

# Supporting your life journey

2024





Time away



Health benefits



Preparing for retirement



Preparing for the unexpected



Better yourself



Additional benefits and perks



Diversity, Inclusion and Belonging



Better your community

At Delta Dental, we understand that employee health is a priority and that your overall well-being is important to you and to the success of the company. We offer comprehensive and competitive benefits plans that provide a variety of resources, information and tools to ensure that you receive the best care and live a healthy life. The following benefits information may not apply to employees that are represented by a Union. Please refer to your CBA for additional information around benefits.

# Time away

Delta Dental offers the following paid time off:

## Non-Union Employees

- 4 weeks of Paid Time Off (PTO) annually, accrued on a bi-weekly basis, starting with your first paycheck!
- Your birthday! 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
- Martin Luther King Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve Day
- Christmas Day
- New Year's Eve Day

Delta Dental holiday observation dates for the current calendar year can be found on our intranet once an employee is onboarded.

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



# Health Benefits

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

- 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 \$1,000 per year
- 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

Three 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) 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 (Executive 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)		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
<b>Type of Account</b>	Health Savings Account (HSA)		N/A		N/A		N/A	
If you enroll in the Anthem Blue Cross 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.								
<b>Employee Only</b>	\$500 annually		N/A		N/A		N/A	
<b>Employee &amp; Spouse/ Domestic Partner or Employee and Family</b>	\$1,000 annually		N/A		N/A		N/A	
<b>Deductible</b>	\$1,600 person \$3,200 family	\$3,200 person \$6,400 family	\$500 person \$1,000 family	\$1,000 person \$2,000 family	None None	N/A N/A	None None	N/A N/A
<b>Coinsurance</b>	10% after deductible	30% after deductible	20% after deductible	40% after deductible	Copays for most services	N/A	Copays for most services	N/A
<b>Out-of-Pocket Maximum</b>	\$3,200 person \$6,400 family	\$6,400 person \$12,800 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	\$2,000 person \$4,000 family	N/A
<b>Preventative Care Visit</b>	Fully covered	50% after deductible	Fully covered	40% after deductible	Fully covered	N/A	Fully covered	Not covered
<b>Emergency Room</b>	10% after deductible		20% after deductible		\$150 copay (waived if admitted)		\$150 copay (waived if admitted)	
<b>Primary Care Physician Office Visit</b> (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	\$20 copay	Not covered

Plan Features	Anthem Blue Cross CDHP		Anthem Blue Cross PPO		Kaiser HMO (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
<b>Specialist Office Visit</b> (Specialist such as Allergist, Cardiologist, Orthopedist, Physical Therapist)	10% after deductible	30% after deductible	20% after deductible	40% after deductible	\$40 copay	Not covered	\$40 copay	Not covered
<b>Urgent Care</b>	10% after deductible	30% after deductible	20% after deductible	40% after deductible	CA: \$20 copay GA: \$40 copay	Not covered	\$20 copay	Not covered
<b>Outpatient Surgery</b>	10% after deductible	30% after deductible	20% after deductible	40% after deductible	\$100 copay	Not covered	\$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	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	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	\$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	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	\$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	\$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)	
	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 (up to a 90-day supply)
<b>Preventative<sup>1</sup></b>	No copay	No copay	No copay	No copay	Applicable copay	Applicable copay
<b>Generic</b>	\$10 copay after deductible	\$20 copay after deductible	\$10 copay	\$20 copay	\$10 copay	\$20 copay
<b>Preferred Brand-name</b>	\$30 copay after deductible	\$60 copay after deductible	\$30 copay	\$60 copay	\$30 copay	\$60 copay
<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)
<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
<b>Speciality</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

<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, LiveWell through Virgin Pulse, 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
Anthem CDHP	Employee only	\$743.00	\$37.15	\$44.58
	Employee + spouse	\$1,486.00	\$74.30	\$89.16
	Employee + child(ren)	\$1,300.00	\$65.00	\$78.00
	Employee + family	\$2,267.00	\$113.35	\$136.02
Anthem PPO	Employee only	\$959.00	\$47.95	\$86.31
	Employee + spouse	\$1,920.00	\$96.00	\$172.80
	Employee + child(ren)	\$1,680.00	\$84.00	\$151.20
	Employee + family	\$2,925.00	\$146.25	\$263.25
Kaiser CA (North & South)	Employee only	\$812.00	\$40.60	\$73.08
	Employee + spouse	\$1,786.00	\$89.30	\$160.74
	Employee + child(ren)	\$1,623.00	\$81.15	\$146.07
	Employee + family	\$2,435.00	\$121.75	\$219.15
Kaiser GA	Employee only	\$700.00	\$35.00	\$63.00
	Employee + spouse	\$1,398.00	\$69.90	\$125.82
	Employee + child(ren)	\$1,258.00	\$62.90	\$113.22
	Employee + family	\$2,096.00	\$104.80	\$188.64

