrollment, you will receive a confirmation page that shows your enrollment has been completed. Click *View PDF* to save or print a copy of your elections.



If you will be enrolling a dependent(s) in coverage, ensure you have their birth date and social security number before you begin your enrollment.

For each life insurance policy, you must assign a percent to each beneficiary. Your percentage(s) must total 100%. If multiple plans are listed and you would like to assign the same beneficiaries to each benefit, select *Apply All*.



HEALTHCARE BENEFITS

MEDICAL & TELEHEALTH | DENTAL |
VISION | FSA

MEDICAL

Blue Cross Blue Shield (BCBS)



You will receive your medical ID cards 2-3 weeks after your initial enrollment. If you need care before you receive your card, please call BCBS.



Staying In-Network

BCBS has contracted with a network of providers, including physicians, hospitals and other types of providers. In order to receive the highest level of benefits and pay the least amount out-of-pocket, you need to access care from the providers who have elected to be part of the network. This plan does allow you to seek care from a provider who is not in the network. Just remember that if you make this choice, you will be required to pay a larger portion of the expenses out of your pocket, and the expenses may be subject to the Reasonable and Customary charging pattern for the area. This could also result in a greater out-of-pocket expense for you.

Which Plan is Right for You?

When choosing a health plan, you want to know what's available and how various benefit plan options fit your needs. You need to consider costs and benefits and then choose with confidence, knowing you have made the right decision for yourself and family.

We are pleased to offer you a choice of two health plans with different levels of costs and benefits. Before enrolling in a plan, consider what you want and need. For example:

- Are you paying for coverage you don't need or use?
- Do you need more coverage than you have?
- How many prescription drugs do you and your family take?
- How much do you pay when you have a prescription?
- Does anyone in your family need on going medical care?

When choosing a health benefits plan, the most important question is: Will it provide the right amount of coverage for you and your family?

Turn the page for a comparison of our 2 plans.

Medical Summary of Benefits

Medical Plan Highlights		
Plan Type	High Plan	Low Plan
In-Network		
Employee Deductible	\$300	\$1,500
Family Deductible	\$900	\$3,000
Employee Out-of-Pocket	\$3,000	\$5,000
Family Out-of-Pocket	\$6,000	\$10,000
Preventive Care, Screening, and Immunization	Covered at 100%	Covered at 100%
Office Visits, Consultations, Psychotherapy	100% of the allowed amount, subject to a \$30 Primary/ \$50 Specialist copay	100% of the allowed amount, subject to a \$40 Primary/ \$60 Specialist copay
Inpatient: Surgery, Second Surgical Opinion, Anesthesia (for a covered service)	90% of the allowed amount, subject to deductible	80% of the allowed amount, subject to deductible
Outpatient Labs, X-Rays, Pathology	90% of the allowed amount, no deductible or copay	80% of the allowed amount, no deductible or copay
Outpatient Surgery	90% of the allowed amount, subject to a \$150 copay	80% of the allowed amount, subject to a \$300 copay
Emergency Room Accident	90% of the allowed amount, no deductible or copay	80% of the allowed amount, no deductible or copay
Emergency Room Medical Emergency	90% of the allowed amount, subject to a \$150 copay	80% of the allowed amount, subject to a \$300 copay
Out-of-Network		
Employee Deductible	\$300	\$3,000
Family Deductible	\$900	\$6,000
Employee Out-of-Pocket	\$6,000	\$10,000
Family Out-of-Pocket	\$12,000	\$20,000
Preventive Care	Not Covered	Not Covered
Inpatient Care	80% of the allowed amount – subject to the calendar year deductible	80% of the allowed amount – subject to the calendar year deductible
Outpatient Hospital Benefits	80% of the allowed amount – subject to the calendar year deductible	80% of the allowed amount – subject to the calendar year deductible
Emergency Room Accident	90% of the allowed amount, no deductible or copay	80% of the allowed amount, subject to the calendar year deductible
Employee Medical Payroll Deductions Per Pay Period		
Plan Type	High Plan	Low Plan
Employee Only	\$88.03	\$50.42
Employee + Spouse	\$172.33	\$134.51
Employee + Child(ren)	\$140.00	\$110.00
Family	\$257.46	\$202.26

This page is a summary only. For a complete list of benefit restrictions, limitations and exclusions, please refer to your Certificate of Coverage.

