

2025

# Benefits Guide

Total rewards that rock, totally rewarding work



LiveWell

 **DELTA DENTAL®**



# Delta Dental Cares

At Delta Dental, we know that taking exceptional care starts by ensuring you have the resources and support you need to protect your personal and professional health and well-being. **And we're committed to bringing this to life for our employees through our LiveWell program**, which encompasses all health and benefits. Every LiveWell initiative and offering is intended to enhance the well-being of all our employees and their families.



# LiveWell at a Glance

4

## Physical Well-Being

- Health Benefits
  - Medical Benefits
  - Dental Benefits
  - Vision Benefits
- Diabetes Prevention & Management
- Back, Muscle & Joint Health
- Long Term Care

15

## Emotional Well-Being

- Time Away
- Well-Being Platform
- Employee Assistance Program (EAP)
- Family Planning and Care Support
  - Fertility
  - Adoption/Surrogacy
  - Paid Parental Leave (PPL)
  - Child & Adult Care
  - Pet Wellness
- Leave of Absence  
(paid/unpaid time off)

23

## Financial Well-Being

- Preparing for Retirement
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Commuter Benefits Program
- Life, Accident & Disability Insurance
- Healthcare Spending Card
- Identity Theft Protection
- Employee Discounts & Perks
- Business Travel Accident
- Workers' Compensation
- Career Development
- Tuition Reimbursement

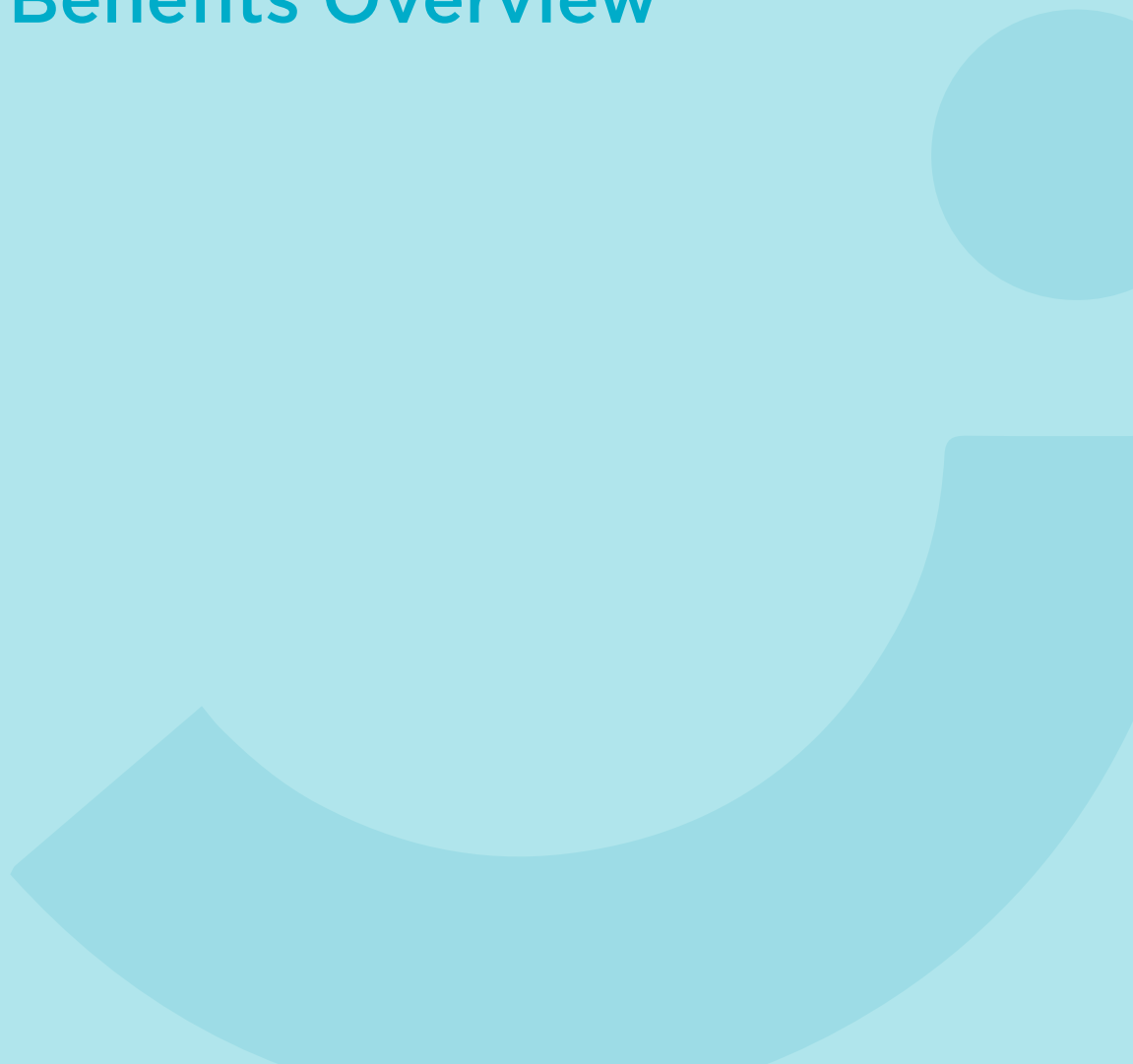
36

## Social Well-Being

- Inclusion and Belonging (I&B)
- Benefits Dedicated to Social Impact
- Delta Dental Community Care Foundation
- Serving our Communities
- Supporting Each Other

# Physical Well-Being

## Benefits Overview



# Health Benefits

At Delta Dental, we offer excellent health care coverage options to you and your eligible family member(s):

- Enhanced medical plan coverages with low and affordable employee contribution depending on the plan you choose
- Dental Benefits - No deductible or copay and 100% coverage on most procedures (**That's the Delta Difference!**)
- Dental and vision coverages at no payroll deductions to you and your eligible family member(s)
- Well-being program designed to help you learn and maintain a healthy lifestyle with an opportunity to earn up to \$1,200 per year for employees and \$550 for spouses/DPs
- Benefits begin first of the following month in which you are hired or become benefits eligible

It is important to take time to understand your benefits options. Delta Dental has equipped you with tools and resources to help you and your family navigate and understand your benefits.

## Who's Eligible?

- All full-time and part-time employees scheduled to work 30 or more hours per week. (If you are represented by a union, some of your benefits are governed by your union's contract.)
- Eligible spouses or domestic partners and children up to age 26 (or older if permanently and totally disabled prior to turning age 19)

\*\* Note: The medical/pharmacy plan options and rates listed below are for Management (Non-Union) employees only. For information on plan options for Union employees, please contact your Union representative. \*\*

# Medical Benefits

## Medical Plans & Pharmacy Coverage

You can choose from the following Medical Plan Options:

Delta Dental of California and Delta Dental Insurance Company	
Anthem Blue Cross	CDHP (Consumer Directed Health Plan) with Health Savings Account (HSA)
	PPO (Preferred Provider Organization)
Kaiser Permanente	Kaiser HMO (Health Maintenance Organization) & Kaiser CDHP (Consumer Directed Health Plan) with Health Savings Account (HSA) for CA and GA

Delta Dental of Pennsylvania and Delta Dental of New York	
Anthem Blue Cross	CDHP (Consumer Directed Health Plan) with Health Savings Account (HSA)
	PPO (Preferred Provider Organization)
	EPO (Exclusive Provider Organization) (PA residents only)

