

# Human Resources

OCTOBER 2025

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## ADP Retirement Services - 401(k)

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Planning for retirement may not always be on the top of our mind, but investing in a 401(k) is one of the smartest financial moves you can make. Community Rehab Associates has chosen ADP Retirement Services to provide recordkeeping and administrative services for your retirement savings plan.

You are eligible to participate in the 401(k) benefit after three (3) months of consecutive service. Your benefit deductions will begin upon receiving documentation on the first day of the next month following your three-month anniversary.

You have the option of enrolling in a Roth or a Traditional 401(k). What's the difference?

- **Roth** contributions are after tax, meaning you pay taxes on your contributions now, but qualified withdrawals in retirement are tax-free.
- **Traditional** contributions are pre-tax, reducing your taxable income now, but withdrawals in retirement are taxed as regular income.

One of the biggest perks of a traditional 401(k) is the tax benefits. Contributions are made pre-tax, reducing your taxable income and allowing your money to grow tax-deferred or with a Roth 401(k) option, where contributions are taxed at the time the contribution is made, but withdrawals in retirement are tax-free.

Unlike regular savings accounts, 401(k) funds are protected from creditors and lawsuits under federal law. This provides an extra layer of financial security in case of unexpected hardships.

### [Your Plan's Highlights](#)

Community Rehab Associates will match up to 1%, based on an employee's 4% payroll contribution! That is essentially free money!

Employer contributions are made to a traditional 401(k), so if you are enrolled in a Roth 401(k) you will have both a Roth 401(k) which holds your contributions and a traditional 401(k) which holds the company contributions. Your contributions, any amounts you roll into the plan, and company contributions, adjusted for gains and losses, are always immediately vested.

Automatic contributions from your paycheck makes saving for your future effortless! Since the money is taken out before you even see it, you're less likely to spend it elsewhere.

If you have any questions, please contact Human Resources at 727-739-8783 or [humanresources@commrehab.org](mailto:humanresources@commrehab.org)

Disclaimer: The Plan rules and provisions are complex and are set forth in a formal legal document. In the event of any inconsistency between this notice and the Plan's formal document, the Plan document will control.



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## Full-Time Status & Benefit Eligibility

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There is an important upcoming change to the eligibility requirements for our employee benefit program, effective with the 2026 benefit plan year beginning January 1, 2026.

Starting with the 2026 plan year, employees must work an average of at least 30 hours per week to be considered full-time and therefore eligible for employer sponsored health insurance. This change aligns with the definition of full-time employment under the Affordable Care Act (ACA).

**Please note:**

For the current 2025 benefit plan year, employees averaging 25 hours per week will continue to be classified as full-time and retain their current eligibility for benefits through December 31, 2025.

We are providing this advance notice to ensure transparency and give you ample time to assess how this may impact your benefit eligibility for the 2026 plan year. In compliance with ACA and ERISA requirements, we will continue to use a consistent and measurable method to determine average hours worked, and all benefit-related determinations will follow applicable federal regulations.

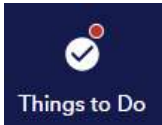
If you have any questions, please contact Human Resources at 727-739-8783 or [humanresources@commrehab.org](mailto:humanresources@commrehab.org)

Thank you for your attention and for all you do!

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# "Things to Do" in ADP

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## Have you checked your Things to Do in ADP today?

[ADP WFN \(Workforce Now\)](#) is the platform we use for Payroll and Benefits. We also send out important documents such as revisions to the CRA Employee Handbook, Labor Law Posters by State, Policy Revisions, etc.

When there is a document for you to review and electronically sign, you will find it by logging into ADP and clicking on "Things to Do" in the upper right-hand corner of your dashboard. In the mobile app - you can find tasks in "To Do" at the bottom of your screen.

If you have not looked at ADP in a while, try logging into your dashboard today to see if you have any items to complete.

Need help logging in?

Please reach out to Lynda Sherman ([payroll@commrehab.org](mailto:payroll@commrehab.org)),

Dusty Usher ([onboarding@commrehab.org](mailto:onboarding@commrehab.org)), or

Amber Picchiarini ([humanresources@commrehab.org](mailto:humanresources@commrehab.org)).

We would be more than happy to get you logged back into your account!



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## REVISED Absence Request Form

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There has been a recent change to the Absence Request Form (ARF) for school-based employees.



Please be sure to use [this form](#) for time off requests.

When completing the form, please be sure to:

- Include the date, number of hours being requested, and indicate whether you're requesting a full or partial day off for each date of absence listed.
- Ensure both you and your school representative sign the form.
- If the school representative refuses to sign, please note that in the email when you submit your form to CRA Therapy.
- Continue sending all absence requests to [timesheets@commrehab.org](mailto:timesheets@commrehab.org).

Thank you!

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# National Breast Cancer Awareness Month

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## **Breast Cancer Awareness: The Importance of Early Detection with Mammograms**

Breast cancer is one of the most common cancers among women, but early detection can make all the difference. Mammograms are the most effective screening tool for finding breast cancer in its earliest stages, often before symptoms appear. Detecting cancer early not only increases treatment options but also greatly improves survival rates.

Mammograms are a simple procedure and an important part of catching early signs of this disease. You can schedule a mammogram with your doctor, an imaging center, or even a mobile breast cancer screening unit. Mammograms may detect the presence of abnormal cells up to 3 years before any symptoms are detected and can reduce the mortality rate of breast cancer by up to 40%.

Experts recommend that women begin regular screenings at age 40 (or earlier if they have risk factors such as family history). Scheduling your mammogram is a simple step that can protect your health and provide you peace of mind. Take charge of your well-being today -- early detection saves lives!

Find information about symptoms, important facts, and much more [HERE](#) at Florida Blue. Find information about different types of breast cancer, stories from survivors, risk and prevention, and much more [HERE](#) at American Cancer Society.



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## **Important *October* Dates**

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October	National Breast Cancer Awareness Month
October 2nd	National Custodian Appreciation Day
October 6th	National Coaches Day World Cerebral Palsy Day
October 9th	World Sight Day
October 11th	National Spread Joy Day
October 13th	Columbus Day
October 16th	Boss's Day
October 17th	National Mammography Day
October 27th	World Occupational Therapy Day
October 28th	World First Responders Day
October 31st	Halloween

## HR is Here to Help

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

Referral Bonus Payment (if applicable)	Lynda, payroll@commrehab.org
SpringAhead Timesheets	Catherine, timesheets@commrehab.org
W4 - Make a Change W2 - Request a Copy	ADP - www.workforcenow.apd.com



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