Prescription Medication Coverage

Our medical coverage through BCBS includes a Prescription Drug Program. The cost of each prescription is determined by the tier it falls under. You can find in-network pharmacies and a list of covered prescriptions at [bcbsal.org](https://www.bcbsal.org).

Tier 1 Drugs

Generally, drugs in Tier 1 are Generic. To get more out of your health care plan, choose Generic drugs when possible. Generic drugs are the chemical equivalent of their more expensive brand name drug counterparts. Even if your doctor prescribes you a brand name drug, you can always ask for the Generic equivalent.

Tier 2 Drugs

Preferred brand drugs are prescriptions that your pharmacy benefit plan has selected as the most effective and cost efficient to treat certain conditions or illnesses. These brand name drugs are often more expensive than their generic counterpart.

Tier 3 Drugs

Non-preferred brand drugs treat conditions or illnesses that can also be treated by a preferred brand or generic prescription. These drugs typically have a higher copayment.

Tier 4/Specialty Drugs

Specialty Drugs treat specific conditions or illness. They're typically injected or infused and may need special handling (like refrigeration)

High Plan Prescription Drug Tier Pricing	
In-Network Retail Rx	High Plan
Tier 1	\$10
Tier 2	\$30
Tier 3	\$50
Tier 4/Specialty	Lesser of 80% of allowed amount or \$250 copay
Out-of-Network Retail Rx	High Plan
All Rx	Not Covered
Low Plan Prescription Drug Tier Pricing	
In-Network Retail Rx	Low Plan
Tier 1	80% of the allowed amount
All other Tiers	80% of the allowed amount subject to calendar year deductible
Out-of-Network Retail Rx	Low Plan
All Rx	Not Covered



Rely MD

All employees enrolled in medical coverage are automatically enrolled in this benefit. As a RelyMD member, you and your family will receive 24/7/365 access to our network of providers who can diagnose common illnesses and injuries regardless of time and location. Register for your secure account today, so that we'll be ready when you need us.

When to use RelyMD

- If you're considering the ER or urgent care for a nonemergency medical issue
- When leaving home to seek care just isn't possible.
- You or your family are traveling or in need of medical care.

Medical Conditions commonly treated using RelyMD:

- Allergies
- Arthritic pain
- Bronchitis
- Cold & flu
- Constipation
- Cough
- Diarrhea
- Eye Infections
- Fever
- Gout
- Headaches
- Insect Bites
- Mild Asthma
- Muscle Pains
- Sore Throat
- Sinus Infections
- Rashes
- UTIs and More

How to Access your Account:

Your Co-Pay

\$0

Go to patient.relymd.app and click "**Login**" if you have an existing account or click "**Sign Up**" if you are new.

Enter your email address and password on the **Log In** page and click the "Login" button.

Once you login you will need to **add your benefit information**. To do this you must select "Find benefit provider" and start entering your employer's name, select it when it appears. The portal will let you know that it has been verified or additional steps that might be needed.

Once complete, you can start a visit. If you face any issues, please contact 855-879-4332 to speak with a care coordinator.

24/7/365 on-demand virtual care

DENTAL

Blue Cross Blue Shield

You have one dental plan option. Although you can use an out-of-network dentist, you will save the most money out of your pocket by using dentists who have agreed to be part of your carrier's network. To see what dentists are in the network, visit bcbsal.org

Your Dental Plan



BCBS Dental

COVERED AT
100%

Basic Services:

Diagnostic, Preventive, Restorative

COVERED AT
100%

Supplemental Services:

Oral Surgery and General Anesthesia

COVERED AT
80%

Periodontic Services

COVERED AT
50%

Prosthetic and Ortho Services:

Dentures, Bridges, Inlays and Onlays, Veneers, Crowns, etc.