## Medical plan comparison at a glance

Plan Features	Anthem Blue Cross CDHP		Anthem Blue Cross PPO		Kaiser HMO (CA & GA)		Kaiser CDHP (CA & GA)		Anthem Blue Cross EPO (PA)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Type of Account	Health Savings Account (HSA)		N/A		N/A		Health Savings Account (HSA)		N/A	
If you enroll in the Anthem Blue Cross CDHP or Kaiser CDHP option, you automatically receive the Delta Dental contribution amount, listed below, on January 1 of each year. New hires with enrollment effective July 1 through December 1 will receive 50% of the Delta Dental contribution amount.										
Employee Only	\$500 annually		N/A		N/A		\$500 annually		N/A	
Employee & Spouse/ Domestic Partner or Employee and Family	\$1,000 annually		N/A		N/A		\$1,000 annually		N/A	
Deductible	\$1,650 person \$3,300 family	\$3,300 person \$6,600 family	\$500 person \$1,000 family	\$1,000 person \$2,000 family	None None	N/A N/A	\$1,650 person \$3,300 family	N/A	None None	N/A N/A
Coinsurance	10% after deductible	30% after deductible	20% after deductible	40% after deductible	Copays for most services	N/A	10% after deductible	N/A	Copays for most services	N/A
Out-of-Pocket Maximum	\$3,300 person \$6,600 family	\$6,600 person \$13,200 family	\$2,000 person \$4,000 family	\$4,000 person \$8,000 family	CA: \$1,500 person \$3,000 family GA: \$2,000 person \$4,000 family	N/A	\$3,300 person \$6,600 family	N/A	\$2,000 person \$4,000 family	N/A
Preventative Care Visit	Fully covered	50% after deductible	Fully covered	40% after deductible	Fully covered	N/A	Fully covered	N/A	Fully covered	Not covered
Emergency Room	10% after deductible		20% after deductible		\$150 copay (waived if admitted)		10% after deductible	N/A	\$150 copay (waived if admitted)	
Primary Care Physician Office Visit (General Practice, Family Practice, Internal Medicine, Pediatricians, Obstetrics/ Gynecologists)	10% after deductible	30% after deductible	20% after deductible	40% after deductible	\$20 copay	Not covered	10% after deductible	N/A	\$20 copay	Not covered
Specialist Office Visit (Specialist such as Allergist, Cardiologist, Orthopedist, Physical Therapist)	10% after deductible	30% after deductible	20% after deductible	40% after deductible	\$40 copay	Not covered	10% after deductible	N/A	\$40 copay	Not covered

Plan Features	Anthem Blue Cross CDHP		Anthem Blue Cross PPO		Kaiser HMO (CA & GA)		Kaiser CDHP (CA & GA)		Anthem Blue Cross EPO (PA)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Urgent Care</b>	10% after deductible	30% after deductible	20% after deductible	40% after deductible	CA: \$20 copay GA: \$40 copay	Not covered	10% after deductible	N/A	\$20 copay	Not covered
<b>Outpatient Surgery</b>	10% after deductible	30% after deductible	20% after deductible	40% after deductible	\$100 copay	Not covered	10% after deductible	N/A	\$100 copay	Not covered
<b>Outpatient Lab &amp; X-ray</b>	10% after deductible	30% after deductible	20% after deductible	40% after deductible	Eligible expenses fully covered	Not covered	10% after deductible	N/A	Eligible expenses fully covered	Not covered
<b>X-ray Scans</b> (CT, PET, MRI)	10% after deductible	30% after deductible	20% after deductible	40% after deductible	Eligible expenses fully covered	Not covered	10% after deductible	N/A	Eligible expenses fully covered	Not covered
<b>Hospital Facility Charge</b>	10% after deductible	30% after deductible	20% after deductible	40% after deductible	\$250 per admission	Not covered	10% after deductible	N/A	\$250 per admission	Not covered
<b>Physician Charge in Hospital</b>	10% after deductible	30% after deductible	20% after deductible	40% after deductible	Eligible expenses fully covered	Not covered	10% after deductible	N/A	Eligible expenses fully covered	Not covered
<b>Outpatient Mental Health &amp; Substance Abuse</b>	10% after deductible	30% after deductible	20% after deductible	40% after deductible	\$20 copay	Not covered	10% after deductible	N/A	\$20 copay	Not covered
<b>Inpatient Mental Health &amp; Substance Abuse</b>	10% after deductible	30% after deductible	20% after deductible	40% after deductible	\$150 per admission	Not covered	10% after deductible	N/A	\$250 per admission	Not covered

\*Under the Anthem Blue Cross CDHP option, if more than one individual is enrolled, the family deductible must be met. Once the family deductible has been met, the plan will pay each enrolled family member's covered expenses based on the co-insurance level. However, one individual may satisfy the per person out-of-pocket maximum.



## Prescription drug coverage

Plan Features	Anthem Blue Cross CDHP		Anthem Blue Cross PPO and EPO		Kaiser HMO (CA & GA)		Kaiser CDHP (CA & GA)	
	CVS Caremark Retail Pharmacy Network (up to a 30-day supply)	CVS Caremark Mail Service Pharmacy (up to a 90-day supply)	CVS Caremark Retail Pharmacy Network (up to a 30-day supply)	CVS Caremark Mail Service Pharmacy (up to a 90-day supply)	Kaiser Retail Pharmacy Network (up to a 30-day supply)	Kaiser Mail Service Pharmacy Network (up to a 90-day supply)	Kaiser Retail Pharmacy Network (up to a 30-day supply)	Kaiser Mail Service Pharmacy Network (up to a 90-day supply)
<b>Preventative<sup>1</sup></b>	No copay	No copay	No copay	No copay	Applicable copay	Applicable copay	Applicable copay	Applicable copay
<b>Generic</b>	\$10 copay after deductible	\$20 copay after deductible	\$10 copay	\$20 copay	\$10 copay	\$20 copay	\$10 copay (CA) \$20 copay (GA) CA/GA after deductible	\$20 copay (CA) \$40 copay (GA) CA/GA after deductible
<b>Preferred Brand-name</b>	\$30 copay after deductible	\$60 copay after deductible	\$30 copay	\$60 copay	\$30 copay	\$60 copay	\$30 copay (CA) \$40 copay (GA) CA/GA after deductible	\$60 copay (CA) \$80 copay (GA) CA/GA after deductible
<b>Non-preferred Brand-name</b>	\$60 copay after deductible	\$120 copay after deductible	\$60 copay	\$120 copay	\$30 copay, when approved (CA) \$60 copay (GA)	\$60 copay, when approved (CA) \$120 copay (GA)	\$30 copay (CA) \$60 copay (GA) CA/GA after deductible	\$60 copay (CA) \$120 copay (GA) CA/GA after deductible
<b>Refill Limits<sup>2</sup></b>	One fill plus two refilled on long-term medications	None	One fill plus two refilled on long-term medications	None	None	None	None	None
<b>Specialty</b>	\$75 copay after deductible. Covered if filled by CVS specialty pharmacy		\$75 copay. Covered if filled by CVS specialty pharmacy		\$30 copay, (CA) \$100 copay (GA)	N/A	10% copay up to \$250/prescription (CA) 20% copay up to \$250/prescription (GA) CA/GA after deductible	10% copay up to \$250/prescription (CA) 20% copay up to \$250/prescription (GA) CA/GA after deductible

<sup>1</sup>You can purchase specific preventive prescription medications in-network at no cost. Visit the Delta Dental employee portal for a list of eligible preventive prescription medications.

<sup>2</sup>After your maximum number of fills, if you do not wish to fill 90-day supplies, you have the option of continuing to fill 30-day supplies of your long-term medications by calling CVS Caremark. To see CVS Caremark covered drug list, go to [www.caremark.com](http://www.caremark.com).

## Medical Plan Rates

Delta Dental is committed to providing benefits that are both competitive and affordable. Below you will find medical and prescription drug costs for you and your eligible family members. The employee contribution schedule is determined by annual base salary “less than \$70,000” or “equal to or greater than \$70,000”. Additionally, Delta Dental offers a voluntary employee well-being program, through Personify Health, where employees and their spouses/domestic partners can earn rewards for completing healthy activities. Dental and vision benefits are provided to you and your family at no cost.

• Paycheck deductions are taken out of 24 biweekly paychecks (the first two (2) paychecks in a month per calendar year).

\*\* Note: The medical plan rates listed below do not apply to DDC Union employees. For information on medical plan options, please contact your Union representative.

