

# TOTAL REWARDS

## TEAM MEMBER GUIDE



# WELCOME

to the Total Rewards Guide

## YOUR JOURNEY STARTS HERE

At Lone Peak Dental Group, we are committed to providing worthwhile and competitive benefits to help you and your family live a healthy and happy life. That's why we're dedicated to providing you with a comprehensive Total Rewards package that goes beyond just a paycheck. Our commitment to your well-being and success extends to every aspect of your professional and personal life.

### Medical, Dental, and Vision Benefits

Your health is paramount. Our comprehensive medical, dental, and vision plans ensure that you and your family receive the care you need to thrive. From routine check-ups to specialized treatments, we've got you covered.

### Short-Term and Long-Term Disability (STD/LTD)

Unexpected challenges shouldn't derail your financial security. Our disability plans provide peace of mind, offering financial protection in the event that you're unable to work due to illness, injury or a growing family.

*ALL full-time employees receive short-term disability benefits at no cost!*

*Employees who enroll in any medical plan will also receive long-term disability benefits at no cost!*

### Health Savings Account (HSA) / Flexible Spending Account (FSA)

Take control of your healthcare expenses with our HSA and FSA options. Whether you prefer the tax advantages of an HSA or the flexibility of an FSA, we provide tools to help you manage your medical costs effectively.

### Retirement Savings Plan

Planning for the future is essential. Our retirement options empower you to take control of your financial future, to help you reach your retirement goals.

### Life Insurance

Protecting your loved ones is important. Our life insurance coverage provides financial security for your family in the event of your passing, ensuring they have the support they need during difficult times.

*Employees who enroll in any medical plan receive Basic Life Insurance at no cost!*

### Referral Bonuses

Your recommendations matter. Our referral bonus program rewards you for bringing top talent to our team, recognizing and appreciating your contributions to our success.

### And So Much More

Our Total Rewards package doesn't stop there. From flexible spending accounts to wellness programs, continuing education to employee discounts, we offer a wealth of benefits designed to enhance your life inside and outside of work.

This guide is your roadmap to unlocking the full range of benefits available to you as a valued member of our team. Whether you're exploring your options for healthcare coverage, planning for retirement, or seeking opportunities to grow and develop professionally, you'll find the information and resources you need right here.

Welcome to a rewarding journey ahead!

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# ELIGIBILITY

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## Full-time Employees

A full-time Team Member is regularly scheduled to work a minimum of 30 hours weekly and maintain continuous employment status.

## Part-time Employees

A Team Member who is not in temporary status and who is regularly scheduled to work fewer than 30 hours weekly and who maintains continuous employment status. Part-time Team Members are eligible for some of the benefits offered by the company and are subject to the terms, conditions, and limitations of each benefit program.

- Term Life Insurance
- Hospital Indemnity Insurance
- AD&D Insurance
- Critical Illness Insurance
- Accident Insurance
- FSA & Dependent Care FSA
- Group Legal Benefits
- Commuter Benefits
- Voluntary STD

# MEET THE CARRIERS

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## Aetna

### **Coverages offered**

- Medical
- Dental

### **Network Strength**

One of the largest high-quality health care networks in the world

- 1.8 million health professionals
- 828,000 PCPs and specialists
- 341,000 behavioral health providers
- 6,200+ hospitals
- 1,000+ MinuteClinic® locations

### **Health Care at Your Fingertips**

Aetna offers a user-friendly mobile app that provides members with convenient access to their healthcare benefits and services on the go. The app can be used to print temporary ID cards, find nearby doctors, hospitals, pharmacies, and other healthcare providers within Aetna's extensive network and so much more.

## VSP

### **Coverages offered**

- Vision

With VSP you have access to an abundance of in-network benefits including thousands of independent private-practice doctors, VSP Premier Edge™ locations, more than 700 Visionworks® retail locations, and Eyeconic®\*— the VSP preferred online retailer for contacts, glasses, and sunglasses.

