

What's New for 2025-2026

Changes for the New Plan Year

Manatt, Phelps & Phillips, LLP, is committed to providing you with comprehensive health care benefits. We regularly evaluate our insurance plan designs and costs to ensure we provide you with the best possible health care coverage at competitive rates.

With the cost of health care on the rise, you will experience an increase in medical plan premiums depending on your elections, with the Firm absorbing a significant portion of the increase in coverage and continuing to pay for the majority of the plan's overall cost.

Highlights for 2025-2026 Health Plans

- We will remain with our current health plan carriers for medical, dental and vision plans. There are no changes to the plan designs or disruption to your current health care providers.
- **CVS Virtual Healthcare** will be the new telehealth provider for Aetna HDHP and EPO plan participants, replacing Teledoc. CVS Virtual Healthcare provides convenient and accessible health care services through a variety of virtual channels, including video visits, phone consultations, and e-visits. This program aims to enhance patient care by offering:
 - **24/7 Access to Care** to connect with health care providers anytime, anywhere, through your computer, smartphone, or tablet.
 - **Wide Range of Services**, including primary care, urgent care, mental health counseling and prescription refills.
 - **Convenience and Flexibility** to schedule appointments at your convenience, avoiding the need for travel and waiting rooms.
 - **Improved Access to Care** to help overcome barriers to care such as transportation issues, limited availability of in-person appointments and long wait times.
- As part of our commitment to providing comprehensive healthcare options, we are pleased to introduce the **Aetna Transform Oncology program as of March 1, 2025**. This innovative program is designed to offer dedicated personalized cancer care and support, combining advanced treatments with expert guidance to help manage the complexities of a cancer diagnosis. Members who participate in this program will have access to a network of top oncologists, personalized care plans, and enhanced resources aimed at improving outcomes and reducing costs.
- A new VSP benefit, **Eyeconic VSP Vision Care** is focused on delivering the best value, care and choices:
 - Easy online shopping for top frame brands and contact lenses.
 - Free fitting and adjustment.
 - 20% off glasses plus free shipping.
 - Additional \$20 coupon is also available.

Firm Continues HSA Contributions For Employees in the High Deductible Health Plan (HDHP) and in Benefits Base Salary Tier Levels 1, 2, 3, and 4

The Firm will continue to provide the Firm Health Savings Account (HSA) contribution to participants in Tiers 1–4 of the HDHP to help offset deductible out-of-pocket costs.

Employees who elect the consumer-driven Aetna HDHP are eligible to open an HSA. An HSA is a bank account that allows you to contribute pretax dollars up to a maximum annual limit set by the IRS to use for eligible medical, dental and vision expenses.

To help you start saving HSA dollars, the Firm will continue to make contributions toward your HSA account, as shown in the chart below. We will deposit Firm HSA contributions semi-monthly into your HSA bank account administered by WEX. HSA contributions are nonforfeitable, may be accumulated and can be used by you to pay for eligible medical expenses.

You will be required to open an HSA on WEX’s website to receive the HSA funds. Further details about the HDHP and IRS regulations on your eligibility for and use of your HSA account can be found in the Benefits Overview.

| 2025-2026 Manatt Health Savings Account Contribution | | |
|--|---|--|
| Eligibility | Must be enrolled in Manatt’s High Deductible Health Plan to be eligible. | |
| | Participants in Benefits Base Salary Tiers 1, 2, 3, and 4 | |
| Coverage Tier | Employee Only | \$41.66* semi-monthly contribution (\$1,000 total for 12 month plan year.) |
| | Employee +1 or More | \$83.33* semi-monthly contribution (\$2,000 total for 12 month plan year.) |

*California, Alabama, and New Jersey residents: Your HSA contribution and Firm HSA contribution are subject to state income tax.

Reminder: New Homethrive for Caregiving Support

The Firm understands the challenges of caring for loved ones—whether it's an aging relative or a family member with special needs. Balancing work responsibilities with caregiving duties can be overwhelming, and as part of the Firm's ongoing commitment to you, we have partnered with Homethrive to offer expert support for managing certain elder and family care responsibilities.

Through Homethrive, you will have access to 1:1 caregiver guide support, care coordination, caregiver support for children and teens, and 24/7 on-demand resources. Homethrive is also available to those within your caring circle to fully support your caregiving needs.

While the Firm does not cover the cost of caregiving, this partnership will provide you with valuable resources and guidance to help you navigate the challenges of coordinating caregiving and balance your professional and personal life more effectively.

This benefit program is available to all Business and Administration Professionals, Attorney and Consulting Professionals, Senior Managing Directors, and Equity Partners.

Click or scan the QR code to learn more about Homethrive.



Reminder: Maven Family Care and Fertility Benefits Program

Through the Maven Family Care and Fertility Benefits Program, you and your family have 24/7 online support in the areas of Family & Fertility Building, Maternity & Newborn Care, Parenting & Pediatrics, and Menopause & Ongoing Care. Maven provides—at no cost—virtual access to health providers and consultants, expert-designed programs, provider-led classes, a library of expertly tailored content and guidance from a personal Care Advocate.

Family building reimbursement benefit is available to eligible Business and Administrative Professionals and Attorney and Consulting Professionals. Per IRS guidelines, Equity Partners are not eligible for the family building reimbursement, but may use all the program services offered by Maven.

Click or scan the QR code to learn more about Maven and how to activate your free membership.



Need Help? Contact Alliant Benefit Advocates

Navigating the health care system can be tricky and time-consuming. Let Alliant Benefit Advocates help you. Benefit Advocates are highly trained professionals with extensive insurance industry experience that can assist with a variety of topics, including:

- Insurance claim questions
- Denied claims appeals
- Benefit questions or clarifications
- COBRA inquiries
- General questions

Call a Benefit Advocate at 877-819-9413 or email at **benefitsupport@alliant.com**. Advocates are available to assist you Monday through Friday, 8 a.m. to 8 p.m. ET.

What Are Your Next Steps?

Open Enrollment begins on **Tuesday, January 28, 2025**, and continues through **Tuesday, February 18, 2025**. During this time period, you may add eligible dependents to your medical, dental or vision coverage, or join the plans for the first time. The elections you make during Open Enrollment will go into effect on **March 1, 2025**.

After **February 18, 2025**, you will not be able to drop, join or add eligible dependents to our plans unless you experience a qualifying life event (such as marriage, birth, adoption of a child, etc.). You are required to notify Human Resources of qualifying events **within 30 days** of such an event. If you fail to do so, you will be ineligible to make coverage changes until the next Open Enrollment period.

We look forward to sharing additional information with you during the webinar presentations and assisting you through the Open Enrollment process. Contact Manatt's benefits team with any questions or if you need assistance at **Benefits@manatt.com**.