

DENTAL HEALTH ASSOCIATES OF MADISON, LTD.

BENEFITS OVERVIEW FOR 2010

This summary is designed to highlight the major features of Dental Health Associates of Madison, Ltd. benefit plans. Further explanation is provided in the Employee Handbook or you may contact the Human Resources Department. All Dental Health Associates employees are classified in one of the designations listed below. To understand which benefits are available to you, it is important to know your designation. If you are unsure of which employee designation your position fits into, please ask Human Resources.

- A **full-time employee** is one who routinely works 32 or more hours per week.
- A **part-time employee** is one who is routinely scheduled for and works 24 or more hours but less than 32 hours per week.
- A **limited part-time employee** is one who routinely works less than 24 hours per week.

Benefits	Open/Re-Enrollment	Eligibility	FT	PT	LPT	Summary															
Holiday Pay		At hire	✓	✓		Paid Holidays are: New Year's Day, Good Friday afternoon, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Eve afternoon, Christmas Day. Full-time employees are paid for 8 hours and part-time for 4 hours for all full days off. For partial day holidays, the time paid is reduced by half.															
Continuing Education Program		At hire	✓	✓	✓	Through the nationally recognized Dental Resource Center (DRC) website, employees may access unlimited continuing education to maintain licenses, certifications or learn more about the dental industry. Using the website is at no cost to employees of DHA, however DHA will not pay time spent taking the continuing education.															
Employee Assistance Program		At hire	✓	✓	✓	DHA offers employees and their family members' immediate access to a full range of confidential work-life balance services paid for by DHA.															
Health & Wellness Promotion		At hire	✓	✓	✓	Health Education Services and Resources provided by DHA takes a comprehensive approach to wellness. This includes on-site health checks for blood pressure, glucose and cholesterol. Chronic disease risk assessment, prenatal & postnatal education, individual wellness consultations, ergonomic & stretching resources, preparing for doctor visits and wellness challenges will all be available for employees and family members.															
Jury Leave		At hire	✓	✓		Employees will be reimbursed the difference between any amount they were paid for jury services and their regular pay for up to 10 days of jury duty.															
401(K) and Profit Sharing	- 1 st of the Month - Jan. 1 & Jul. 1 entry dates	- 1 st of the Month following date of hire - After 1 year of service and worked 1,000 hours. Must be 21 years of age.	✓	✓	✓	Employees may defer up to 100% of earnings in the form of Traditional, Roth or a combination of pre-tax and after-tax. After 1 year of service with a minimum of 1,000 hours worked, DHA will match 50% for each percent elected, up to a maximum DHA contribution of 3%. Profit sharing contributions are discretionary.															
Earned Time Off		Begins accruing at hire but eligible to use 1 st of the month following 60 days of employment	✓	✓		Employees accumulate Earned Time-Off (ETO) based on actual hours worked. ETO is a time-off-with-pay program to provide employees with the freedom to decide how to use personal time off. <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Years of Service:</u></th> <th style="text-align: left;"><u>ETO Accum. per hour</u></th> <th style="text-align: left;"><u>Max to be accrued</u></th> </tr> </thead> <tbody> <tr> <td>Less than 4</td> <td>.0513/hr worked</td> <td>120 hours</td> </tr> <tr> <td>4 but less than 8</td> <td>.0726/hr worked</td> <td>176 hours</td> </tr> <tr> <td>8 but less than 15</td> <td>.0940/hr worked</td> <td>240 hours</td> </tr> <tr> <td>15 or more</td> <td>.1154/hr worked</td> <td>300 hours</td> </tr> </tbody> </table>	<u>Years of Service:</u>	<u>ETO Accum. per hour</u>	<u>Max to be accrued</u>	Less than 4	.0513/hr worked	120 hours	4 but less than 8	.0726/hr worked	176 hours	8 but less than 15	.0940/hr worked	240 hours	15 or more	.1154/hr worked	300 hours
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Dental Care		1 st of the month following 60 days of employment	✓	✓	✓	Employees and their spouses &/or dependents (up to age 18 or 25 if unmarried, full-time student) receive unlimited preventative and minor restorative procedures. Major restorative and Perio are covered 100% for full-time employees and 50% for part-time and new employees (limited to \$1500 for family members of new employees). Cosmetic services are 50% covered, limited to \$500/year, after one year of service. Orthodontic services are 50% covered for full-time and 25% for part-time employees after one year of service.															
Health Insurance w/ Health Reimbursement Arrangement	Dual Choice January 1	1 st of the month following 60 days of employment	✓	✓		DHA pays a portion of all health insurance coverages. Employees have the choice of single, single+1, & family coverage through Group Health Cooperative HMO or Physician's Plus. Employees participating in DHA health insurance are eligible to utilize the employer provided Health Reimbursement Arrangement (HRA) to assist with prescription drug co-pays.															
Section 125 Flexible Benefits Plan	November 1-30	1 st of the month following 60 days of employment	✓	✓		This plan reduces employee income taxes by allowing employees to pay for several expenses before taxes. The three benefit accounts are 1) Group health insurance premiums 2) Medical expense reimbursement Flexible Spending Account (FSA) 3) Dependent care assistance FSA account. DHA allows a 2½-month grace period after year-end to use for the previous year.															
Life Insurance	November 1-30	1 st of the month following 60 days of employment	✓	✓		Employees may purchase life insurance for themselves, spouse or children.															
Short Term Disability Insurance	November 1-30	1 st of the month following 60 days of employment	✓	✓		Employees may purchase 26 weeks (180 days) of short-term disability insurance. There is a 7-day waiting period. Employees may elect insurance in increments of \$100 up to a maximum of \$5000 per month not to exceed 66 2/3% of monthly income.															
Long Term Disability Insurance		1 st of the month following 60 days of employment	✓	✓		DHA fully pays premiums for long-term disability insurance coverage in the amount of 60% of current monthly compensation after a 90-day wait. Duration of benefits is to age 65.															
Long Term Care Insurance		1 st of the month following 60 days of employment	✓	✓		Employees may purchase long-term care insurance for themselves with guarantee issue, plus coverage for some family members.															
Identity Theft Protection		1 st of the month following 60 days of employment	✓	✓	✓	Employees may purchase identity theft protection for themselves and their spouse.															
Family and Medical Leave		Per Federal & State guidelines	✓	✓	✓	Up to twelve unpaid weeks allowed per year measured by a rolling 12-months.															
Service Award Anniversaries		Years 1, 3, 5, 10, 15, 20, 25, 30...	✓	✓	✓	This program rewards employees for longevity of service at DHA. The award given varies with length of service.															
Employee's Birthday		After 10 years of employment	✓	✓		Employees will receive a paid day off for their birthday.															