## MetLife

### **Coverages offered**

- Life Insurance
- STD & LTD
- Accidental Death & Dismemberment
- Critical Illness
- Hospital Indemnity
- Accident Insurance
- Legal Services

*\*Doctors are not eligible to receive any of the MetLife Coverages, if you have questions please reach out to the People Team at [people@lonepeackdentalgroup.com](mailto:people@lonepeackdentalgroup.com)*

# MEDICAL

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We're committed to providing you with options that suit your needs and help you maintain your health and well-being. Below, we'll dive into the details of our medical plans and how you can make the most of them throughout the year.

We offer three main types of medical plans:

- Exclusive Provider Organization (EPO): EPO plans offer comprehensive coverage when you use healthcare providers within the plan's network. You don't need a primary care physician (PCP) or referrals for specialist care.
- Preferred Provider Organization (PPO): PPO plans offer flexibility in choosing healthcare providers. You can see any provider, but you'll pay less if you use providers within the plan's network. Referrals are not required for specialist care.
- High Deductible Health Plan (HDHP) with Health Savings Account (HSA): HDHPs have higher deductibles and lower premiums. You can pair this plan with an HSA, which allows you to save pre-tax dollars for medical expenses. Contributions to your HSA roll over from year to year, and funds can be used for qualified medical expenses.

Maximizing Your Benefits:

- Choosing the Right Plan: Consider your healthcare needs and budget when selecting a plan during enrollment. If you're generally healthy and want to save on premiums, an HDHP with an HSA may be a good option. If you prefer more flexibility in choosing providers, a PPO might be a better fit.
- Using In-Network Providers: For EPO and PPO plans, using in-network providers can help you save on out-of-pocket costs.
- Taking Advantage of Preventive Care: All our plans cover preventive services, such as vaccinations, screenings, and annual check-ups, at no cost to you. Schedule preventive care appointments to stay healthy and catch any potential issues early.
- Contributing to Your HSA: If you're enrolled in an HDHP with an HSA, consider maximizing your contributions to your HSA account. Contributions are made pre-tax, reducing your taxable income, and funds can be used for a wide range of medical expenses.

Your health and well-being are important to us, and we're here to support you in maximizing your medical benefits. By understanding your plan options, utilizing preventive care, and managing your healthcare expenses wisely, you can make the most of your benefits throughout the year.

Thank you for being a valued member of our team, and we wish you continued health and well-being.

## DENTAL

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As a pediatric dental company dedicated to promoting oral health and bright smiles, we understand that maintaining a healthy mouth is not just about aesthetics but also plays a crucial role in overall well-being.

Your smile is a reflection of your vitality and confidence, and it's our mission to ensure that you and your family's smiles remain radiant and healthy. That's why we're delighted to offer you comprehensive dental coverage through our employee benefit plans.

We've created dental plans that completely cover preventive services such as any cleanings, X-rays, and oral exam services offered from in-network providers. Additional services, such as fillings, oral surgeries, and orthodontics, may also be available to you, but out-of-pocket costs will depend on the plan you select.

We also offer orthodontic coverage to both children and adults depending on the plan you select!

As you embark on this journey with us, we want to empower you with the knowledge and resources to make the most of your dental benefits.

From routine check-ups to more complex treatments, our dental plans are tailored to meet your needs and ensure that you receive the highest quality care from a robust network of experienced dentists.

## VISION

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Welcome to our vision benefits program, designed to ensure your eye health is well taken care of. Our comprehensive coverage encompasses a range of services, including routine eye exams, prescription eyewear, and contact lenses. When utilizing your benefits, start by scheduling an eye exam with one of our network providers and present your insurance information for easy billing. Then, explore our extensive selection of frames and lenses, with coverage extending to various lens options and designer frames.

Should you need to, submitting claims for reimbursement is straightforward, ensuring you get the most out of your coverage. To make the most of your benefits, consider scheduling annual eye exams to detect any changes early, take advantage of available discounts, and explore additional coverage options tailored to your needs.