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

# Health Savings Account (HSA)

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

- If you are eligible for an HSA and enroll in the Anthem Blue Cross CDHP plan,
- 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 2024 annual contribution including Delta Dental contribution
Employee only	\$500	\$4,150
Employee and spouse/domestic partner	\$1,000	\$8,300
Employee and child(ren)	\$1,000	\$8,300
Employee and family	\$1,000	\$8,300

\*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 healthcare or dependent care expenses. We partnered with Optum Financial to provide this benefit. If enrolled in Anthem Blue Cross 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 \$610 (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 \$610 (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 taxed 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 Plan)	Dependent Care FSA
Annual Contributions	\$200 - \$3,050	\$200 - \$3,050	\$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>

## Fertility Benefits

Through Progyny for Anthem plans and Kaiser's infertility 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 Infertility Program

#### Kaiser CA

Plan design follows the specialist office visit copay of \$40 and place of service (for example, \$100 per surgery, \$0 imaging and lab)

#### Coverage

- Artificial insemination (AI)/Intrauterine insemination (IUI) is included under supplemental infertility coverage. Coverage includes professional services, hospital inpatient care, imaging, laboratory and special procedures. A Plan physician determines fertility as well as the appropriate number of drug-induced ovulation attempts for artificial/intrauterine insemination. The preparation of semen (sperm processing or sperm washing) for AI/IUI is only covered when considered part of medically necessary treatment for the female member who is to be inseminated.
- Electroejaculation (EEJ) and vibratory stimulation (VS) are covered for members with anejaculation and ejaculation dysfunction who wish to father children. EEJ and VS are two techniques that were developed to help induce an ejaculation in the man. Semen analysis and sperm washing are covered when EEK and VS are covered.
- Outpatient prescription drugs used to treat infertility are covered under the supplemental prescription drug plans.

### Assisted Reproductive Technology (ART) rider

- A supplemental Assisted Reproductive Technology (ART) infertility benefit which covers in vitro fertilization (IVF), gamete intrafallopian transfer (GIFT) zygote intrafallopian transfer (ZIFT), or cryopreserved embryo transfer
- This benefit covers a single treatment cycle per lifetime from one of the ART procedures described above. A Plan physician determines fertility as well as the appropriate number of drug-induced ovulation treatments a member would be given, prior to an ART procedure.

### Limitations and Exclusions

Services related to conception by artificial means (other than artificial insemination) are excluded under this supplemental artificial insemination infertility benefit including but not limited to:

- Donor semen or eggs, donor ovum, and services related to their procurement and storage
- Ovum transplants
- Services provided to diagnose and treat non-member partners during the course of infertility care for a member are not covered. For example: if the member is a female and her male partner is not a Health Plan member, evaluation and treatment of the male partner's infertility is the responsibility of the male partner's health plan.
- EEJ and VS are not covered services if the purpose is to obtain sperm samples for services that are not covered (IVF, ZIFT, etc.)

### **Kaiser GA**

This Infertility Treatment Services rider replaces the other Infertility Treatment Services rider shown within this EOC.

### Infertility Treatment Services

We cover Services related to the treatment of involuntary infertility once a condition of infertility has been diagnosed. This includes Services for further diagnosis to attempt to determine the cause of infertility. These Services are covered only when received from Plan Providers.

### Artificial Insemination

We cover Services for artificial insemination, including laboratory and radiology tests and procedures.

### Administered Drugs

We cover infertility drugs only if they require administration or observation by medical personnel and they are administered to you in a Plan hospital, Medical Center, Medical Office, outpatient facility designated by Health Plan, Skilled Nursing Facility or during covered home visits.

### In Vitro Fertilization

We cover Services for in vitro fertilization (IVF) and other Services, such as those described below related to IVF, including related laboratory and radiology tests and procedures:

- Gamete intrafallopian transfer (GIFT).
- Zygote intrafallopian transfer (ZIFT).

This benefit may have a Benefit Maximum, or a limit to the number of attempts we will cover. Refer to the “Schedule of Benefits” section for more information.

### Infertility Treatment Services exclusions

- Services to reverse voluntary, surgically induced infertility are not covered.
- Outpatient prescription drugs for the treatment of involuntary infertility are covered only if your Group has purchased that additional benefit. Refer to the “Additional Benefits Purchased by Your Group” section for more information.
- Services for any person who is not a Member are not covered.
- Services relating to the preserving and storing sperm, eggs and embryos are not covered.

## **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) policy allows eligible employees to take paid time off from work following the birth of a newborn child or children, the adoption of a child or children or the placement of a foster child or children. The leave provides 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.

Non-union, benefits-eligible employees who have been employed with Delta Dental for a minimum of 12 months at the time of birth, adoption or placement are entitled to eight weeks of paid leave. 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.

