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## 2026 ADP Retirement / 401k

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We are pleased to announce that Community Rehab Associates, Inc. has partnered with ADP Retirement Services to offer a comprehensive 401(k) retirement option.



### **Eligibility and Enrollment:**

Employees become eligible to enroll and begin saving after three months of service. Prior to your eligibility date, plan details and enrollment information will be mailed to the address we have on file for you in ADP.

Please log into ADP to verify that your mailing address is correct to ensure the timely receipt of your enrollment kit.

### **2026 ADP 401k Highlights**

#### **Employer Match Contribution:**

Community Rehab Associates, Inc. will match a percentage of your payroll contribution up to 1%. The match structure is as follows:

- 1% employee contribution = 0.25% company match
- 2% employee contribution = 0.50% company match
- 3% employee contribution = 0.75% company match
- 4% or more employee contribution = 1.00% company match

Payroll deductions will begin after you have enrolled and received confirmation from ADP Retirement Services that your request has been processed.

Contribution Options (Roth vs. Traditional 401k).

#### **You have the option to enroll in either a Roth or a Traditional 401(k):**

- Roth: Contributions are made after-tax, meaning qualified withdrawals in retirement are tax-free.
- Traditional: Contributions are made pre-tax, reducing your current taxable income, but withdrawals in retirement are taxed as regular income.

**Important Disclaimer:**

Employees are encouraged to seek the advice of a qualified tax consultant regarding their individual financial situations. We are not tax professionals, and the information provided is for general guidance only. Additionally, please note that the Employer Match Contribution Policy is subject to change at any time.

**Questions:**

If you have additional questions, please reach out directly to ADP 401k Participant Customer Service at (866) 695-7526.

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## February is Heart Health Month

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Your heart works hard for you every day -- so February is a great time to return the favor. Heart Health Month is a reminder that small, consistent habits can make a big difference in overall well-being.



Managing stress, staying active, eating balanced meals, and getting enough sleep all support heart health. Even simple changes like taking short walking breaks, stretching during the workday, or practicing mindful breathing can help reduce strain on your heart.

Preventative care matters, too. Regular checkups, knowing your blood pressure numbers, and using available wellness or preventive benefits can help catch potential issues early. Taking care of your heart isn't just about long-term health -- it can boost energy, focus, and resilience right now.



### **Quick Heart Health Tips**

- Take a 5-10 minute walk during breaks.
- Stretch or stand up at least once an hour.
- Practice deep breathing to reduce stress.
- Stay hydrated throughout the workday.
- Schedule routine preventive checkups.

This month, we encourage everyone to take one small step toward a healthier heart!

For more information, continue reading [Here](#).

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## UHC/Optum Engagement Toolkit

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[View Toolkit](#)

## Fueling your body

Taking care of your body is essential to your physical, mental and emotional health. This month, explore resources on eating well, staying hydrated, managing weight, getting screenings and finding support for eating disorders.

### In this month's engagement toolkit, you'll find:

- **Featured article** with an overview on GLP-1 medications for weight loss
- **Interactive worksheet** for easy ways to eat more nutritious foods
- **Screening guide** in honor of World Cancer Day to protect your health
- **Featured articles** exploring eating disorder awareness, body image and social media
- **How-to** with basic step-by-step instructions for performing CPR
- **Quick hit** on the importance of staying hydrated
- **Quick insight** "Talking with someone who has cancer" from Uptime
- **Member training course** "Building emotional wellbeing during illness"



### What you'll get:

- ✓ New monthly topics
- ✓ Bonus resources & tools
- ✓ Always-on content library
- ✓ Support for everyone

[View toolkit](#)

Discover our new [Whole Mind & Body](#) content, featuring dedicated hubs for Women's Health and Behavioral Health



## Important *February* Dates

February	Black History Month
February 1st	Change Your Passwords Day
February 2nd	Groundhog Day
February 4th	World Cancer Day Rosa Parks Day
February 6th	Pay a Compliment Day
February 8th	Super Bowl Sunday
February 14th	Valentine's Day
February 16th	Presidents Day

## HR is Here to Help

For Questions About:	Contact:
12-Month Pay Plan	Dusty, <a href="mailto:onboarding@commrehab.org">onboarding@commrehab.org</a>
401k Information	Amber, <a href="mailto:humanresources@commrehab.org">humanresources@commrehab.org</a>
<a href="#">Absence Request Form</a>	Catherine, <a href="mailto:timesheets@commrehab.org">timesheets@commrehab.org</a>
Who do I notify if I need time off?	Your Account Executive (Danielle or Molly)
Change of Address	Update in ADP - <a href="http://www.workforcenow.apd.com">www.workforcenow.apd.com</a>
Direct Deposit - update info	Update in ADP - <a href="http://www.workforcenow.apd.com">www.workforcenow.apd.com</a>
Benefits (other than H.S.A.)	Amber, <a href="mailto:humanresources@commrehab.org">humanresources@commrehab.org</a>
Health Savings Account (H.S.A.)	Health Equity Customer Service (877) 223-5329
Employment Verification	Dusty, <a href="mailto:onboarding@commrehab.org">onboarding@commrehab.org</a>
Name Change	Dusty, <a href="mailto:onboarding@commrehab.org">onboarding@commrehab.org</a>
Referral Bonus Payment (if applicable)	Dusty, <a href="mailto:onboarding@commrehab.org">onboarding@commrehab.org</a>
SpringAhead Timesheets	Catherine, <a href="mailto:timesheets@commrehab.org">timesheets@commrehab.org</a>

W4 - Make a Change  
W2 - Request a Copy

ADP - [www.workforcenow.apd.com](http://www.workforcenow.apd.com)



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