# LIFE INSURANCE

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## **Basic Life and Accidental Death and Personal Loss Insurance**

Basic term life insurance coverage protects you and your family in the event of death or personal loss. It can also provide access to a portion of the life insurance benefits if you or a loved one are diagnosed with a terminal illness. In addition, through our partnership with MetLife Advantages, your basic life insurance also provides access to additional valuable services that help you make the right decisions during difficult times. This includes preparing for the future with funeral planning services, assistance through life changes with transition solutions when moving from a company, and support through difficult times with estate planning, and grief counseling.

### **Group Term Life Insurance**

Group Term Life Insurance coverage enables your loved ones to be financially prepared in the unfortunate case that something would happen to you prematurely. This insurance can help your family meet financial obligations, such as mortgage or rent payments, insurance premiums, utilities, and more.

The Group Term Life Insurance through MetLife offers:

- Flexible coverage options to meet your needs and budget
- Tax-free benefit income for your beneficiary
- Waived underwriting requirements
- Additional plan features, such as will preparation services and MetLife Estate Resolution Services

# HOSPITAL INDEMNITY INSURANCE

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Even the best medical plans may leave you with additional out-of-pocket expenses. Hospital Indemnity Insurance, under a covered event, provides you with a payment to use as you see fit. This coverage may make good financial sense, considering the average cost of a hospital stay in the United States is \$10,000.

# AD&D INSURANCE

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Accidental Death and Dismemberment Insurance is an offering that provides insurance payout benefits to you and your family in the event of death or a severe accident — on or off the job. Contributions are conveniently deducted from your paycheck, and benefits can be received if you suffer an accident that results in fatality, or injuries such as:

- Paralysis
- Damage to speech, hearing, or sight
- Loss of a limb

## CRITICAL ILLNESS

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When a serious illness affects you or a loved one, MetLife Critical Illness Insurance can help cover the extra expenses associated with it. The insurance provides a lump-sum payment if you or a covered family member are diagnosed with a qualifying medical condition such as cancer, a stroke, an organ transplant, and many other unfortunate conditions.

Payments will be made directly to you, not to the doctors, hospitals, or other health care providers. After the check is delivered to your home, the funds can be spent as needed — even to cover mortgage or car payments, groceries, child care, or transportation.

## ACCIDENT INSURANCE

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Accidents happen, and there's really no way to plan for them. But you can be better prepared financially. MetLife Accident Insurance provides a lump-sum payment for more than 150 different covered events, so you won't have to worry about the extra out-of-pocket costs you'd have to pay that your medical plan may not cover. You and your eligible family members are guaranteed acceptance when you decide to enroll. Group rates are competitive, and payroll deductions are convenient for continuous, worry-free coverage.

## HEALTH SAVINGS ACCOUNT (HSA)

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A Health Savings Account, also known as an HSA, can be used to pay for qualified medical expenses either now or in the future through an individually owned savings account. We've made this benefits option available to you when you enroll in a high deductible health plan. It's offered through Optum Bank® and here's how it works. (It's just like any other bank account, really.)

- Contributions are tax-free.
- Potential interest gains accumulate tax-free.
- Distributions are tax-free, when used to pay for qualified medical expenses.
- The money belongs entirely to you — you determine your contribution and keep the funds, even if you change jobs, health plans, or you retire.
- An Optum Mastercard® debit card can be used to pay for any number of medical needs, such as eyeglasses, hearing aids, and prescriptions, as well as office copays and doctor visits.
- This is a personal savings account. You are responsible for monitoring and controlling the funds that go into your account, so that you do not go over your annual contribution limit. [Click here](#) to learn about tax consequences for exceeding the annual contribution limit and other plan details.

## FLEXIBLE SPENDING ACCOUNT (FSA)

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Another way to save and pay for your eligible health care expenses is through a Flexible Spending Account, also known as an FSA. With Optum's Flexible Spending Account, administered through ADP TotalSource, you get to decide how much to contribute throughout the year, and the money will be deducted from your paycheck, tax-free, every pay period. But what's great about it is that the full value of your annual contribution is immediately available for use at the start of the plan year.