## Delta Dental of California and Delta Dental Insurance Company Rates

Medical plan and enrollment tier		Total monthly cost of coverage (Employer cost with employee cost share)	Employee bi-weekly cost share	
			For annual base salary less than \$70,000	For annual base salary equal to or greater than \$70,000
			10% CDHP, PPO, & Kaiser	12% CDHP 18% PPO/Kaiser HMO
Anthem CDHP	Employee only	\$785.00	\$39.25	\$47.10
	Employee + spouse	\$1,569.00	\$78.45	\$94.14
	Employee + child(ren)	\$1,373.00	\$68.65	\$82.38
	Employee + family	\$2,394.00	\$119.70	\$143.64
Anthem PPO	Employee only	\$1,013.00	\$50.65	\$91.17
	Employee + spouse	\$2,027.00	\$101.35	\$182.43
	Employee + child(ren)	\$1,774.00	\$88.70	\$159.66
	Employee + family	\$3,089.00	\$154.45	\$278.01
Kaiser HMO CA	Employee only	\$828.00	\$41.40	\$74.52
	Employee + spouse	\$1,821.00	\$91.05	\$163.89
	Employee + child(ren)	\$1,655.00	\$82.75	\$148.95
	Employee + family	\$2,482.00	\$124.10	\$223.38
Kaiser HMO GA	Employee only	\$737.00	\$36.85	\$66.33
	Employee + spouse	\$1,471.00	\$73.55	\$132.39
	Employee + child(ren)	\$1,324.00	\$66.20	\$119.16
	Employee + family	\$2,205.00	\$110.25	\$198.45
Kaiser CDHP CA (North & South)	Employee only	\$640.00	\$32.00	\$38.40
	Employee + spouse	\$1,406.00	\$70.30	\$84.36
	Employee + child(ren)	\$1,278.00	\$63.90	\$76.68
	Employee + family	\$1,917.00	\$95.85	\$115.02
Kaiser CDHP GA	Employee only	\$577.00	\$28.85	\$34.62
	Employee + spouse	\$1,152.00	\$57.60	\$69.12
	Employee + child(ren)	\$1,037.00	\$51.85	\$62.22
	Employee + family	\$1,728.00	\$86.40	\$103.68

# Delta Dental of Pennsylvania and Delta Dental of New York Rates

Medical plan and enrollment tier		Total monthly cost of coverage (Employer cost with employee cost share)	Employee bi-weekly cost share	
			For annual base salary less than \$70,000	For annual base salary equal to or greater than \$70,000
			10% CDHP, PPO, & EPO	12% CDHP 18% PPO/EPO
Anthem CDHP	Employee only	\$915.00	\$45.75	\$54.90
	Employee + spouse	\$2,208.00	\$110.40	\$132.48
	Employee + child(ren)	\$1,958.00	\$97.90	\$117.48
	Employee + family	\$2,342.00	\$117.10	\$140.52
Anthem PPO	Employee only	\$1,103.00	\$55.15	\$99.27
	Employee + spouse	\$2,659.00	\$132.95	\$239.31
	Employee + child(ren)	\$2,362.00	\$118.10	\$212.58
	Employee + family	\$2,824.00	\$141.20	\$254.16
Anthem EPO PA Resident Only	Employee only	\$1,181.00	\$59.05	\$106.29
	Employee + spouse	\$2,847.00	\$142.35	\$256.23
	Employee + child(ren)	\$2,528.00	\$126.40	\$227.52
	Employee + family	\$3,023.00	\$151.15	\$272.07

# Dental Benefits

Plan Features	Delta Dental PPO		DeltaCare USA (CA, FL, NV & TX)
	Delta Dental PPO Dentists**	Non-Delta Dental PPO Dentists**	Delta Care USA Dentists
Deductible (individual/family)	\$0/\$0	\$0/\$0	None
Annual Benefit Maximum (per person) Note: Diagnostic and Preventive services not counted toward maximum	\$2,500	\$2,500	N/A
Orthodontia Lifetime Maximum (per person)	\$2,000	\$2,000	\$350 start-up fees \$700 for dependents to age 19 \$1,800 for adults
TMJ Lifetime Maximum (per person)	\$1,000	\$1,000	Not covered
Benefits and Covered Services*	Plan Pays		
Diagnostic & Preventive Services (D&P) Exams, cleanings, x-rays and sealants	100%	100%	No cost
Basic Services Fillings, posterior composites, endodontics (root canals), periodontics (gum treatment), oral surgery	100%	100%	No cost
Major Services Crowns, inlays, onlays and cast restorations	100%	100%	No cost
Prosthodontics Bridges and dentures	100%	100%	\$0 to \$50
Implant	50%	50%	Not covered
Temporomandibular Joint (TMJ)	50%	50%	Not covered
Orthodontic Adults and dependent children	60%	60%	See "Orthodontia Lifetime Maximum" above

\* Limitations or waiting periods may apply by some benefits; some services may be excluded from your plan.  
Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

\*\* Reimbursement is based on a PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists  
and Premier contracted fees for non-Delta Dental dentist.

# Vision Benefits

Delta Dental offers vision coverage through VSP to help you save money on eye exams and eyewear. You can see any vision provider you choose. The level of benefits you receive depends on whether you go in-network or out-of-network for services. Here's a look at what services are included in your coverage and the copay amount you will pay when you use the VSP network. When you go out of the VSP network for vision services, you will pay for your services up front and then be reimbursed for only a certain amount of each expense.

Service	Description	Frequency	Your Copay
Eye Exams	Well Vision Exam focuses on your eye health and overall wellness covered in full	Once every calendar year	\$10 (Exam and glasses)
Lenses	Single vision, lined bifocal and lined trifocal Impact-resistant lenses for dependent children UV Protection - \$0.00 Standard Progressive Lenses - \$0.00 Anti-Reflective Coating - \$25.00	Once every calendar year	
Frames	\$200 allowance for a wide selection of frames \$220 allowance for featured frame brands 20% savings on the amount over your allowance \$110 Walmart/Sam's Club/Costco frame allowance	Once every calendar year	
Contact Lenses (instead of glasses)	\$200 allowance for contacts; copay does not apply \$60 copay contact lens exam (fitting and evaluation)	Once every calendar year	\$60 (fitting and evaluation)
Lightcare*	\$200 allowance for ready-made non-prescription sunglasses Calendar year or blue light filtering glasses instead of prescription glasses or contacts	Once every calendar year	

\*Coverage with a retail chain may be different or not apply.

# Diabetes Prevention and Management Programs

**Omada®** is a digital lifestyle change program. We combine the latest technology with ongoing support so you can make the changes that matter most—whether that's around eating, activity, sleep or stress. It's an approach shown to help you lose weight and reduce the risks of type 2 diabetes. If you or your adult family members are at risk for type 2 diabetes, Delta Dental will cover the entire cost of the program

**Livongo** provides a digital diabetes management program for you and your enrolled dependents who are over age 18 and living with diabetes and are enrolled in the Anthem Blue Cross health plan. The program provides unlimited testing supplies and a cellular-enabled blood glucose meter to automatically upload blood glucose readings for real-time results. Personalized support through coaching and data analytics are available 24/7, 365 days a year to provide information, tools and support at the right time.

## Back, Muscle & Joint Health

Delta Dental partners with Hinge Health to offer a digital clinic specializing in personalized care for back, joint and muscle pain, injury recovery and surgery preparation. This program is available at no cost to employees and dependents over the age of 18 who are enrolled in the Delta Dental medical plans.

## Voluntary Universal Life with Long-Term Care

With Long-Term Care (LTC) planning becoming more prominent, Delta Dental is committed to assisting and allowing our employees the flexibility of purchasing their own LTC coverage. This LTC benefit with Universal Life Insurance is offered through Trustmark.

# Emotional Well-Being

## Benefits Overview



# Time away

Delta Dental offers the following Paid Time Off (PTO):

## Non-Union Employees

- 4 weeks of Paid Time Off (PTO) annually, accrued on a bi-weekly basis, starting with your first paycheck
- Enjoy 1 day per year to be utilized during the month of your birthday

## Union Employees

- 10 days of vacation annually
- 9 sick days annually
- For additional days, such as your birthday or floating holiday, please refer to your union contract

## Holidays

12 paid holidays (must occur while employed).

