

2026 MANA Employee Benefits Summary

Benefit Eligibility:

Full Time & Part Time Employees; Must be scheduled to work at least 30 hours per week.

Benefit	Description	Effective Date															
Vacation Pay 100% Employer Paid	<div>Paid Days Off (PDO) Accrual Rates/Hour Worked:</div> <table><thead><tr><th></th><th>Employees</th><th>Supervisors</th></tr></thead><tbody><tr><td>0 - 5 Years</td><td>0.0673</td><td>0.0865</td></tr><tr><td>6 - 10 Years</td><td>0.0808</td><td>0.1000</td></tr><tr><td>11 - 15 Years</td><td>0.0962</td><td>0.1038</td></tr><tr><td>16+ Years</td><td>0.1038</td><td>0.1038</td></tr></tbody></table>		Employees	Supervisors	0 - 5 Years	0.0673	0.0865	6 - 10 Years	0.0808	0.1000	11 - 15 Years	0.0962	0.1038	16+ Years	0.1038	0.1038	Day 1 accrual begins. Can use after 90 days of employment. <i>Must work 20 hours/week or more</i>
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16+ Years	0.1038	0.1038															
Sick Pay 100% Employer Paid	<div>Extended Illness Days (EID) Accrual Rates/Hour Worked:</div> <table><tbody><tr><td>0 - 5 Years</td><td>0.0077</td></tr><tr><td>6 + Years</td><td>0.0115</td></tr></tbody></table>	0 - 5 Years	0.0077	6 + Years	0.0115	Day 1 accrual begins. Can use after 90 days of employment. <i>Must work 20 hours/week or more</i>											
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Paid Holidays 100% Employer Paid	<div>Full-Time and Part-time employees as defined in section 3.0 of the employee handbook are paid for the following approved holidays.</div> <div><div>- New Year’s Day</div><div>- Labor Day</div><div>- Memorial Day</div><div>- Thanksgiving Day</div><div>- Independence Day</div><div>- Christmas Day</div></div> <div><i>* Exception for MANA Urgent Care – up to 48 hours PDO time will be added annually to compensate for Holiday Pay</i></div>	1 st day of employment															
Perfect Attendance	Additional 8 hours added to PDO bank every six months with no unscheduled absence (UPDO)	1 st day of employment															
Bereavement Pay 100% Employer Paid	MANA pays up to 3 days during periods of absence from work that are occasioned by a death in your immediate family	1 st day of employment															
Group Life and AD&D and Disability Benefit 100% Employer Paid	<div>Group Term Life Insurance & Short/Long Term Disability</div> <table><thead><tr><th colspan="2">Benefit Coverage</th></tr></thead><tbody><tr><td>Basic Term Life</td><td>2.5 x basic annual earnings, up to \$200,000</td></tr><tr><td>Short Term Disability</td><td>60% weekly earnings up to \$1,500/week</td></tr><tr><td>Long Term Disability</td><td>60% monthly earnings up to\$6,000/month</td></tr></tbody></table>	Benefit Coverage		Basic Term Life	2.5 x basic annual earnings, up to \$200,000	Short Term Disability	60% weekly earnings up to \$1,500/week	Long Term Disability	60% monthly earnings up to\$6,000/month	1 st day of the month following completion of 60 days employment							
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Employee Assistance Program through The Hartford	Ability Assist – Counseling (<i>includes up to 3 free face-to-face emotional or work-life counseling sessions per occurrence per year</i>); Beneficiary Assistance; Estate Planning & Will Services; Funeral Planning & Concierge Service; Health Care Support Service; Travel Assistance & ID Theft Protection	1 st day of the month following completion of 60 days employment															