Dental Summary of Benefits

Calendar Year Benefit Maximum	\$25 (\$75 aggregate per family)
Calendar Year Deductible <i>(applies to Basic & Major Only)</i>	\$1,500
Basic Services	100%
Supplemental Services	100%
Periodontic Services	80%
Prosthetics Services	50%
Orthodontics Services	50%, subject to same per member deductible

Employee Dental Payroll Deductions Per Pay Period

Employee Only	\$6.45
Employee + Spouse	\$26.19
Employee + Child(ren)	\$21.79
Family	\$41.76



Minimize your out-of-pocket expenses for dental care by asking your dentist for a pre-treatment estimate before you agree to receive any prescribed major treatment. Your dentist may be able to present alternative treatment options that will lower your share of the bill while still meeting your basic dental care needs.

This page is a summary only. For a complete list of benefit restrictions, limitations and exclusions, please refer to your Certificate of Coverage.

VISION

VSP



Whether you have glasses, contacts, or even 20/20 vision, we offer a comprehensive vision benefit. Vision insurance is the key to maintaining good eye health, as annual exams may detect early warning signs of various health conditions.

Discovering Your Provider Network

For your convenience, this plan utilizes the VSP Network. When looking for a provider, please make sure they participate in this network.

Additional Discounts

Additional discounts may be available. Please refer to the plan summary for a complete listing.

Vision Summary of Benefits

Routine Eye Exam (<i>once every 12 months</i>)	\$10
Lenses (<i>once every 24 months</i>)	
Single	\$25
Bifocal	\$25
Trifocal	\$25
Frames (<i>once every 24 months</i>)	\$150 allowance
Contact Lenses (<i>in lieu of glasses</i>)	\$150 allowance
Contact Fitting & Evaluation	\$60

Vision Payroll Deductions Per Pay Period

Employee Only	\$5.58
Family	\$11.99



VSP does not provide insurance cards. If you would like a card, register an account and print one directly from the VSP website.

This page is a summary only. For a complete list of benefit restrictions, limitations and exclusions, please refer to your Certificate of Coverage.

FLEXIBLE SPENDING ACCOUNT

Paylocity

A Flexible Spending Account, or FSA, is an account set-up by your employer that allows you to pay for medical and dependent care expenses on a pre-tax basis. Pre-tax means before federal, state, and social security taxes are deducted from your paycheck. Refer to the IRS website for a full list of qualified and unqualified expenses.

Eligibility

You do not need to participate in medical, dental, or vision plans sponsored by your employer to contribute to a Flexible Spending Account.

Examples of Qualified Expenses:

- Co-Pays, Co-Insurance, and Deductibles.
- Dental Care- cleanings, fillings, exams.
- Eye Care- eyeglasses, exams, contacts
- Over the Counter Products
- Prescriptions and Over the Counter Drugs



2024 IRS Calendar Year Contribution Limits

\$3,200

HEALTH CARE FSA

\$5,000

DEPENDENT CARE FSA

If married, filing jointly

There are 2 types of FSA's:

Health Care FSA

- Access to entire amount of money you set aside for the plan year on the first day of the plan
- “Use it or lose it” – Forfeit any money remaining in the account at the end of the plan year. \$620 Rollover Feature, grace period or run out period applicable?
- You will receive a debit card that can be used at your doctor's office or pharmacy for qualified expenses.

Dependent Care FSA

- Use pre-tax income for dependent care for children up to age 13 who are being cared for while you or your spouse are working or seeking employment
- Eligible dependents could also include a spouse or other IRS dependent who is mentally or physically disabled.
- Qualified expenses include daycare and at-home care services. Ineligible expenses include tuition for kindergarten or private schools, sports camps, or overnight camps.



YOUR LIFE. YOUR WORK.

LIFE INSURANCE | DISABILITY

LIFE AND AD&D

The Hartford

When the unthinkable happens, you want to know your family is covered. We provide all full-time employees with life and accidental death and dismemberment (AD&D) insurance and pay the full cost of this benefit.

Your Life Insurance benefits reduce by:

- 35% at age 70
- Another 20% at age 75
- Another 15% at age 80
- Another 10% at age 85
- Another 5% at age 90

Benefits terminate for employee at retirement or termination.

Employer Paid Basic Life Insurance

Life insurance provides you with the peace of mind knowing that if you are no longer able to financially provide for your family due to death that they will receive some financial benefit.