Delta Dental's recognized holidays include:

- |                          |                          |
|--------------------------|--------------------------|
| • New Year's Day         | • Veteran's Day          |
| • Martin Luther King Day | • Thanksgiving Day       |
| • President's Day        | • Day after Thanksgiving |
| • Memorial Day           | • Christmas Eve Day      |
| • Independence Day       | • Christmas Day          |
| • Labor Day              | • New Year's Eve Day     |

Delta Dental holiday observation dates for the current calendar year can be found on our intranet.

\*May be different due to hire date or union contract.



# Well-Being Platform

Our corporate employee well-being program, administered by Personify Health, is designed to help you improve and maintain your physical, emotional, financial and social well-being.

The program is split into four quarterly games, each with four levels. Earn rewards by accumulating as many points as possible as you move through each level. Points reset at the start of each quarter, but your rewards never expire.

- Earn points for different activities such as (but not limited to):
  - Tracking your steps or workouts (connect your device or enter them manually)
  - Tracking healthy habits
  - Participating in challenges
  - Attending workshops (also called Journey's)
  - Coaching and so much more
- Employees can earn up to \$800 and spouses/domestic partners (DPs) can earn up to \$400 per year
- Redeem your points for gift cards (Target, Amazon, Visa etc.), merchandise in the Personify Health store or charitable donations
- Employees can earn an additional \$300 per year for completing their preventive medical, dental and vision exams, and spouses/DPs can earn up to \$150 per year
- Earn additional rewards by participating in company challenges, available throughout the year

## Employee Assistance Program (EAP)

Employee Assistance Program (EAP) offered through ComPsych Guidance Resources offers the following services:

### Confidential Counseling

ComPsych Guidance Resources offers counseling services for every member of your family, with up to **five** visits per year, per occurrence. Call anytime about concerns such as marital, relationship and family problems; stress, anxiety and depression; grief and loss, job pressures and substance abuse.

### Financial Information

With this benefit, you can get answers about budgeting, debt management, tax issues and other money concerns from on-staff CPAs, Certified Financial Planners® and other financial experts, simply by calling the toll-free number.

## Legal Support

Speak with on-staff licensed attorneys about legal concerns such as divorce, custody, adoption, real estate, debt and bankruptcy, landlord/tenant issues, civil and criminal actions and more. If you require representation, you can be referred to a qualified attorney for a free 30-minute consultation and a 25 percent reduction in customary legal fees.

## Work-life Solutions

The work-life specialists at ComPsych® can do the research for you and provide qualified referrals and customized resources for child and eldercare, moving, pet care, college planning, home repair, buying a car, planning an event, selling a house and more.

## Guidance Resources Online

Go online to access timely, expert information on thousands of topics, including relationships, work, school, children, wellness, legal, financial and free time. You can search for qualified child and eldercare, attorneys and financial planners, as well as ask questions, take self-assessments and more.

### **You are not alone at Delta Dental**

Mental health support in the workplace is crucial for the well-being of our employees. Delta Dental wants employees to feel supported and understood, with the goal to experience lower levels of stress, burnout and absenteeism. Mental well-being directly impacts an individual's capacity to make decisions, collaborate with peers and navigate daily challenges. By prioritizing mental health support here at Delta Dental, we can foster a positive work environment that encourages creativity, commitment and camaraderie. We want to address mental health openly to help reduce stigma, making it easier for our employees to seek help when needed, thereby preserving the company's most valuable asset: its people.

#### **Delta Dental provides the following:**

- Five counseling sessions, per issues, per person, per year from a network of over 100k counselors (ComPsych)
- Assistance with childcare, eldercare, and other resources for parents (Bright Horizons)
- Personal Life Coach sessions (Personify Health and ComPsych)
- Healthy Living discounts (Plum)
- Mental Health Awareness Webinars (Personify Health and Delta Dental Benefit page)
- Critical Incident Stress Management (ComPsych)
- Resources for traumatic events for employee and family (ComPsych)
- Work-Life solutions and stress management resources (ComPsych)
- Medical coverage for Outpatient and Inpatient services (Anthem and Kaiser)
- Support thru grants for hardships (DCCFA)
- Resources for those living with diabetes (Livongo)
- Access to diabetes prevention program to learn to eat better, reduce weight and be more active (Omada)
- Support during your journey in building your family through adoption or surrogacy (Progyny)

# Family Planning and Care Support

## Fertility Benefits

Through Progyny for Anthem plans and Kaiser's fertility programs through Kaiser in California and Georgia.

### Progyny

Delta Dental offers comprehensive fertility benefits through Progyny to support every path to parenthood. Progyny's Smart Cycle benefit connects you to leading fertility specialists and allows them to provide the most advanced, effective fertility treatment, the first time – without precertification or treatment hurdles – so you can obtain the best chance of achieving a successful pregnancy with the course of treatment that is best for you.

- Comprehensive Coverage: Bundled treatment coverage including IUI, IVF, egg freezing, surrogacy and adoption counseling and more
- Personalized Guidance: Unlimited guidance and support from a dedicated Patient Care Advocate throughout your fertility journey
- Premier Specialists: Convenient access to the largest national network of fertility experts

### Kaiser Fertility Program

Delta Dental employees and eligible dependents enrolled in the Kaiser CA and GA plans have access to comprehensive fertility services. Below is a high level overview of the Base and Enhanced fertility coverage available in California and Georgia.

#### Base Coverage:

- Consultations and Diagnostics: Initial assessments with fertility specialists
- Treatment of Underlying Conditions: Medical interventions for issues contributing to infertility
- All Applicable State Mandates

#### Enhanced Fertility Coverage:

- Advanced Fertility Treatments: Coverage for specialized procedures, including additional Artificial Insemination therapies
- Comprehensive Diagnostic Services: Enhanced testing and evaluations to determine the most effective treatment plans
- Fertility Medications: Access to necessary drugs that support fertility treatments
- In Vitro Fertilization (IVF): Coverage for one complete IVF cycle, encompassing egg retrieval, fertilization and embryo transfer

IVF Cycle may include cycle management, lab tests, ultrasounds, anesthesia, egg retrieval, sperm preparation, sperm retrieval, embryo culturing, embryo transfer, frozen embryo transfer, cryopreservation of embryos and storage, assisted hatching, intracytoplasmic sperm injection (ICSI) and preimplantation genetic testing.

- Associated Services: Includes lab tests, imaging, and cryopreservation of embryos
- Fertility Medications: Essential drugs for Assisted Reproductive Technology (ART) procedures

## Adoption and Surrogacy Assistance Program

Delta Dental has implemented this program to help lessen the financial burden that adoption and surrogacy brings. The program demonstrates our commitment to supporting all employees through various stages of their lives and in the way that is right for them.

The program provides financial assistance toward qualifying expenses incurred during the adoption and/or surrogacy process. Delta Dental will reimburse qualifying adoption expenses up to a maximum of \$10,000 per child. Qualifying surrogacy expenses are reimbursed up to a maximum of \$15,000 per surrogacy.

## Paid Parental Leave (PPL)

Delta Dental's Paid Parental Leave (PPL) allows eligible employees to take paid time off work following the birth of a newborn child or children, the adoption of a child(ren) or the placement of a foster child(ren). The leave is intended to provide parents with the opportunity to bond, adjust to new family dynamics and attend to the child's needs without the financial pressures presented by unpaid leave.

PPL provides eligible employees eight weeks of PPL for bonding after the birth, adoption or placement of a child or children. Eligible employees who have given birth may receive up to an additional eight weeks of PPL for recovery. The total PPL for both recovery and bonding may not exceed 16 weeks.

# Child & Adult Care

## Family Care & School Support When You Need to Work

When you have to work and need support for the care of your family, right away, rely on Bright Horizons Enhanced Family Supports™ for reliable childcare or extra academic support.

