



2026-27 BENEFITS

GENERAL INFORMATION

- Coverage available for full-time employees, their spouses, and dependents up to age 26 unless listed below.
- Benefits become effective on the 1st of the month following your date of hire, unless you are hired on the 1st of the month, in which case, you will be immediately eligible.
- Plan changes after initial period (new hire) can only be made through a qualifying life event or during open enrollment.

MEDICAL / RX



	HDHP 5000 Plan	PPO Plan
	Blue Choice Network	Blue Choice Network
	In-Network	In-Network
Calendar Year Deductible Individual	\$5,000	\$2,500
Family	\$10,000	\$5,000
Calendar Year Out-of-Pocket Maximum (Includes Deductible)		
Individual	\$5,000	\$6,000
Family	\$10,000	\$12,000
	Plan pays	Plan pays
Coinsurance	100%*	80%*
Preventive Care	100%	100%
Telemedicine (MDLive)	100% after \$48 copay**	100% after \$35 copay
Primary Care Physician	100%*	100% after \$35 copay
Specialist	100%*	100% after \$40 copay
Urgent Care	100%*	100% after \$75 copay
Emergency Room	100%*	80% after \$150 copay
Retail Rx (up to 30-day supply)	In-Network	In-Network
Tier 1 / 2 / 3 / 4	100%*	\$20 / \$55 / \$75 / \$300
Mail Order Rx (90-day supply)	100%*	2.5x Retail copay
Medical Bi-Weekly Payroll Deductions		
*after deductible		
Employee Only	\$17.65	\$110.93
Employee + Spouse***	\$65.65	\$318.63
Employee + Child(ren)	\$52.07	\$255.81
Employee + Family***	\$104.13	\$447.10

*after deductible

**behavioral health visits may be subject to a higher copay

***Spousal Surcharge: Any employees who have a spouse that are currently eligible to be on a different Major Medical plan but still want to enroll their spouse on Arrow's plan will be charged an additional \$1,000 annually (\$38.46 per pay period).



PAID HOLIDAYS

Who is eligible: All regular full and part-time employees upon hire

Holidays: New Year’s Day Independence Day
 Martin Luther King Day Labor Day
 Good Friday Thanksgiving Day
 Memorial Day Day after Thanksgiving
 Juneteenth Christmas Holiday (determined annually)

PAID TIME OFF accrued hours per year based on years worked							
	Yrs Worked	PTO Hours	PTO Days		Yrs Worked	PTO Hours	PTO Days
Salaried Employees	0-3	168 hours	21 days	Hourly Employees*	0-3	128 hours	16 days
	3-5	192 hours	24 days		3-5	152 hours	19 days
	5-8	208 hours	26 days		5-8	168 hours	21 days
	8+	232 hours	29 days		8+	192 hours	24 days

*illustration based on 40 hour work week and may vary

403(b) RETIREMENT PLAN		
	Yrs Worked	Graded Vesting
Arrow currently offers a discretionary match of 50% of your contribution to the plan, up to the first 6%.	0	0%
	1	33%
	2	66%
	3	100%

ADDITIONAL BENEFITS

- Dental and Vision
- HSA, FSA, Dependent Care FSA
- Employer-Paid Basic Life & AD&D and Long-Term Disability
- Voluntary Supplemental Life & AD&D and Short-Term Disability
- Accident, Critical Illness, and Hospital Indemnity
- Employee Assistance Plan (EAP) included free of charge
- Marriage and Family Therapy coverage included with Medical
- LegalShield and IDShield
- Paid Medical and Parental leave
- Patient Advocacy
- Employee Perks & Discount Program



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digital benefit guide