This account also offers a carryover feature, in that up to \$500 of any unused amount remaining in the prior plan year can be carried over to the new plan year. Anything over this amount will be lost if not filed for reimbursement by the filing deadline, which is July 30 following the end of the Plan year. So, if you have known medical expenses for the upcoming year, for example, claiming that earmarked sum ahead of time can be beneficial to you. That way, you'll know you have the money available and you won't have to worry about forfeiting it. It's important to note that the Health Care FSA isn't available if you elect an HDHP, but you can choose a Limited Purpose FSA which can be used for eligible dental and vision expenses.

## DEPENDENT CARE FSA

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In addition to a Health Care Flexible Spending Account, you may also be eligible for a Dependent Care Flexible Spending Account. This account is designed to cover expenses related to daycare, camp, or care for children under 13 years old or for any dependents who are physically and mentally unable to care for themselves and do not have an able caregiver at home. However, the Dependent Care Flexible Spending Account does not reimburse medical expenses.

Here are some other features:

- Funds in this account are your money.
- You don't have to pay federal income tax on money you deposit or withdraw.
- You get to decide how much to contribute during the plan year, but no more than the allowable contribution limits.
- Funds are accrual-based — instead of it being available in full at the start of the plan year, you'll have to accrue your balance over time.

Additionally, the money that goes into the account each year must be used for eligible dependent care expenses incurred during the plan year and filed for reimbursement before the filing deadline, or you will have to forfeit any remaining fund balance. There is no carryover, so it's important to plan the amount to set aside so you can make the most of this benefit.

*ALL full-time employees receive short-term disability benefits at no cost!*

## SUPPLEMENTAL BENEFITS.

# SHORT-TERM DISABILITY (STD)

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*Employees who enroll in any medical plan will also receive long-term disability benefits at no cost!*

Short-term disability coverage provides you with financial protection — a portion of your income — when a disability, illness, or injury keeps you from working for a brief amount of time.

Common conditions that may qualify for short-term disability insurance include:

- **Pregnancy and Childbirth:** Complications related to pregnancy, such as gestational diabetes, preeclampsia, or pregnancy-related bed rest, can necessitate time off from work before and after childbirth.
- **Surgery and Medical Procedures:** Surgeries such as appendectomies, tonsillectomies, knee arthroscopies, or other medical procedures that require recovery time and temporary disability from work.
- **Injuries:** Acute injuries such as fractures, sprains, strains, or concussions resulting from accidents, falls, or sports injuries that require time off for recovery.
- **Illnesses:** Temporary illnesses such as severe colds or flu, bronchitis, pneumonia, or other acute infections that incapacitate individuals and prevent them from performing their job duties.
- **Mental Health Conditions:** Short-term disabilities related to mental health, including depressive episodes, anxiety disorders, panic attacks, or acute stress reactions, which impair cognitive function and work ability.

# LONG-TERM DISABILITY (LTD)

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Long-term disability coverage provides you with financial protection — a portion of your income — when a disability, illness, or injury keeps you from working for an extended amount of time.

Common conditions that may qualify for long-term disability insurance include:

- **Serious Illness:** Chronic illnesses such as cancer, multiple sclerosis, or autoimmune disorders can significantly impact an individual's ability to work for an extended period.
- **Severe Injury:** Accidents resulting in severe injuries, such as traumatic brain injuries, spinal cord injuries, or extensive fractures, may require lengthy rehabilitation periods and render individuals unable to perform their job duties.
- **Mental Health Conditions:** Mental health conditions such as depression, anxiety disorders, bipolar disorder, or schizophrenia can impair cognitive function and interfere with work performance.
- **Traumatic Events:** Traumatic events such as serious accidents, injuries sustained in combat, or natural disasters can result in long-term disabilities that require extensive medical care and rehabilitation.
- **Surgical Procedures:** Major surgeries such as organ transplants, spinal fusion surgeries, or joint replacements may require extended recovery periods during which individuals are unable to work.