MANA Health Plan Medical Benefits: <u>MANA Traditional PPO Plan</u>	<u>Health Insurance (Traditional PPO medical & pharmacy)</u> <ul style="list-style-type: none">• Deductible: \$2,000 individual/\$4,000 Emp+Dep• Out of Pocket Max: \$7,500 individual/\$15,000 Emp+Dep<ul style="list-style-type: none">◦ \$40 co-pay/\$20 MANA co-pay• ACA Wellness Benefits• Employee discounts on eligible MANA charges <table><tr><th colspan="2">Traditional Co-pay Premiums (per paycheck)</th></tr><tr><th>Coverage</th><th>Employee Cost</th></tr><tr><td>Employee Only</td><td>\$ 71.00</td></tr><tr><td>Emp + Child(ren)</td><td>\$ 238.00</td></tr><tr><td>Emp + Spouse</td><td>\$ 435.00</td></tr><tr><td>Emp + Family</td><td>\$ 501.00</td></tr></table>	Traditional Co-pay Premiums (per paycheck)		Coverage	Employee Cost	Employee Only	\$ 71.00	Emp + Child(ren)	\$ 238.00	Emp + Spouse	\$ 435.00	Emp + Family	\$ 501.00	1 st day of the month following completion of 60 days.
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MANA Traditional Health Plan Prescription Rx Benefits:	<u>Pharmacy (included in health plan)</u> 30 Day Retail <ul style="list-style-type: none">• Generic: \$10 co-pay (waived on Wal-Mart \$4 RX)• Preferred: \$40 co-pay + 20% coinsurance• Non-preferred: \$60 co-pay + 20% coinsurance 90 Day Mail Order Fill (for qualifying drugs) SaveOn discount option for Specialty Drugs	1 st day of the month following completion of 60 days.												
MANA Health Plan Medical Benefits: <u>High-Deductible Health Plan</u> (HSA Compatible)	<u>Health Insurance (HDHP medical & pharmacy)</u> <ul style="list-style-type: none">• Deductible: \$3,500 individual/\$7,000 Emp + Dep• Out of Pocket Max: \$7,000 individual/\$14,000 Emp + Dep• ACA Wellness Benefits• Employee discounts on eligible MANA charges <table><tr><th colspan="2">HDHP Premiums (per paycheck)</th></tr><tr><th>Coverage</th><th>Employee Cost</th></tr><tr><td>Employee Only</td><td>\$ 50.00</td></tr><tr><td>Emp + Child(ren)</td><td>\$ 189.00</td></tr><tr><td>Emp + Spouse</td><td>\$ 308.00</td></tr><tr><td>Emp + Family</td><td>\$ 360.00</td></tr></table>	HDHP Premiums (per paycheck)		Coverage	Employee Cost	Employee Only	\$ 50.00	Emp + Child(ren)	\$ 189.00	Emp + Spouse	\$ 308.00	Emp + Family	\$ 360.00	1 st day of the month following completion of 60 days.
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MANA HDHP Prescription Rx Benefits:	Pharmacy (included in health plan) <ul style="list-style-type: none">• Subject to Deductible + Coinsurance• Cost savings – Select \$0 preventative/generic drugs & True Accumulator	1 st day of the month following completion of 60 days.												
Health Savings Account (HSA): *Only available with qualified HDHP.	<u>Health Savings Account</u> <ul style="list-style-type: none">• \$4,400 Emp Max contribution / \$8,750 Emp + Dep Max contribution• + \$1,000 age 55 and older• MANA Match up to \$1000 paid in 2 semiannual contributions• Pre-tax benefit• Reimbursement for qualified out of pocket health care expenses	1 st day of the month following completion of 60 days.												

