

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	<p>Paid Days Off (PDO) Accrual Rates/Hour Worked:</p> <table border="1"> <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	<p>Extended Illness Days (EID) Accrual Rates/Hour Worked:</p> <table border="1"> <thead> <tr> <th></th> <th>0 - 5 Years</th> <th>6 + Years</th> </tr> </thead> <tbody> <tr> <td></td> <td>0.0077</td> <td>0.0115</td> </tr> </tbody> </table>		0 - 5 Years	6 + Years		0.0077	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	<p>Full-Time and Part-time employees as defined in section 3.0 of the employee handbook are paid for the following approved holidays.</p> <table> <tbody> <tr> <td>- New Year's Day</td> <td>- Labor Day</td> </tr> <tr> <td>- Memorial Day</td> <td>- Thanksgiving Day</td> </tr> <tr> <td>- Independence Day</td> <td>- Christmas Day</td> </tr> </tbody> </table> <p><i>*Exception for MANA Urgent Care – up to 48 hours PDO time will be added annually to compensate for Holiday Pay</i></p>	- New Year's Day	- Labor Day	- Memorial Day	- Thanksgiving Day	- Independence Day	- Christmas Day	1 st day of employment									
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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	<p>Group Term Life Insurance & Short/Long Term Disability</p> <table border="1"> <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															

<p>MANA Health Plan Medical Benefits:</p> <p>MANA Traditional PPO Plan</p>	<p>Health Insurance (Traditional PPO medical & pharmacy)</p> <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 border="1" data-bbox="421 466 1188 688"> <thead> <tr> <th colspan="2">Traditional Co-pay Premiums (per paycheck)</th></tr> <tr> <th>Coverage</th><th>Employee Cost</th></tr> </thead> <tbody> <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> </tbody> </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	<p>1st day of the month following completion of 60 days.</p>
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<p>MANA Traditional Health Plan</p> <p>Prescription Rx Benefits:</p>	<p>Pharmacy (included in health plan)</p> <p>30 Day Retail</p> <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 <p>90 Day Mail Order Fill (for qualifying drugs)</p> <p>SaveOn discount option for Specialty Drugs</p>	<p>1st day of the month following completion of 60 days.</p>												
<p>MANA Health Plan Medical Benefits:</p> <p>High-Deductible Health Plan (HSA Compatible)</p>	<p>Health Insurance (HDHP medical & pharmacy)</p> <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 border="1" data-bbox="421 1184 1188 1406"> <thead> <tr> <th colspan="2">HDHP Premiums (per paycheck)</th> </tr> <tr> <th>Coverage</th> <th>Employee Cost</th> </tr> </thead> <tbody> <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> </tbody> </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	<p>1st day of the month following completion of 60 days.</p>
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<p>MANA HDHP</p> <p>Prescription Rx Benefits:</p>	<p>Pharmacy (included in health plan)</p> <ul style="list-style-type: none"> • Subject to Deductible + Coinsurance • Cost savings – Select \$0 preventative/generic drugs & True Accumulator 	<p>1st day of the month following completion of 60 days.</p>												
<p>Health Savings Account (HSA):</p> <p>*Only available with qualified HDHP.</p>	<p>Health Savings Account</p> <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 	<p>1st day of the month following completion of 60 days.</p>												

MANA Vision Plan	<p>Vision Insurance (separate from Health plan)</p> <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 border="1" data-bbox="421 354 1188 576"> <thead> <tr> <th colspan="2">Vision Premiums (per paycheck)</th></tr> <tr> <th>Coverage</th><th>Employee Cost</th></tr> </thead> <tbody> <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> </tbody> </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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Employee Only	\$ 4.39													
Emp + Child(ren)	\$ 8.53													
Emp + Spouse	\$ 8.71													
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MANA Dental Plan	<p>Dental Insurance (separate from Health plan)</p> <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 border="1" data-bbox="421 819 1188 1041"> <thead> <tr> <th colspan="2">Dental Premiums (per paycheck)</th> </tr> <tr> <th>Coverage</th> <th>Employee Cost</th> </tr> </thead> <tbody> <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> </tbody> </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	<p>Flexible Spending Account (FSA)</p> <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:	<p>Dependent Care Account (DCFSA)</p> <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 <table style="width: 100%; text-align: center;"> <tr> <td>Make my day</td> <td>Be present & committed</td> </tr> <tr> <td>Be playful</td> <td>Have a great attitude</td> </tr> </table>		Make my day	Be present & committed	Be playful	Have a great attitude		
Make my day	Be present & committed							
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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: <table style="width: 100%; text-align: center;"> <tr> <td>2 years</td> <td>15 years</td> </tr> <tr> <td>5 years</td> <td>20 years</td> </tr> <tr> <td>10 years</td> <td>25 years+</td> </tr> </table> <p>* 1 year anniversary receives a company shirt</p>		2 years	15 years	5 years	20 years	10 years	25 years+
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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.