### Primary Child Care Solutions:

- Jump ahead on Bright Horizons® center waitlists.
- Access discounts on summer day camp at Steve & Kate's Camp.
- Receive waived membership fees (\$150 value) for Sittercity's database of sitters.
- Get a discount on College Nannies, a high-touch nanny placement service.
- Access before- and after-school programs from Right at School.

### Academic Support

- Get exclusive discounts on tutoring from high-quality education partners, including Sylvan Learning, Varsity Tutors and Revolution Prep.

### Enrichment Programs:

- Access fun, creative, and educational options for your child, including Brooklyn Robot Foundry, Code Ninjas, and MarcoPolo — all with cost-saving discounts.

Additional benefits include resources to help find eldercare, housekeeping and more.

## Back-Up Care Benefits for Your Whole Family

Whether school's closed or a regular caregiver is unavailable, rely on Bright Horizons Back-Up Care™ and get high-quality childcare in a center or care in your home for your child or adult/elder relative (any adult or elder relative for whom you have care responsibilities), whenever you need an extra hand.

### Sign up and reserve back-up care when:

- Your child's school is closed, and you need to be at work
- A regular caregiver is unavailable
- Mom or Dad needs support in their home or yours

### Benefit:

- Each employee gets 10 back-up care days per year
- Nationwide network of high childcare centers, including hundreds of Bright Horizons centers across the US

- Low copays
  - Center - \$15/child | \$25/family (2+ children)
    - Most centers serve children from 6 weeks to 6 years old, some service up to 12 years old. Please check with the center near you
  - In home - \$6/hour
  - No age limit for in-home care. Includes adult/elder relative (any adult or older relative for whom you have care responsibilities)

## Pet Wellness

Delta Dental provides eligible employees a comprehensive pet wellness benefit through Wagmo. The Wagmo Pet Wellness benefit will include the following at no cost to employees:

- One routine exam annually (reimbursable up to \$100)
- Unlimited use of VETalk with 24/7 access to licensed veterinary technicians for nutrition advice or illness prevention
- Exclusive member perks for discounted medications, toys, food and more

Employees can also purchase buy-up pet wellness options and pet insurance at discounted rates directly through Wagmo.

# Leave of Absence (paid/unpaid time off)

At Delta Dental, we understand unexpected events happen in your life which may result in your need to take a leave of absence. We are here to assist you during this overwhelming and sometimes stressful time.

### Medical-related Leave of Absence (Family Medical Leave/ADA)

- Own Serious Health Condition
- Care of Family Member
- Paid Parental Leave
- Qualifying Exigency leave
- Military Spouse Leave
- Reasonable Accommodation

### Non-medical-related Leave of Absence

- Personal Leave
- Military Leave
- Bereavement Leave
- Voting Time off
- Emergency Personnel Time Off
- School Participation and Suspension Leave

\*Union employees will follow the guidelines in the Collective Bargaining Agreement (CBA).

# Financial Well-Being

## Benefits Overview

# Preparing for Retirement

It's never too early to start saving. One of the best things you can do to reach your retirement goals is to enroll in the company's 401(k) Plan. Our 401(k)-plan managed by Charles Schwab provides you with a variety of investment options to help you build, diversify and maintain your savings over time.

## Your 401(k) benefits at a glance:

Eligibility	You are eligible to begin participating on the first of the month that coincides with or next follows your date of hire.
Plan administrator	Charles Schwab
How to enroll	You can enroll in the 401(k) through Schwab by calling Participant Services: 1-800-724-7526.
Auto enrollment	If you haven't completed the enrollment process within 30 days after you become eligible, you will be automatically enrolled in the Plan at a pre-tax savings rate of 6% and invested in one of the Schwab Indexed Retirement Trust Funds appropriate for your age, determined by the Plan.
Auto increase	For management employees, your contribution rate will increase by 1% each March until it reaches 12% of your eligible compensation, unless you opt-out of automatic increases. For non-management employees, you can schedule automatic savings adjustments to increase automatically on a yearly basis.
Contribution limits	401(k) pre-tax and Roth 401(k) after-tax contributions (combined) each year, up to the IRS limit. If you are age 50 or over, you can make additional pre-tax or "catch up" deferrals up to the IRS limit.
Your contributions	You can contribute up to 50% of your eligible compensation as 401(k) pre-tax contributions and/or Roth 401(k) after-tax contributions.
Matching contributions	Delta Dental will make an employer matching contribution each payroll equal to 50% of the first 6% of your pay that you contribute to your 401(k) account.
Employer retirement contributions	Delta Dental makes an annual employer retirement contribution for all eligible employees. For all Delta Dental companies except DDC Union, this contribution will equal to <b>7.5%</b> of eligible compensation. For DDC Union, this contribution will equal to 6% of eligible compensation.
When deductions begin	Typically, your employee contributions will be deducted effective the next scheduled payroll cycle after you have completed your enrollment.
Changing contributions	You can increase, decrease or suspend your pre-tax and/or Roth after-tax contributions at any time.
Vesting	Employer contributions will vest as follows: 33% after one year of employment, 66% after two years of employment, 100% after three years of employment.



## Investment options:

	To invest on your own	For help with your investments	
Solution	Plan-Selected Funds	Target Trust Retirement Funds	Schwab Retirement Planner
What it is	A broad solution of investment funds representing a variety of asset classes.	Funds designed and professionally managed based on a target retirement date year.	Third-party managed account and advice service provided by Morningstar Investment Management, LLC.
For more information	Additional information can be found on plan documents and by calling Schwab Participant Services upon onboarding.		

Delta Dental believes in helping you make the most of your 401(k) Plan by offering Schwab Retirement Planner® - a managed account and advice service - in your 401(k) Plan. This service means that you can receive a personalized savings and investment strategy, as well as the added benefit of ongoing professional monitoring and management of your plan account.

# Health Savings Account (HSA)

Health Savings Account (HSA) is a tax saving accounts linked to Anthem Blue Cross CDHP and Kaiser CDHP which allow you to use tax-free funds for qualified medical expenses or save for future medical expenses. We have partnered with Optum Financial.

If you are eligible for an HSA and enroll in the Anthem Blue Cross CDHP or Kaiser CDHP options, Delta Dental will:

- Open an HSA Bank Account on your behalf
- Contribute the annual contribution amount shown below into your account on January 1 or your benefits effective date
- Allow you to contribute additional amount up to the maximum limit set by IRS
- Allow a “catch up” of additional \$1,000 if you are 55 years or older

## Health Savings Account details at a glance:

If you choose this coverage level	Delta Dental annual contribution	Maximum 2025 annual contribution including Delta Dental contribution
Employee only	\$500	\$4,300
Employee and spouse/domestic partner	\$1,000	\$8,550
Employee and child(ren)	\$1,000	\$8,550
Employee and family	\$1,000	\$8,550

\*New hires with enrollment effective date of July 1 through December 1 will receive 50% of the Delta Dental contribution amount.

# Flexible Spending Account (FSA)

Flexible Spending Account (FSA) is a great way to set aside before-tax money that you can pay for health care or dependent care expenses. We partnered with Optum Financial to provide this benefit. If enrolled in Anthem Blue Cross CDHP or Kaiser CDHP, please check out Health Savings Account to learn about medical and prescription drug tax savings.

Delta Dental offers three types of FSAs: HealthCare, Limited Purpose HealthCare and Dependent Care. Please check out Optum Financial for more information.

Three types of FSAs	Descriptions	Rollover
HealthCare FSA	This account allows you to be reimbursed for eligible medical, prescription, dental and vision care expenses incurred during the benefit plan year.	Up to \$640 (minimum of \$30) of unused funds remaining in this account will automatically rollover to the next plan year.
Limited Purpose HealthCare FSA	You must be enrolled in the Delta Dental Anthem Blue Cross CDHP medical plan to enroll in this account. It allows you to be reimbursed only for dental and vision care expenses incurred during the benefit plan year.	Up to \$640 (minimum of \$30) of unused funds remaining in this account will automatically rollover to the next plan year.
Dependent Care FSA	This account can be used to pay for eligible day care expenses on a before-tax basis for a quality child or relative.	Use it or lose it! Any money left in this account at the end of the plan year will be forfeited. Keep track of your balance and be sure to spend everything in the account.

