

# 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 + SPOUSE

Employee Cost \$202.84

#### EMPLOYEE + CHILDREN

Employee Cost \$130.86

#### EMPLOYEE + FAMILY

Employee Cost \$397.42

### ► DENTAL OPTIONS Delta Dental

#### BASIC

#### EMPLOYEE ONLY

Employee Cost \$0.00

#### FAMILY

Employee Cost \$23.08

#### BUY-UP

#### EMPLOYEE ONLY

Employee Cost \$3.50

#### FAMILY

Employee Cost \$34.16

### ► VISION OPTIONS EyeMed

#### EMPLOYEE ONLY

Employee Cost \$0.00

#### EMPLOYEE + SPOUSE

Employee Cost \$4.26

#### EMPLOYEE + CHILDREN

Employee Cost \$4.72

#### 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