## Diabetes Prevention and Management Programs

**Omada**<sup>®</sup> 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.

## Dental Loan Program

Employees can borrow up to \$25,000 interest free to pay for dental costs that exceed our dental plans annual maximum.

## 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



## Employee LiveWell Program

LiveWell, administered by Virgin Pulse, is our corporate employee well-being program, 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
  - Create or participate in challenges
  - Workshops (also called Journey's)
- Coaching and so much more.
- Earn money as you participate! Employees can earn up to \$1,000 and spouses can earn up to \$500 per year!
- Redeem your points for gift cards (Target, Amazon, Visa etc.), merchandise in the Virgin Pulse store or charitable donations.
- 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 elder care, 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 elder care, 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 Provides the following:

- 5 counseling sessions, per issues, per person, per year from a network of over 100k counselors (ComPsych)
- Assistance with childcare, elder care, pet care, tutoring needs, and other resources for parents (Bright Horizons)
- Personal Life Coach sessions (Virgin Pulse and ComPsych)
- Healthy Living discounts (Plum)
- Mental Health Awareness Webinars (Virgin Pulse 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)

# 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
When you can enroll	You can enroll in the 401(k) Plan within seven days following your date of hire.
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. 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 7.5% 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.

## Preparing for the Unexpected

### Bright Horizon

#### 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 & Tutoring:

- 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 elder care, pet care, 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 elder relative for whom you have care responsibilities),
- Pet Care is a service available through Bright Horizons Back-Up Care benefit that allows employees to access pet care services through a partnership with Rover. Rover's services currently include:
  - Dog walking
  - Cat drop-ins
  - Overnight boarding
  - Pet sitting

Employee will exchange a day of back-up care to receive a \$150 credit to use on Rover. The exchange on Rover varies based on service needed. Here's a breakdown for what employee can get for \$150 credit:

- Boarding 2.9 days
- Doggy Daycare 4.3 days
- House Sitting 2.3 days
- Dog Walking 6.5 walks
- Drop-In 5.0 days

## 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 | Recovery from Birth
- Qualifying Exigency leave
- Military Spouse Leave
- Reasonable Accommodation

### Non-medical-related Leave of Absence

- Personal Leave
- Military Leave
- Paid Parental Leave | Bonding
- Bereavement Leave
- Voting Time off
- Emergency Personnel Time Off
- School Participation and Suspension Leave



# Life 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
- Option of electing additional Supplemental Life Insurance coverage for you and/or your family by paying the cost

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.

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	<p>Necessary to become insured for any amount greater than \$350,000 or 2x earnings, whichever is less.</p> <p>Any increases after the initial enrollment period will require EOI to become insured for any amount. Review the Certificate of Insurance for more information.</p>
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	<p>Necessary for amounts greater than \$50,000 during the initial enrollment.</p> <p>Required to become insured for any amount if electing coverage outside of your newly eligible period.</p>
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 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
- Has a seven (7) calendar day waiting period
- Must use your paid timeoff, vacation or sick for pay coordination during 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.)
- May be reduced by any disability income you may receive from other sources such as Social Security or any personal, company or government or state disability programs
- Must apply for state disability insurance program, if applicable - California or New Jersey
- STD is not a leave of absence so you must apply for a leave of absence as well

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..

## 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 incurred 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

## Voluntary Universal Life with Long-Term Care

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

## Better Yourself 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, and mentoring to name a few areas.

## 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 (up to \$5,250 per employee per calendar year) 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 on-line courses taken 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. \*\* Note: The Tuition Reimbursement information may not apply to employees that are represented by a Union. Please refer to your CBA for additional information around tuition reimbursement.

# Additional Benefits and Perks

## 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 \$300 a month be deducted pre-tax for commuter costs and \$300 a month pre-tax for parking costs
- Any amount beyond \$300 will 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

## 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

# Diversity, Inclusion and Belonging

## Diversity, Inclusion and Belonging Overview

As we continue to expand our Diversity, Inclusion and Belonging efforts, we remain committed to embracing the increasingly diverse world around us and to driving change through our collective effort to achieve inclusion and belonging. Delta Dental cares for nearly forty million customers, and our business is only as strong as those we have the pleasure to serve. When our workplace represents unique backgrounds and perspectives, we're better positioned to take exceptional care of our customers, providers, and each other. Creating an inclusive and equitable world and workplace positively impacts every aspect of our business. When our leaders help create an inclusive environment and employees feel a greater sense of belonging, their diverse viewpoints help drive innovation and deliver value for our customers. To truly live our values in everything we do, we have to ensure everyone has a voice in the conversation.

### Seen and Heard Series

Delta Dental hosts sessions of a Seen and Heard Series which highlight different topics important to those in the company. Seen and Heard sessions allow Delta Dental employees to listen to meaningful and engaging conversations with individuals across the organization as well as outside professionals.