It is important to note that you cannot use funds from one account to pay for or be reimbursed for expenses that are qualified for another account. For all FSAs, your contributions will be taken out of your paycheck in equal amounts during the plan year. The money goes into your FSA before you pay any taxes on it.

	HealthCare FSA (for participants in the Anthem Blue Cross PPO and Kaiser Plans)	Limited Purpose HealthCare FSA (for participants in the Anthem Blue Cross CDHP and Kaiser CDHP Options)	Dependent Care FSA
Annual Contributions	\$200 - \$3,200	\$200 - \$3,200	\$100 - \$5,000 Applies to combined contributions made by you and your spouse. If you and your spouse file separate federal income tax returns, you can each contribute up to \$2,500. If you and your ex-spouse are both eligible to contribute to a Dependent Care FSA through your respective employers, the maximum you can contribute is \$5,000 combined.
Who you can use it for	<ul style="list-style-type: none"> <li>• Yourself</li> <li>• Your dependents, including anyone you are legally able to claim as a dependent on your federal income tax return</li> </ul>	<ul style="list-style-type: none"> <li>• Yourself</li> <li>• Your dependents, including anyone you are legally able to claim as a dependent on your federal income tax return</li> </ul>	<ul style="list-style-type: none"> <li>• A dependent child under the age of 13 for whom you are eligible to claim an exemption on your federal tax return</li> <li>• A disabled spouse</li> <li>• A disabled dependent including a child, parent, grandchild, sibling, niece/nephew, aunt/uncle, in-law or stepchild who is physically or mentally incapable of caring for themselves</li> </ul>
Claims deadline	<ul style="list-style-type: none"> <li>• All claims must be incurred by Dec 31</li> <li>• The filing deadline for claims is March 31 of the following year</li> </ul>	<ul style="list-style-type: none"> <li>• All claims must be incurred by Dec 31</li> <li>• The filing deadline for claims is March 31 of the following year</li> </ul>	<ul style="list-style-type: none"> <li>• All claims must be incurred by Dec 31</li> <li>• The filing deadline for claims is March 31 of the following year</li> </ul>
Eligible Expenses Include	<ul style="list-style-type: none"> <li>• Charges above coverage maximums or what is considered reasonable and customary</li> <li>• Contact lenses and related supplies</li> <li>• Over-the-counter medications with a valid prescription</li> <li>• Hearing Aids</li> <li>• Smoking cessation programs</li> </ul>	<ul style="list-style-type: none"> <li>• Dental treatment and services, copays, coinsurance, deductible</li> <li>• Vision treatment and services, copays, coinsurance, deductible</li> <li>• Preventative treatment and services</li> </ul>	<ul style="list-style-type: none"> <li>• Childcare or eldercare provided by someone 20 or older who is not your dependent</li> <li>• Legally qualified daycare centers</li> <li>• Pre-school or summer program tuition</li> <li>• Before/after school care expenses for dependents age 13 and younger</li> </ul>

# Commuter Benefits Program

Commuter Benefits is a great way to set aside pre-tax money that you can then use to pay for commuter expenses.

With your Commuter Benefits, you:

- Set aside up to \$315 a month to be deducted pre-tax for commuter costs and \$315 a month pre-tax for parking costs
- Choose any amount beyond \$315 to be deducted post-tax (tax limit is set by IRS)
- Change your elections on a monthly basis
- Can use the funds to purchase transit or vanpool vouchers, direct fare media or have your funds loaded on to a payment card
- Must place your orders by the 10th of the month for the benefit of the following month

## Life, Accident and Disability Insurance

### Basic Life, Accidental Death and Dismemberment Insurance

Life is unpredictable, and it's important to always be prepared for the worst. Delta Dental's Life and AD&D coverage offers you and your dependents financial protection in the event of your death or dismemberment.

With your basic Life and AD&D insurance:

- Provided no cost to all eligible employees
- Automatically enrolled as long as actively working or effective on the day you are actively working
- Reported as taxable income if coverage amounts over \$50,000 per IRS guidelines

Coverage Option	Who Pays	Benefit Amount		Evidence of Insurability (EOI)
		DDC/DDIC/DDP/DDNY Management	DDP Union	
Basic Life and Basic AD&D Insurance	Delta Dental	2x your basic yearly earnings, rounded to the next highest \$1,000 up to \$1,000,000.	2x your basic yearly earnings, rounded to the next highest \$1,000 up to \$300,000.	N/A

## Supplemental Life, Accidental Death, and Dismemberment Insurance

Supplemental Life Insurance and Accidental Death & Dismemberment (AD&D) insurance allows you to purchase additional financial protection for you and your loved ones beyond the basic coverage provided by Delta Dental. Option of electing additional Supplemental Life Insurance coverage for you and/or your family by paying the cost.

With Supplemental Life and AD&D insurance, you:

- Can purchase supplemental life insurance for you, your spouse, domestic partner and children
- Can purchase supplemental AD&D coverage which doubles the benefit due to an accident or percentage if due to a dismemberment
- Must provide proof of good health (aka Evidence of Insurability (EOI)) if increasing coverage or your election is above the guaranteed amount

Cost varies depending on age, gender and coverage amount.

Coverage Option	Who Pays	Benefit Amount		Evidence of Insurability (EOI)
		DDC/DDIC/DDP/DDNY Management	DDP Union	
Supplemental Life Insurance	You	\$10,000 to \$500,000 in \$10,000 increments	\$10,000 to \$500,000 in \$10,000 increments	Necessary to become insured for any amount greater than \$350,000 or 2x earnings, whichever is less.  Any increases after the initial enrollment period will require EOI to become insured for any amount. Review the Certificate of Insurance for more information.
Supplemental Spouse or Domestic Partner Life Insurance	You	\$5,000 to \$250,000 in increments of \$5,000, not to exceed 50% of the employee's basic and supplemental coverage	\$5,000 to \$250,000 in increments of \$5,000, not to exceed 50% of the employee's supplemental coverage	Necessary for amounts greater than \$50,000 during the initial enrollment.  Required to become insured for any amount if electing coverage outside of your newly eligible period.
Supplemental Child(ren) Life Insurance	You	\$2,000 to \$10,000 in \$2,000 increments, not to exceed \$10,000	\$2,000 to \$10,000 in \$2,000 increments, not to exceed \$10,000	N/A

## Short-Term Disability Insurance

Delta Dental offers disability coverage to help protect a portion of your income if you cannot work for an extended period of time due to an illness, injury or other health condition.

With your Short-Term Disability (STD) insurance:

- Provided at no cost to all eligible employees (except DDC Union employees under the union contract)
- Cost is taxed as imputed income, so benefits are tax-free when distributed
- Has a seven (7) calendar day waiting period
- You must use your paid time off, vacation or sick leave for pay coordination during the unpaid period (e.g., waiting period). DDC Union employees are not required to coordinate vacation, and DDP Union employees are not required to coordinate sick or vacation time
- May be reduced by any disability income you receive from other sources, such as Social Security or any personal, company, government or state disability programs
- You must apply for a state disability insurance program, if applicable (California or New Jersey).
- STD is not a leave of absence, so you must also apply for a leave of absence

Short-Term disability coverage details at a glance:

Who is Eligible	Full-time and part-time employees regularly scheduled to work 30 hours per week
Proof of loss	Required within 90 days from onset of disability.
When Benefits Begin*	After you have been disabled for 7 calendar days (the elimination period).
Benefit Coverage	Management: 60% of your weekly earnings up to \$3,000 per week. DDP Union: 60% of your weekly earnings up to \$500 per week.

## Long-Term Disability Insurance

Delta Dental provides long term disability coverage to assist with your financial difficulty when you cannot work for a significant extended period of time due to an illness, injury or other health condition.