Employer Paid Accidental Death & Dismemberment

If you pass away as the direct result of an accident, your beneficiary will receive both the life and AD&D portion of the benefit. If you suffer a covered accidental injury such as loss of speech and hearing, quadriplegia, paraplegia, loss of limb, or thumb and index finger, you would be the beneficiary of a benefit (based on the type of loss).

Life and AD&D Summary of Benefits

Basic Life Benefit	\$35,000
Basic AD&D Benefit	\$35,000

SUPPLEMENTAL LIFE/AD&D

Unum

Voluntary life insurance is available to supplement your employer paid life benefit. If you are a new enrollee or if this is a special enrollment period, guaranteed issue limits may apply; otherwise, medical underwriting may be required.



What does “Guaranteed Issue” mean? Guaranteed issue is a term used in health insurance to describe a situation where a policy is offered to any eligible applicant without regard to health status.

Voluntary Life Summary of Benefits		
	Benefit Amount	Guarantee Issue*
Employee Life and AD&D Benefit	\$500,000 or lesser of 5x annual earnings	\$100,000
Spouse Life and AD&D Benefit	Up to 100% Employee Life Amount	\$25,000
Child(ren) Life Benefit	Lesser of 100% of the amount of the Employee Life Amount to a max of \$10,000	\$10,000

* The amount of coverage permitted without completing a health questionnaire for new hires.

Employee and Spouse Coverage – Monthly Rate Per \$1,000											
Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Life	\$0.065	\$0.074	\$0.102	\$0.148	\$0.250	\$0.352	\$0.611	\$0.860	\$1.517	\$2.285	\$4.052
AD&D	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02
Total	\$0.085	\$0.094	\$0.12	\$0.17	\$0.27	\$0.37	\$0.63	\$0.88	\$1.54	\$2.31	\$4.07

Child Coverage - Monthly Rate Per \$1,000	
Life	\$0.260
AD&D	\$0.02
Total	\$0.28

- Live birth to 6 months \$1,000
- 14 Days to 6 months \$1,000
- 6 months to 19 months (269 years if full time student) \$10,000

** Rate applies to all children within the family**

DISABILITY

The Hartford

Accidents and illnesses happen every day.

We provide full-time employees with long term disability income benefits and pay the full cost of this coverage.

In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income.

Employer-Paid Long-Term Disability

Long Term Disability, LTD, provides you with a specific percentage of your pre-disability income on a monthly basis. This type of policy provides protection for a longer period of time. LTD is often used in situations of a catastrophic disease or illness.

In a long term policy, you are usually defined as disabled if you cannot complete the duties of your own occupation for a first initial period. After the initial period, you are defined as disabled if you cannot complete the duties of any occupation to which you are suited by education, training, or experience, for the remainder of the benefit period.



What does “elimination period” mean?

The elimination period is a period of time an employee must be disabled before benefits are paid.

What are “pre-existing conditions”?

A pre-existing condition is one that you have previously received consultation, medical treatment, care or medicine for.

Long Term Disability Summary of Benefits

Elimination Period	90 Days
Duration of Benefit	Social Security Retirement Age/Reducing Benefit Duration
Percentage of Income Replacement	66 2/3%
Maximum Benefit	\$6,000
Pre-Existing Conditions	12/12



ADDITIONAL BENEFITS

RETIREMENT PLAN | GROUP RESOURCE | EAP |

401(k) RETIREMENT PLAN

Fidelity

Who is Eligible and When

Employees who have completed 1 year of service and are at least 21 years of age.

Benefits You Receive

To help you prepare for the future, the CREI Companies sponsor a 401(k) savings plan as part of its benefits package. An elective deferral is the amount you contribute to the plan through your payroll withholdings. You may elect either pre-tax elective deferral (traditional 401(k)) or a 401(k) post-tax Roth deferral.

Pre-Tax deferral (traditional 401K) – are deducted from your pay before federal and state tax withholdings are calculated and you save tax dollars now by having your current taxable amount reduced. By saving on a before-tax basis, you reduce the taxes you pay today and delay paying taxes on the money you save, as well as your account earnings, until you withdraw the money from the plan.