“We can’t truly live our values without allowing for this safe space for employees to be their authentic selves,” said **Head of Diversity, 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

Delta Dental believes that to be engaged, you must feel included, respected, and valued. We are acting intentionally to champion inclusion and belonging as we shape our culture and ensure that our employees can be their true selves at work. Our core values of trust, service, excellence, and innovation are unified in our shared commitment to take exceptional care of our customers and each other. We know through experience that different ideas, perspectives, and backgrounds create a stronger and more creative work environment that delivers better results.

**ASPIRE** (Asian Pacific Islander Recognition & Empowerment) is an inclusion community for Asian and Pacific Islander employees, and allies.

**Kevin To, Senior Cyber Risk Management Engineer and ASPIRE Co-lead**, shares “ASPIRE, similar to any inclusion community, is about providing a platform and a voice to share our respective AAPI culture. It’s all about building communion and spreading awareness about each of our unique backgrounds that brings out the diversity at Delta Dental. We strive to make everyone feel welcomed, appreciated, and safe as we work together to make Delta Dental the best workplace to share.”

**ABLE** (Alliance of BLack Employees) is an inclusion community for Black employees, as well as allies.

**Karen Horace, DDS, Dental Consultant and ABLE Co-lead**, shares “Having an Inclusion Community for people of African descent means that our presence and our voices are valued. The name ABLE reinforces our strengths. It says that we are ABLE; capable, valuable, admirable, lovable, and irreplaceable. Building the ABLE Inclusion Community means Delta Dental recognizes the importance of our active participating and the value of our input. That our experiences and perspectives, shaped by our cultures and ethnicities, are welcome here. That our experiences and perspectives, shaped by our cultures and ethnicities, are welcome here.”



**Family First** is an inclusion community that provides resources for employees through all facets of family life.

**Lily Harley, Manager Assistant General Counsel and Family First Co-lead** shared “I was excited to join Family First because I became a parent while working for Delta Dental and have seen a big evolution in this area – both internally and externally. We’ve been taking steps in the right direction for years. It would be amazing if we could be a leader in this space, forming policies where no one feels they have to choose between their career or their home life.”

**DLANTE** (Delta Dental Latinx & Hispanic Association of Nationwide Talented Employees) is an inclusion community for Latinx & Hispanic employees, as well as allies.

**Leticia Rosales, DLANTE Steering Committee/Communications -**

“I have never been part of any type of Diversity Inclusion Community. It’s a pleasure being part of DLANTE and working with people of the same culture with the same types of goals. Being part of this group helps set that comfortability in our workplace. Our mission is to bring awareness to Delta Dental internally/externally of our Latino Culture. I’m so excited for 2023 and all our future events we have planned. DLANTE is not only active at DD but in our local community (Sacramento, CA). Together we help our community understand the importance of Oral Health and good hygiene. Adelante en unididad/Forward in Unity!”

**Spectrum** is an inclusion community for LGBTQIA+ employees, as well as allies.

**JaQuan Rich, Customer Advocate and co-lead of Spectrum** shares “Being a part of Spectrum has allowed me to not only be my authentic self in the workplace but also embrace my love for being an advocate for the LGBTQ+ community. We’ve been able to do some amazing things to engage LGBTQ+ employees as well as our allies, partner with organizations outside of Delta Dental, and to create brave spaces for those conversations we may not be able to have anywhere else. It feels great to know we are seen as individuals.”

**Women@Delta** is an inclusion community for women-identifying employees, as well as allies.

**Janice Kirby and Sierra Feldman, Women@Delta Co-Leads** - “Women@Delta is about empowering, supporting, and lifting each other up. Through our engagement with internal and external stakeholders, we create a network that supports and advocates for women in Delta Dental. We also have a lot of fun while doing it!”

# Better Your Community

## 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.

- Accrued time off up to 16 hours 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. Our Foundation began when one employee was tasked by leadership with identifying 400 clinics across our enterprise that we could give small grants to for oral health services. Many of those clinics are still partners today. As the Foundation has grown, we have evolved our grantmaking and partnership model. Today, we look for areas where we can have a large impact on health outcomes.

Since 2011, the Foundation has awarded more than \$60 million across 15 states and the District of Columbia. The Foundation is the philanthropic arm of Delta Dental of California 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.
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 receive 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>

Grant coverage through the fund:

Category	Coverage Amount	Category	Coverage Amount
COVID Basic	\$500 (flat)	Personal Hardship/ Disaster	Up to \$2,000
COVID Critical	\$1,000 (flat)	12-Month Maximum	\$5,000
Disaster Evacuation	Up to \$1,500	Lifetime Maximum	\$10,000
Disaster Long-Term	Up to \$2,000		

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