With your Long-Term Disability (LTD) insurance:

- Provided no cost to all eligible employees (except DDC Union employees under union contract)
- Cost is taxed as imputed income, so benefits are tax-free when distributed
- Must be off work for at least 180 days of disability
- May be reduced by any disability income you may receive from other sources such as Workers' Compensation, Social Security, or any personal, company or government disability program
- Must apply for state disability insurance program (California or New Jersey)

Long-Term disability coverage details at a glance:

Who is Eligible	Full-time and part-time employees regularly scheduled to work 30 hours per week
Proof of loss	Required within 90 days from onset of disability.
When Benefits Begin*	Immediately after the 180 days STD period ends, provided confirmation by The Hartford.
Benefit Coverage	Management: 50% of your monthly earnings up to \$15,000 per month. DDP Union: 60% of your monthly earnings up to \$5,000 per month.



# Healthcare Spending Card

Employees can apply for a Healthcare Spending Card (HSC) through Lane Health that offers a unique lending solution with a line of credit to help pay for qualified health care expenses, including dental, medical, vision and prescription drugs.

## Identity Theft Protection

Delta Dental's identity theft protection services help safeguard employees' personal information against unauthorized use or theft. The program offers credit and dark web monitoring, and recovery services for eligible employees and family members.

## Employee Discounts and Perks

### Recreation, Entertainment, and More! Through Plum Benefits

Plum Benefits provides you access to thousands of exclusive travel and entertainment discounts, so you can make the most of your time away from work.

- Hotels
- Rental Cars
- Theme Parks
- Sightseeing Tours
- Concerts & Shows
- Movie Tickets
- Sporting Events
- Activities
- Restaurants
- Spas
- Retail
- Gift Cards

### Wireless and Internet

- AT&T (Save up to 18% off qualified plans, save up to \$10/month/line, save 25% off eligible wireless accessories)
- Verizon (Discount depends on plan and contract)
- Microsoft at home (save 30% on Microsoft 365 subscriptions)

### Other Discounts

- Calm App
- Sam's Club Membership

# Business Travel Accident Insurance

Delta Dental provides all benefited management employees with Business Travel Accident (BTA) coverage while traveling on business.

With your Business Travel Accident insurance:

- Provided no cost to all eligible employees
- Automatically enrolled
- Up to \$250,000 medical coverage for those who travel outside their work country
- Up to \$100,000 Accidental Death and Dismemberment (AD&D) coverage
- Does not include normal work commute, e.g., from home to work site and vice versa

BTA benefits at a glance:

Benefit Provided	Benefit Amount	Benefit Provided	Benefit Amount
Life	100% benefit amount	Sight of both eyes	100% benefit amount
Both hands or both feet	100% benefit amount	Speech and hearing	100% benefit amount
One hand or one foot	100% benefit amount	One hand, one foot or sight of one eye	50% benefit amount
One hand or one foot plus the sight of one eye	100% benefit amount	Thumb and index finger of the same hand	25% benefit amount

## Workers' Compensation

At Delta Dental, we care for our employee's safety and health. If you incur a work-related injury/illness, we have you covered under workers' compensation policy through Travelers Inc.

- Worker's compensation is provided no cost to all eligible employees.
- You are automatically enrolled as long as actively working or effective on the day you are actively working.
- Workers' compensation provides up to 3 hours per shift to assist employees in seeking medical treatment.
- Worker's compensation provides medical care and loss wage assistance per state law to assist with recovery for approved claim.

# Career Development

Employees are always looking for ways to shape and sharpen their skills, experience and the future of their careers. The Delta Dental Talent Development and Learning team continues to integrate career development tools, workshops and training programs for our leaders and individual contributors alike. Because we know that career development helps our team members grow not only professionally but also personally, one of our most robust resources is the Percipio digital learning platform, which engages staff to continuously learn by offering thousands of pieces of content in hundreds of learning paths. TDL also offers career development resources in the areas of leadership (SLII and Crucial Conversations), time management, communication skills, mentoring and more.

## Tuition Reimbursement

At Delta Dental, we support employees who take initiative to pursue education on their own time. Our Tuition Reimbursement Program provides financial assistance for formal education, up to specified amounts for approved classes which relate to our business.

With our Tuition Reimbursement program, you will:

- Receive reimbursement of up to 6 approved classes/courses up to the established IRS untaxed limit per calendar year (e.g., \$5,250 in 2025) for all expenses.
- Take courses offered as:
  - part of accelerated programs through educational institutions
  - professional development/certifications
  - computer courses taken at accredited educational institutions
  - business related online courses taken at an accredited educational institution
- Submit application for approval prior to the start of class or course.
- Be responsible for any additional incidental costs, such as but not limited to, transportation, student fees, processing fees, lodging, meals, tools, materials, and other related costs/expenses.
- Successfully complete the approved coursework with a minimum of “C” letter grade (or “Pass” for Pass/Fail program).

### Tuition Reimbursement Eligibility

All employees working an average of at least thirty-two (32) hours a week, have completed one hundred twenty (120) days of employment, and are in good standing are eligible to receive this benefit.

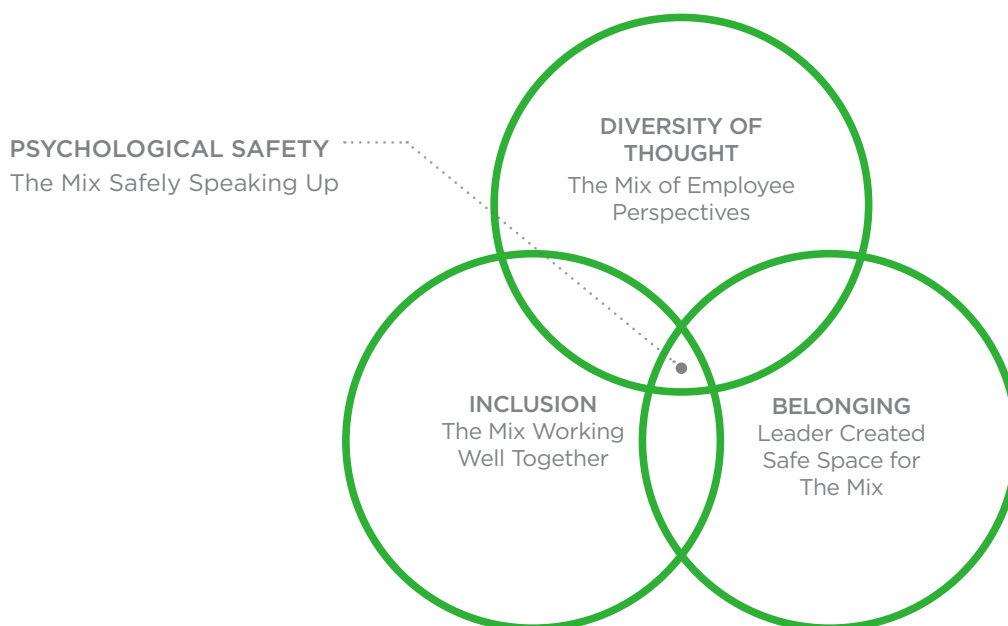
\*Union employees will follow the guidelines in the Collective Bargaining Agreement (CBA).

# Social Well-Being

## Benefits Overview

# Inclusion and Belonging (I&B)

At Delta Dental, we champion inclusion and belonging. Leading with empathy and transparency, we're committed to fostering an inspirational workplace where every employee feels they truly belong and one that values employees of every background and perspective. We recognize that diversity in thought and voice not only strengthens our team but also enhances creativity and drives superior outcomes. Our aim is for all employees to feel included, respected and valued, enabling them to excel in their roles and express their authentic selves.



“We can’t truly live our values without allowing for this safe space for employees to be their authentic selves,” said **Head of Inclusion and Belonging, Teresa Hairston**. “We rely on all that you are to shape the experience of our customers, providers and each other. Every employee should feel empowered to follow our guiding principles to: communicate transparently and listen to each other, be adaptable and flexible and treat each other with respect and empathy.”