# EMPLOYEE ASSISTANCE PROGRAM

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The Employee Assistance Program (EAP), often abbreviated as EAP, stands as a pillar of support, ready to aid you and your loved ones in fostering a harmonious blend between your professional endeavors and personal well-being. This comprehensive program offers a spectrum of services tailored to cater to diverse needs, ensuring a holistic approach to maintaining balance in life.

Within the realm of EAP, a team of seasoned professionals comprising **psychologists, licensed clinical social workers, and licensed marriage and family therapists** awaits, armed with expertise to address a myriad of concerns. Whether grappling with emotional turmoil, seeking guidance on parenting and childcare, navigating the complexities of senior caregiving, or striving to enhance overall wellness and daily living, assistance is readily available.

Moreover, the breadth of assistance extends beyond the realms of emotional and familial support. With access to **legal and financial professionals**, individuals can find solace in knowing that challenges spanning legal complexities or financial intricacies can be met with informed guidance and support.

Crucially, the support offered by EAP transcends temporal boundaries, with a dedicated **Lifecare Specialist** at the ready round the clock, every single day of the year. This unwavering availability ensures that, regardless of the curveballs life may throw your way, there's always a lifeline to rely on. These specialists act as beacons of reassurance, offering timely referrals to reputable, local, in-network service providers for face-to-face counseling and ongoing support, ensuring that no individual feels stranded in their journey towards holistic well-being.

In essence, the Employee Assistance Program serves as a steadfast ally, fostering resilience, and empowering individuals to navigate life's challenges with confidence and composure.

1-866-574-7256 (1-800-873-1322 TTY). Please mention your affiliation with ADP TotalSource®.

or

Log in to My TotalSource® and click **Myself > Benefits Program > Life Management and select EAP portal**

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**If you or someone you know may harm themselves or others, please seek help immediately. You can contact emergency services by dialing your local emergency number.**

**Additionally, there are organizations and hotlines specifically designed to offer support and guidance in these situations. You can reach the National Suicide Prevention Lifeline at 1-800-273-TALK (1-800-273-8255) or text "HELLO" to 741741 for the Crisis Text Line.**

# EMPLOYEE REFERRAL PROGRAM

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We believe that our employees are our greatest asset, and who better to help us find exceptional talent than those who already understand and embody our company culture?"

## Team members

- \$500 for Patient Service Coordinators & Dental Assistants
- \$750 for Operations Managers & Dental Hygienists
- \$5,000 for Doctors (Dentist, Orthodontist, Etc.)

Here's how it works: If you refer a candidate who is hired, you'll be eligible for a referral bonus. You and the employee must be employed at the 30 and 180 day mark to receive the bonus. Not only does this program provide you with the chance to help shape our team with individuals you believe in, but it also rewards you for your valuable contribution to our growth.

## Business Development

Referral bonuses will be paid out to any team member who makes a practice referral that results in a successfully closed acquisition.

- \$10,000 Single location practice
- \$12,000 Group practice with 2 locations
- \$14,000 Group practice with 3 locations

*\*For group practice with multiple locations, each location above the 3 locations will get \$2,000 in addition to the \$14,000*

# EMPLOYEE DISCOUNT PROGRAM

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Everyone likes to save a little money here and there, right? Sometimes a little savings can go a long way! Another perk? The discounts described below are available to you and your dependents and family members.

## LifeMart

From everyday needs to special purchases, LifeMart can help you save time and money on a large selection of nationally recognized brand-name products and services, as well as discounts at local retailers. Plus, you can score great savings on things like hotels, car rentals, tickets and more. Access your free discounts by going to [adptotalsource.adp.com](http://adptotalsource.adp.com) and clicking "Myself."