Post-Tax Roth deferrals – are deducted from your pay on an after-tax basis but may be distributed on a tax free basis if certain requirements are met.

Company Match - In addition to your contributions, CREI helps you save by matching up to 100% of your elective deferral that does not exceed 5% of your compensation for the plan year. Additionally, under the CREI plan, you are 100% vested at all times.

To get started:

- Go to NetBenefits.com and click “Register as a new user.”
- Follow the instructions to set your username and password.
- Contract #: 8606G



401(k) Summary of Benefits	
Age Requirement	21 Years
Service Requirement	1 Year
Elective Deferral Max*	80% of compensation or annual limit of \$22,500
Employer Match	100% of up to 5% annual compensation
Vested Interest	100% at all times

* Elective deferral max is current as of the publication date of this benefit guide.

Guidance Resources

In addition to providing employees Long Term Disability Insurance and Life Insurance through The Hartford, we also provide eligible employees with a number of other benefit services through The Hartford. All full time employees are automatically eligible for these benefits following the first day of full-time employment.

Estate Guidance

Whether your assets are few or many, it's important to have a will. It's the only way to ensure that your intentions will be honored in the event of your death. A will states your wishes about who will inherit your property, who will be the guardian of your children, and who will manage your estate. Without a will, those decisions may be left to others. As a covered employee under a Hartford Group Life insurance policy, you have access to Estate Guidance® Will Services provided by ComPsych®. It helps you create a simple, legally binding will quickly and conveniently online, saving you the time and expense of a private legal consultation.

Other advantages include:

- Online assistance from licensed attorneys should you have questions.
- The ability to save drafts for up to six months. During this period, you can revise your will at no cost, as long as you haven't already printed or downloaded it.
- Additional estate planning services are also available for purchase, including the creation of living wills and trusts, guidance about Divorce proceedings, and durable power of attorney.

Funeral Planning and Concierge Services

The death of a loved one is one of life's most stressful situations. Quick, often costly decisions must be made while emotions are at their peak. Yet, how many people know how to plan a funeral? CREI offers a funeral planning and concierge service through The Hartford's Group Life insurance program—provided by Everest. Everest's advisors help families understand all of their options and put them into action while staying within their budget. Services they offer you, your spouse/partner and children under the age of 26 include:

- 24/7 Advisor Assistance
- PriceFinder research reports
- Online Planning Tools
- At-Need Family Support
- Express Claim Processing

Travel Assistance

The best laid travel plans can go awry, leaving you vulnerable and, possibly, unable to communicate your needs. When the unexpected happens far from home, it's important to know whom to call for assistance. With a local presence in 200 countries and territories around the world, and numerous 24/7 assistance centers, they are available to help you anytime, anywhere.

- Emergency Medical Assistance
- Pre-Trip Information
- Emergency Personal Services

Identity Theft

Identity theft, America's fast-growing crime, victimizes almost 10 million American consumers each year. Europ Assistance USA helps protect you and your family from its consequences 24/7, at home and when you travel. In addition to prevention education, this service provides advice and help with administrative tasks resulting from identity theft.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

All full-time employees have access to the Employee Assistance Program, Ability Assist, through The Hartford. The employee and their family, including spouse and dependents, can access Ability Assist at any time.

Help with Life, Work & Everything in Between

The Employee Assistance Program provides confidential counseling, consultations, community referrals, multimedia resources and online access to hundreds of articles, self assessments, podcasts, calculators and more. Services are available 24 hours a day, seven days a week, and are provided at no additional cost to you and your dependents, as defined by your benefits.

Services include:

- Confidential Phone Consultations
- Financial and Legal Consultation
- Elder Care Consultation
- Referrals to Community Resources
- Grief and bereavement support



Life

- Retirement
- Midlife
- Student Life
- Legal
- Relationships
- Disabilities
- Crisis
- Personal Issues



Health

- Mental Health
- Addictions
- Health Habits
- Mindful Living
- Managing Stress
- Sleep
- Alternative Health



Family

- Parenting
- Couples
- Separation/Divorce
- Caregiving
- Adoption
- Death/Loss
- Childcare
- Education



Work

- Time Management
- Career Development
- Work Relationships
- Work Stress
- Managing People
- Shift Work
- Coping with Change
- Communication



Money

- Saving
- Investing
- Budgeting
- Managing Debt
- Home Buying
- Renting
- Estate Planning
- Bankruptcy

Refer to page 22 for contact information.

