

EMPLOYEE BENEFITS

2026 Benefits for Full Time Employees

➤ ARKANSAS BLUE CROSS BLUE SHIELD

- Individual In-Network Deductible is \$1,700; Out-of-Network: \$3,700
- Family In-Network Deductible is \$3,400; Out-of-Network: \$7,400
- 80/20 co-pay in Network, 60/40 co-pay out of Network
- HSA Eligible

➤ DELTA DENTAL BASIC

- \$50 Deductible with a \$1,000 maximum benefit per calendar year for each covered person
- 100% Diagnostic & Preventative Services, 80% Basic Services, 50% Major Services
- 50% Orthodontic Services for children to age 19 with a \$1,000 lifetime maximum

➤ DELTA DENTAL BUY UP

- \$50 Deductible with a \$2,000 maximum benefit per calendar year for each covered person
- 100% Diagnostic & Preventative Services, 80% Basic Services, 50% Major Services
- 50% Orthodontic Services for children to age 19 with a \$2,000 lifetime maximum

➤ EYEMED VISION

- \$10 Co-pay for annual exams at participating providers. See details for eyewear benefits.

➤ HEALTH OPTIONS Arkansas Blue Cross Blue Shield

EMPLOYEE ONLY Employee Cost \$0.00	EMPLOYEE + CHILDREN Employee Cost \$130.86
EMPLOYEE + SPOUSE Employee Cost \$202.84	EMPLOYEE + FAMILY Employee Cost \$397.42

➤ DENTAL OPTIONS Delta Dental

BASIC	EMPLOYEE ONLY Employee Cost \$0.00	BUY-UP	EMPLOYEE ONLY Employee Cost \$3.50
	FAMILY Employee Cost \$23.08		FAMILY Employee Cost \$34.16

➤ VISION OPTIONS EyeMed

EMPLOYEE ONLY Employee Cost \$0.00	EMPLOYEE + CHILDREN Employee Cost \$4.72
EMPLOYEE + SPOUSE Employee Cost \$4.26	EMPLOYEE + FAMILY Employee Cost \$9.16

The employee cost noted is per pay period. Months where there are three pay periods, premiums are only deducted from two of those pay periods. A waiting period of one full calendar month is applicable for new applicants.

➤ EMPLOYEE CLINIC BENEFIT

- Employees and individuals covered on Arcare's BCBS Health plan will receive the free clinic benefit at any Arcare/KentuckyCare medical facility.



EMPLOYER PAID BENEFITS & SUPPLEMENTAL POLICIES

➤ NORTHWESTERN MUTUAL LONG-TERM DISABILITY

- Employee premium is paid
- Coverage is 60% of monthly salary with a maximum of \$15,000 per month

➤ USAbLe \$50,000 TERM LIFE INSURANCE

(Reduces to 50% at age 65; Terminates at age 70)

- Employee premium is paid.

➤ 401(k) SALARY DEFERRAL RETIREMENT PLAN

- Employee may contribute a maximum of \$24,500 in 2026.
- If age 50 or more in 2026, employee may defer an additional \$8,000 for a total of \$32,500.
- Employer will contribute at the rate of 200% of employee's contribution up to 4%, after employed for 1 year.

➤ SUPPLEMENTAL INSURANCE

- Employees may purchase Term Life and Short-Term Disability through USAbLe Life. Employees may purchase Cancer, Accident, Critical Illness, Whole Life & Hospital Indemnity through LICOA.

OPEN ENROLLMENT for health, dental, and vision will be held in November of each year.

OPEN ENROLLMENT for supplementals (LICOA and USAbLe) will be held in July of each year.

*This is a brief outline of the benefits programs Arcare provides. The information presented here is intended to serve only as a guideline. The official plan documents provide further details.

➤ 2026 PAY PERIODS

Payroll Date

January 9, 2026

January 23, 2026

February 6, 2026

February 20, 2026

March 6, 2026

March 20, 2026

April 3, 2026

April 17, 2026

May 1, 2026

May 15, 2026

May 29, 2026

June 12, 2026

June 26, 2026

July 10, 2026

July 24, 2026

August 7, 2026

August 21, 2026

September 4, 2026

September 18, 2026

October 2, 2026

October 16, 2026

October 30, 2026

November 13, 2026

November 27, 2026

December 11, 2026

December 24, 2026

➤ 2026 PAID HOLIDAYS

Floating Holiday Supervisor Approval Required

Employee's Birthday Holiday Supervisor Approval Required

To be used in the month of the employee's birthday

New Year's Day Thursday, January 1st & Friday, January 2nd

Memorial Day Monday, May 25th

Independence Day Friday, July 3rd

Labor Day Monday, September 7th

Thanksgiving Thursday, November 26th

Thanksgiving Friday, November 27th

Christmas Eve 4 Hours Holiday Pay, Thursday, December 24th

Christmas Day Friday, December 25th