MANA Vision Plan	<u>Vision Insurance (separate from Health plan)</u> <ul style="list-style-type: none">• Co-pays: \$10 Exam; \$20 Materials; \$25 Contact Lens Fitting• Coverage schedule of every 12 months for exam, frames, lenses, and contacts. <table><tr><th colspan="2">Vision Premiums (per paycheck)</th></tr><tr><th>Coverage</th><th>Employee Cost</th></tr><tr><td>Employee Only</td><td>\$ 4.39</td></tr><tr><td>Emp + Child(ren)</td><td>\$ 8.53</td></tr><tr><td>Emp + Spouse</td><td>\$ 8.71</td></tr><tr><td>Emp + Family</td><td>\$ 12.98</td></tr></table>	Vision Premiums (per paycheck)		Coverage	Employee Cost	Employee Only	\$ 4.39	Emp + Child(ren)	\$ 8.53	Emp + Spouse	\$ 8.71	Emp + Family	\$ 12.98	1 st day of the month following completion of 60 days.
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MANA Dental Plan	<u>Dental Insurance (separate from Health plan)</u> <ul style="list-style-type: none">• Annual Routine Exams & Cleanings Paid 100% (no deductible)• \$50 deductible• \$1,5000 annual maximum• Orthodontia services for children to age 19 included up to lifetime maximum of \$1,500. <table><tr><th colspan="2">Dental Premiums (per paycheck)</th></tr><tr><th>Coverage</th><th>Employee Cost</th></tr><tr><td>Employee Only</td><td>\$ 3.25</td></tr><tr><td>Emp + Child(ren)</td><td>\$ 19.75</td></tr><tr><td>Emp + Spouse</td><td>\$ 18.75</td></tr><tr><td>Emp + Family</td><td>\$ 28.75</td></tr></table>	Dental Premiums (per paycheck)		Coverage	Employee Cost	Employee Only	\$ 3.25	Emp + Child(ren)	\$ 19.75	Emp + Spouse	\$ 18.75	Emp + Family	\$ 28.75	1 st day of the month following completion of 60 days.
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Flexible Spending Account (FSA): *Not available w/ HDHP	<u>Flexible Spending Account (FSA)</u> <ul style="list-style-type: none">• \$3,400 max contribution / \$680 carryover• 100 % Employee funded – Payroll deduction• Pre-tax benefit• Reimbursement for qualified out of pocket health care expenses	1 st day of the month following completion of 60 days.												
Dependent Care FSA:	<u>Dependent Care Account (DCFSA)</u> <ul style="list-style-type: none">• \$7,500 joint max contribution, \$3,750 married filing separately• 100% Employee funded – Payroll deduction• Pre-tax benefit• Reimbursement for qualified day time dependent care expenses	1 st day of the month following completion of 60 days.												
Supplemental Benefits	Additional voluntary supplemental benefits available through payroll deduction: <ul style="list-style-type: none">• Aflac Accident & Critical Illness Coverage• Voluntary Term Life and AD&D / Spouse Term Life and AD&D	1 st day of the month following completion of 60 days enrollment												
Retirement Benefits	401(k) – Employee deferral election through payroll deduction, up to \$24,500/year <ul style="list-style-type: none">• Online self-service tools www.401k.com• Employer Match: up to 4.5% of deferral• Employees who reach age 50 or older by the end of the plan year 2026 are eligible to defer an additional \$8,000• Employees who reach age 60-63 at the end of the plan year 2026 are eligible to defer an additional 11,250.• No waiting period for roll-over funds.	Next plan entry date (quarterly) after 6 months of service. **Plan entry dates are Jan 1 st , April 1 st , July 1 st , Oct 1 st												

Profit Sharing Plan - 100% Employer Paid	Profit Sharing: Discretionary Employer Contribution Profit Sharing: 5.25%	Next plan entry date (quarterly) after 6 months of service. **Plan entry dates are Jan 1 st , April 1 st , July 1 st , Oct 1 st
Wealth Management	<ul style="list-style-type: none"> • Knowledgeable Retirement Consultants • Estate Planning 	1 st day of employment
MANA Charitable Foundation:	Established to expand our commitment of care and to contribute to the quality of life of the people in Northwest Arkansas – Voluntary contributions through payroll deduction.	
Annual Health & Wellness Expo:	Annual Health & Wellness Expo <ul style="list-style-type: none"> • Free Biometric Health Screenings • Door Prizes • Health Insurance Premium Discounts • Benefits Education • Wellness/Nutrition & Physical Fitness Education • Vendor Discounts 	
FISH!	All MANA clinics practice the FISH! Philosophy - Prizes Awarded As Earned Make my day Be present & committed Be playful Have a great attitude	
PDO Gifting:	Program that provides a means for employees to share PDO benefits with other employees when all available PDO time is exhausted	
Employee Service Awards:	Bonus paid for reaching certain Milestone Anniversaries with MANA: <div style="display: flex; justify-content: space-around;"> 2 years 15 years </div> <div style="display: flex; justify-content: space-around;"> 5 years 20 years </div> <div style="display: flex; justify-content: space-around;"> 10 years 25 years+ </div> * 1 year anniversary receives a company shirt	

Disclaimer: This summary of benefits is not all inclusive and is subject to change at any time. For more details and information on eligibility requirements please see Human Resources, HR@mana.md.