Time Away From Work

Who is Eligible and When

All regular full-time employees begin accruing Paid Time away from work at the time of hire.

Sick Leave

Sick leave benefits allow you to be paid for time away from work if you or a family member becomes ill or injured. You accrue sick leave at a rate of 6 days per year for the first 5 years of employment. After five years, you will accrue sick days at a rate of 12 days per year. Unused sick leave will be allowed to accumulate until the employee has accrued a total of 90 calendar days. Sick leave benefits are intended solely to provide income protection in the event of illness or injury and may not be used for any other absence.

Vacation

The CREI Companies provide regular full-time employees with periods of rest and relaxation away from the work environment and recognizes length of service by granting additional vacation time based on longevity.

Length of Service	Annual Accrual (Based on Anniversary Date)
Less than 1 year	48 hours (6 days)
Year 1 (Months 13 – 24)	48 hours (6 days)
Years 2 – 4 (Months 25 – 60)	96 hours (12 days)
Years 5+ (61+months)	120 hours (15 days)

Holidays

As a full-time employee, you may receive the following paid holidays each year*:

- New Year's Day (January 1)
- Martin Luther King Day (January 15)
- Memorial Day (last Monday in May)
- Independence Day (July 4)
- Labor Day (1st Monday in September)
- Thanksgiving (4th Thursday in November)
- Day after Thanksgiving
- Christmas Eve (December 24)
- Christmas Day (December 25)

** Holiday schedules may vary based on operational need. Consult with your supervisor regarding the holiday schedule for your property.*

Other

The CREI Companies also pay for bereavement leave, jury and witness duty, parental leave and military leave. Contact Human Resources or refer to the Employee Handbook for more details.

CREI COMPANIES HUMAN RESOURCES STAFF CONTACT INFORMATION



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Emily Abad

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MOBILE APPS

Put your smartphone to work for you! Download these free apps from Google Play or Apple store.

Alabama Blue

Save Time. Get your plan details on the go.

Features:

- Find a doctor - Find an in-network doctor, hospital that is located the closest to you or rated the highest by other patients.
- Get access to your plan information and covered dependents, paying your monthly bill and viewing claims
- View common co-pays for most contract types
- View and email your ID card(s) to physicians and/or dependents



Health Handbook

Handy reference for your common health questions

Features:

- Health questions defined
- Info on medications
- Medical procedures explained
- Natural treatment options
- Medical dictionary



MyRX Planner

Medication Tracker with custom profiles

Features:

- Medication reminders
- Common dosages
- Possible drug interactions
- 1 – button dialing and turn by turn directions to pharmacy



MOBILE APPS

Put your smartphone to work for you! Download these free apps from Google Play or Apple store.

RelyMD

24/7/365 on demand virtual care - \$0 Co-Pay

-Go to patient.relymd.app and click "Login" if you have an existing MYidealDOCTOR account or click "Sign Up" if you are new

Enter your email address and password on the Log In page and click the "Login" button

Once you login you will need to add your benefit information.

To do this you must select "Find benefit provider" and start

entering your employer's name, select it when it appears.



Paylocity – FSA

Access to your FSA account is just a few clicks away at access.paylocity.com

- View account balances and claims history
- Submit claims & upload receipts
- Update profile info
- Sign up for direct deposit
- Available on Google Play and App Store – search Paylocity Mobile App



VSP – Vision Care

Features:

- View your benefit coverage
- Access your Member ID card
- Find a doctor
- Get Exclusive Member Extras
- Shop eyewear, contacts, and plans





**This guide is designed to assist you in making benefit election choices and represents only a brief summary of available plans. This booklet is not intended as an official interpretation of the plans. For more detailed information, please refer to the Certificate of Coverage or Summary Plan Description. Should any question arise, the Certificate of Coverage or Summary Plan Description will be the final authority in determining the benefits provided by your plans. The client reserves the right to modify, amend or terminate the plan at any time.*