## Hitchswitch

Changing your name? Take advantage of our discount with HitchSwitch. They help you through busy times like marriage and birth – and with those difficult moments like divorce. Not only will you benefit from savings, they also make it easy by getting it done in three easy steps. Visit [hitchswitch.com/adp](http://hitchswitch.com/adp) for more information.

## LEGAL BENEFITS

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If you're purchasing a home, drafting a will, arranging elder care, or managing debt issues,

you may need the services of a qualified attorney. MetLaw®, the group legal plan available through Hyatt Legal Plans, makes things simple and affordable for you. You'll get the attorney you need and the opportunity to save hundreds of dollars in attorney fees.

## COMMUTER BENEFITS

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If you are paying for parking or using public transit, commuter benefits can help you save money getting to and from work. Optum allows you to deduct commuter expenses from your paycheck before taxes, which can mean substantial savings. However, the IRS does have a monthly limit for how much you can deduct for transit and for parking.

### **Here's how it works:**

You select how much you want to contribute to parking, transit or both, each month and funds are evenly deducted from each paycheck. Any unused funds will carry over to the next month. Plus, you can pause contributions at any time, so you're not setting aside more than you need. You'll receive a payment card to use to pay for qualified parking or transit expenses. It's important to monitor your funds closely and remember that if employment terminates, funds don't carry over and will be forfeited. You can also submit claims for reimbursement. In fact, it's the same card you'd use for your HSA and FSA (if you have one).



# RETIREMENT PLAN

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We understand the importance of financial security and stability for our employees, both now and in the future. One of the key ways we support your long-term financial well-being is through our retirement plan options. Here's why contributing to a retirement plan can be one of the smartest financial decisions you make:

**Building a Nest Egg:** By contributing to a retirement plan, you're actively saving for your future. This allows you to build a substantial nest egg over time, providing financial security in your retirement years.

**Tax Advantages:** Many retirement plans offer tax advantages that can help you maximize your savings. Contributions to our retirement plan are tax-deductible, reducing your taxable income in the current year. Additionally, the earnings on your investments within the retirement account grow tax-deferred, meaning you don't pay taxes on them until you withdraw the funds in retirement when you may be in a lower tax bracket.

**Compound Interest:** Contributing to a retirement plan allows your money to grow through the power of compound interest. Over time, your contributions, along with any employer matches and investment earnings, can grow exponentially, significantly increasing the size of your retirement fund.

**Diversification and Investment Options:** Our retirement plans offer a variety of investment options, allowing you to diversify your portfolio to suit your risk tolerance and investment goals.

**Financial Independence:** By contributing to a retirement plan, you're taking proactive steps towards achieving financial independence in your later years. Rather than relying solely on government benefits or family support, you'll have your own savings to support you throughout retirement.

**Peace of Mind:** Knowing that you're actively saving for retirement can provide peace of mind and reduce financial stress. Instead of worrying about how you'll afford to retire, you can focus on enjoying your life knowing that you've taken the necessary steps to secure your financial future.

We encourage all employees to take advantage of our retirement plan options and start saving for their future today. By contributing to your retirement plan, you're investing in yourself and laying the foundation for a secure and prosperous future.

**Doctors & HCEs are not eligible for the ADP 401(k) plan. Contact your People Team and [people@lonepeakdentalgroup.com](mailto:people@lonepeakdentalgroup.com) for details on the options available to you.**

## PAID TIME OFF (PTO)

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Paid Time Off (PTO) is a valuable benefit designed to support your well-being and work-life balance. In today's fast-paced work environment, it's essential to have time to rest, recharge, and attend to personal matters without worrying about losing income. PTO offers employees the flexibility to take paid time away from work for various reasons, including vacations, personal commitments, and unexpected illnesses. PTO combines traditional vacation time, sick leave into one bank of hours that employees can use as needed

Reach out to your Operations Manager for more details on your state's PTO policy.

