

# What's New for 2026-2027

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 cost shares 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.**

# 2026-2027 Benefits Open Enrollment

## Highlights for 2026-2027 Health Plans

As part of our ongoing commitment to your wellbeing, we're excited to share updates that reflect the Firm's dedication to providing high-quality, stable, and affordable benefits for you and your family.

- Continued Confidence in Your Medical Care:** We are maintaining our partnerships with all current medical, dental, and vision carriers. This means no disruption to your existing providers—you can continue receiving care from the doctors and specialists you know and trust.
- Stability You Can Count On:** Your dental, vision, Kaiser, and Aetna HDHP plan designs will remain unchanged, ensuring you experience consistent, reliable benefits without any surprises.
- No Employee Cost Increase for Aetna PPO HDHP:** The Firm is providing a full rate pass for all employees enrolled in the Aetna PPO High Deductible Health Plan. Employees' current cost shares will remain the same. This is one of the many ways we are investing in you and helping support your financial wellbeing in the year ahead.
- This is Your Chance to Enroll in ARAG Legal Insurance:** Open Enrollment is your opportunity to enroll in ARAG Legal Insurance. If you choose not to enroll during Open Enrollment, you won't have another opportunity to enroll until 2027. If you are currently enrolled, your coverage will automatically continue unless you choose to make changes.

ARAG legal insurance gives you access to experienced network attorneys—many with over 20 years of experience—who can help you address a wide range of covered legal matters. When you work with a network attorney, attorney fees are paid in full for most covered services, helping you avoid costly legal bills and potentially saving you thousands of dollars. ARAG makes it easy to connect with attorneys for legal help and representation when you need it most.

Click or scan the QR code to learn more about ARAG Legal Insurance.



## 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 pre-tax 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 account 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 Guide.

2026-2027 Manatt Health Savings Account Contribution		
Eligibility	Must be enrolled in Manatt's <b>High Deductible Health Plan</b> 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: 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.

A 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](mailto: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 27, 2026**, and continues through **Tuesday, February 17, 2026**. 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, 2026**.

After **February 17, 2026**, 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-Benefits of qualifying events **within 30 days** of such an event. If you do not 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](mailto:Benefits@manatt.com).