## Our Inclusion Communities and what they mean to Delta Dental employees

We are currently managing eight Inclusion Communities (ICs) with a goal to engage and build a sense of community and belonging for all employees. Open to all employees, our Inclusion Communities are employee-led and are generally focused on providing support and resources. With their support of each other and allyship, we have unique programming and continuous learning opportunities to build awareness of different cultures, business knowledge and perspectives throughout the year.

Delta Dental's current ICs are:

- **ABLE:** Black employees and allies
- **ASPIRE:** Asian and Pacific Islander employees and allies
- **AVID:** Employees with visible and invisible disabilities and allies
- **DLANTE:** Latino and Hispanic employees and allies
- **Family First:** Employees navigating all aspects of family life
- **MPACT:** Military veterans and spouses, active service members, and allies
- **Spectrum:** LGBTQ+ employees and allies
- **Women@Delta:** Women employees and allies



**ABLE** builds a community for Black employees and allies, advocating for inclusion and belonging. It contributes to business goals by providing insights that help serve a diverse customer base and attract top talent. ABLE strengthens Delta Dental's culture and social responsibility through internal initiatives and community engagement.



**ASPIRE** creates a safe and inclusive space for Asian and Pacific Islander (AAPI) employees and allies. It promotes empathy and drives innovation to help advance business goals.



**AVID** empowers employees with visible and invisible disabilities to raise awareness, create safe spaces and advocate for accessibility and workplace needs. AVID members are committed to advancing disability awareness and supporting people with disabilities.



**DLANTE** supports Hispanic and Latino employees and allies, celebrates culture and fosters connections within the company and the communities Delta Dental serves. DLANTE advocates for inclusion and belonging, while promoting cultural awareness and collaboration.



**Family First** provides resources and support for employees navigating all aspects of family life. The group fosters a safe space for sharing experiences and accessing information related to family needs.



**MPACT** highlights the skills and experiences of veteran and military reservist/National Guard employees, offering resources for their growth and well-being. It also advocates for community involvement to support veterans.



**Spectrum** advocates for a safe and inclusive environment for LGBTQIA+ employees and allies. It uses an intersectional approach to address issues of sexual orientation, gender identity and expression, while promoting fairness, respect and belonging for all employees.



**Women@Delta** cultivates a collaborative culture that empowers Delta Dental to support women, while promoting fairness and opportunity for all (regardless of gender), both within the company and in the communities it serves.

## Seen and Heard Speaker Series

Our Seen and Heard Speaker Series offers engaging sessions on topics that matter most to employees, fostering an inclusive environment. These sessions feature open, heartfelt discussions with voices from within the company and external experts. Chief Legal Officer Mike Hankinson notes that the series “offers honest, transparent and heartfelt conversations, showcasing inspiring and courageous individuals.” The series supports Delta Dental’s Inclusion and Belonging (I&B) goals, providing opportunities for growth on both personal and professional levels.

Our past Seen and Heard sessions include:

- Leaders Driving Change
- Inclusive Leadership
- Real Benefits for Real People
- Collaborating Across Cultures
- LGBTQ+ Awareness and Support
- Mental Health and Wellbeing
- Generations in the Workplace
- Owning Your Path to Success

“Our mission to achieve inclusion and belonging is a constant effort at every level of the enterprise. We find that success occurs by driving honesty and accountability at the individual, leadership and organizational levels, and by providing ongoing training and development.”



### Brian Sherman

Dad to three wonderful kids, mountain-biker  
and Chief People Officer at Delta Dental





# Benefits dedicated to Social Impact

Volunteering and philanthropic giving aligned with our value of service are key elements of the employee experience at Delta Dental.

- 16 hours paid time off for Delta Dental sponsored volunteer opportunities or your own volunteer opportunities
- \$1,000 corporate match benefit for eligible donations submitted through the Smiling it Forward platform

## Delta Dental Community Care Foundation

At Delta Dental living our values and taking exceptional care of each other starts with supporting our communities. Since our Foundation began in 2011, our contributions have grown from small grants for oral health services to our current grantmaking and partnership model of making strategic, deeply impactful contributions to health outcomes in our communities. To date, the Foundation has awarded more than \$170 million across 15 states and the District of Columbia. The Foundation is the philanthropic arm of Delta Dental and its affiliated companies, including Delta Dental Insurance Company, Delta Dental of Pennsylvania and Delta Dental of New York, Inc.

You can learn more about our Foundation and Delta Dental's Social Impact [here](#).

## DDCCF Grants

The Delta Dental Community Care Foundation provides grants to nonprofits across our 15-state and Washington, D.C. enterprise to increase access to care, support oral health research and education and invest in community needs.

Access to Care	Each year, the Foundation awards several million dollars in Access to Care Grants to dental clinics across the country. These awards enable underserved individuals in the community to get preventive and restorative treatments in accessible locations.
Research and Scholarships	Our scholarships and research grants support our partnerships with universities and the education and development of future dental professionals.
Senior Oral Health Partnership Program	The Senior Oral Health Partnership addresses the senior oral health care crisis by investing in strategic partnerships and fostering collaboration with community partners with the aim of creating innovative approaches to expand access to oral health services for historically neglected seniors.
Community Investments	We invest in communities by providing smaller grants that focus on local communities where we operate, as well as encouraging employee engagement in the form of giving or volunteering within their local communities.

## Serving our Communities

In addition to Foundation grants, Delta Dental employees support our communities through charitable donations and volunteering. Employees accrue up to 16 hours of paid time off and \$1,000 in matching funds for charitable donations each year.

Employees can also nominate causes to receive grants from the Delta Dental Community Care Foundation. We have four community councils that align to our office locations: Alpharetta, GA; Mechanicsburg, PA; Rancho Cordova, CA; and Bay Area, CA. Our councils award grants each year to causes in our communities that are championed by our employees.

# Supporting Each Other

The Delta Dental Employee Support Fund, currently sponsored by Delta Dental, provides short-term assistance to help bridge significant financial strain team members experience as a result of a catastrophic event, personal hardship or personal disaster. At some point in life, we may face a challenging situation and find ourselves in need of a helping hand. Delta Dental employees can make a gift to the Delta Dental Employee Support Fund, to help fellow employees recover from times of disaster. These donations make a direct and lasting impact. When employees make a donation to the Delta Dental Employee Support Fund via the Smiling it Forward platform, Delta Dental will provide a company match (given that the employee is eligible to receive company match for donations).

Employees can apply for grants through the Delta Dental Employee Support Fund for:

Catastrophic/Natural Disasters	Personal Hardship	Personal Disaster
<ul style="list-style-type: none"> <li>Flood</li> <li>Ice Storm</li> <li>Hurricane</li> <li>Wildfires</li> <li>Typhoon</li> <li>Winter Storms</li> <li>Tropical Storms</li> <li>Volcano</li> <li>Earthquakes</li> <li>Terrorism</li> <li>War or Military Action Disaster</li> <li>Infectious Disease Outbreak</li> <li>Common Carrier/Public Transportation Accident</li> <li>Nuclear Hazard or Pollution</li> </ul>	<ul style="list-style-type: none"> <li>Domestic or Physical Abuse</li> <li>Violent or Non-Violent Crime</li> <li>Short-Term Illness (treatment, hospitalization, not related to COVID-19)</li> <li>Car Accident</li> <li>Death of an Employee</li> <li>Death of a Spouse/Partner</li> <li>Death of a Dependent</li> <li>Death of Extended Family Member (E.g., Parent, Grandparent, Sibling or In-Laws)</li> <li>Denied Health Insurance Claim (E.g., medication, experimental treatments, etc.)</li> <li>Spouse/Partner Loss of Job/Income (Temporary)</li> <li>Unscheduled Loss of Child Support</li> <li>Unscheduled Loss of Alimony</li> </ul>	<ul style="list-style-type: none"> <li>Tornado</li> <li>Landslides/Mudslides</li> <li>Sinkholes</li> <li>House Fire</li> <li>Home Damage (leaks or broken pipes)</li> </ul>

Note: Per IRS rules, a person can only receive a one-time grant per specific calendar event: Example: If you received a grant for Hurricane Irma once, you cannot receive additional funding for other or ongoing needs due to the same disaster.