## LEAVE OF ABSENCE

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Our employees are our most valuable asset, and we understand that life can sometimes present unexpected challenges and opportunities. To support our employees in navigating these moments, we have developed a comprehensive Leave of Absence Policy. This policy is designed to provide our employees with the necessary flexibility and support to address personal and family needs while ensuring continuity in the workplace.

We believe that fostering a culture of understanding and support contributes to the well-being and overall satisfaction of our employees, which in turn enhances productivity and promotes a positive work environment. Our Leave of Absence Policy reflects our commitment to valuing the diverse needs of our workforce and promoting a healthy work-life balance for all employees.

Leave of absences are typically unpaid unless you are enrolled in STD or LTD benefits.

## BEREAVEMENT LEAVE

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Our bereavement policy provides compassionate support to employees facing the loss of an immediate family member (spouse, children, parents, siblings, grandparents). To utilize this policy, employees should promptly inform their Operations Manager and provide any necessary documentation, and discuss any additional needs or accommodations.

We offer resources like employee assistance programs and counseling services to provide emotional support during difficult times. All information related to bereavement leave is kept confidential. Our aim is to assist employees in navigating these challenging circumstances with care and understanding.

# WORKERS' COMPENSATION

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Worker's compensation isn't just another policy – it's your safety net, ensuring that you're taken care of in times of need. This essential benefit provides crucial support if you're ever injured or fall ill due to work-related circumstances, offering peace of mind and reassurance that your health and financial security are priorities. Understanding the significance of worker's compensation underscores how much your employer values your safety and welfare, reflecting a commitment to your personal well-being beyond just the workplace.

## **The Significance of Worker's Compensation**

Think of worker's compensation as your guardian angel at work. It's not just about getting you back on your feet; it's about showing you that your well-being matters. If anything ever happens while you're on the clock, this benefit steps in to make sure you're financially covered and have access to the care you need.

## **Coverage and Eligibility**

So, what exactly does worker's compensation cover? Well, pretty much anything that happens while you're working – whether it's a physical injury like a needle stick or even something like carpal tunnel from repetitive tasks. The best part? You're entitled to these benefits regardless of fault, meaning you're covered even if the accident wasn't your fault. Your health and recovery are what matter most.

## **Claims Process**

If something does happen, don't stress. Just let us know as soon as possible, and we'll guide you through the process. The key is to document everything – from what happened to any medical treatment you receive. We're here to support you every step of the way, ensuring you get the care and compensation you deserve without any added worries.

## **Return-to-Work Programs**

Getting back to work after an injury can be daunting, but we've got your back. Our return-to-work programs are designed with you in mind, offering modified duties and support to ease your transition. We want you to feel confident and empowered as you return to your usual tasks, all while prioritizing your health and well-being.

## **Prevention and Risk Management**

Of course, our goal is to keep you safe and healthy from the get-go. That's why we invest in proactive safety measures, like training and hazard assessments, to minimize risks in the workplace. Your safety matters to us, and we're committed to creating a work environment where you can thrive without worrying about unnecessary risks. If you ever come across anything that seems unsafe please let us know right away so we can get it corrected.

# HOW & WHEN TO ENROLL

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## New Hire / Rehire Enrollment

You'll be notified when it's time to enroll in benefits in TotalSource via email.

## Open Enrollment

Open enrollment is held once a year and you can enroll, change or terminate coverage at this time with out a qualifying event. You'll be notified when it's time for open enrollment in TotalSource via email.

## Qualifying Event

A qualifying event allows you to enroll, change or terminate coverage outside of open enrollment. Qualifying events typically include marriage or divorce, birth or adoption, death, loss of other coverage or gaining other coverage.

Contact your People Team at [people@lonepeakdentalgroup.com](mailto:people@lonepeakdentalgroup.com), immediately if have you a qualifying event, as you only have 30 days from the event to enroll.

# FREQUENTLY ASKED QUESTIONS

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## **Eligibility**

All full-time employees (anyone working over 30 hours per week on average) are eligible to enroll in all benefit offerings.

All part-time employees (anyone working under 30 hours per week on average) are eligible to enroll in the following benefits:

- Term Life Insurance
- Hospital Indemnity Insurance
- AD&D Insurance
- Critical Illness Insurance
- Accident Insurance
- FSA & Dependent Care FSA
- Group Legal Benefits
- Commuter Benefits
- Voluntary STD

## **When do my health benefits start?**

Health benefits: first day of the month following date of hire.

## **What is the plan & deductible year?**

The plan runs June 1st to May 31st

The deductible runs January 1st to December 31st. Any deductible that is used from January 1st will carry over to your new plan on June 1st.

## **How do I enroll or waive in health benefits?**

You'll be notified when it's time to enroll in benefits in TotalSource via email. To waive you would select, WAIVED on the enrollment form.

## **When is Open Enrollment?**

Open enrollment is held in May every year for a June 1st effective date.

## **Which benefits are available at no cost to me?**

- Short-Term Disability
- Long-Term Disability (if you enroll in a medical plan)
- Basic Insurance (if you enroll in a medical plan)

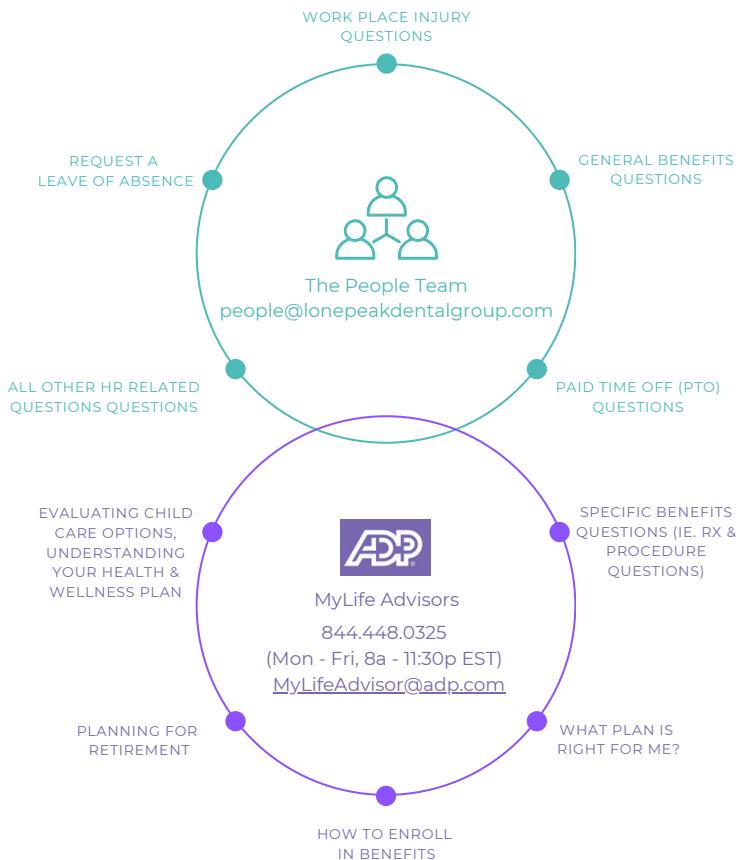
## **Which benefits am I automatically enrolled in?**

- Short-Term Disability
- Long-Term Disability (if you enroll in a medical plan)
- Basic Insurance (if you enroll in a medical plan)

# WHO TO CONTACT

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Join us as we embark on an exciting partnership aimed at revolutionizing the way we support our employees. By combining The Smile Center's unwavering commitment to people with ADP's renowned expertise in people management, we're hope to deliver unparalleled service. Together, we're not just offering a new platform and global benefits – we're enhancing employee wellness and satisfaction, ensuring that our workforce receives the best-in-class support they deserve. This partnership represents a new era of comprehensive employee care, where smiles are not only protected but nurtured.



Insurance is the embodiment of preparedness, offering a safety net when life takes an unexpected turn.

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