

Delta Dental of Oklahoma

Summary of Benefits



At Delta Dental of Oklahoma (DDOK) advancing the oral wellness of all Oklahomans is part of our company's not-for-profit mission. We care deeply about the citizens in this state we call home, and believe every Oklahoman should have access to proper dental care.

Delta Dental is proud to serve as the dental benefits provider for more than one million people in our state. DDOK offerings accommodate all Oklahomans from individuals and families, to small businesses, to large corporations. More than 7,200 businesses partner with DDOK to improve and protect the oral health of their employees and their families, and our enrollees can be found in all 77 Oklahoma counties.

DDOK's commitment extends far beyond the reach of our subscribers and their families. In 1998, we established the Delta Dental of Oklahoma Oral Health Foundation to advance our not-for-profit mission. We have distributed more than \$21 million through our foundation to provide free dental care and education to Oklahoma's youth, support the education of future dentists, and grants to public health programs throughout the state.

Five (5) Major Points of Differentiation are what separate us from our competition:

- **We are local** – more than 125 people perform 100 percent of our administrative function from our headquarters in Oklahoma City
- **We have the largest networks** – 93 percent of Oklahoma dentists participate in our networks
- **We are focused** – dental benefits are our only business, which makes our members' oral health our No. 1 priority
- **We are not-for-profit** – we have no shareholders and put people before profits
- **We give back** – our Oral Health Foundation is funded entirely by proceeds from DDOK and awards approximately \$2 million in grants annually to fund and facilitate dental health and education

We recognize that none of this is possible without dedicated, passionate employees that are committed to our constituencies and mission. To recruit and retain quality talent, Delta Dental of Oklahoma (DDOK) provides a competitive benefits package.

Following is a brief overview of our offerings:

Medical/Dental/Vision Insurance

- > Dental and Medical insurance open enrollment is in October, with an effective date of December 1 of the same year.
- > Vision insurance open enrollment is in October with an effective date of January 1 of the following year.
- > Eligibility for all insurances begins the first of the month following 60 days of continuous employment.
- > DDOK pays 100 percent of employee only premiums for medical insurance, the Dental PPO plan, and the Vision A plan.
- > Dependent coverage is based on years of employment with DDOK.

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Profit Sharing Plan

- > Employees become eligible to receive DDOK's contributions on January 1 or July 1 after attainment of age 18, completion of one (1) year of service and working 1,000 hours in a calendar year.
- > DDOK's usual contribution equals three (3) percent of the employee's annual salary.
- > Vesting begins at two (2) years; employees are 100 percent vested in company contributions after six (6) years.

Safe Harbor 401(k) plan

- > Employees become eligible to receive DDOK's contributions on January 1 or July 1 after attainment of age 18, completion of one (1) year of service and working 1,000 hours in a calendar year.
- > DDOK's usual contribution equals three (3) percent of the employee's salary.
- > In addition, DDOK may choose to make a contribution above that, usually ranging from three (3) to six (6) percent.
- > Employees become eligible to make their own contributions beginning the first of the month following two (2) months of continuous employment.
- > Roth and Pre-tax salary deferral options are available.
- > Salary deferral election is optional and employees may revoke or change their salary deferral amount at any time.

Life Insurance

- > Eligibility for enrollment begins the first of the month following 60 days of continuous employment.
- > Coverage is two (2) times the employee's annual salary
- > Spousal coverage of \$10,000; Child coverage of \$5,000
- > DDOK pays the total cost of the insurance.

Long Term Disability Insurance

- > Eligibility for enrollment begins the first of the month following 60 days of continuous employment.
- > Eligibility for benefits begins after six (6) months of a disability.
- > DDOK pays the total cost of the insurance.

Short Term Disability

- > Employees working at least 48 hours per pay period accrue five (5) hours per pay period or 130 hours per year, up to a maximum accrual of 1,040 hours.
- > STD hours are paid at 100 percent of the employee's salary
- > Eligibility for benefits begins after six (6) months of employment, then the first day of an accident or eighth day of an illness.

Flexible Spending Accounts

- > Dependent Care & Medical Reimbursement Accounts.

Direct Deposit

- > Payroll checks can be deposited in up to four (4) different accounts.

Vacation

- > Accrued based on hire date and the number of paid hours in a pay period.

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- > Employees with one (1) to four (4) years of employment accrue 3.423 hours of vacation per pay period or 89 hours per year.
- > Employees with five (5) to 14 years of employment accrue 4.961 hours of vacation per pay period or 129 hours of vacation per year.
- > Employees with 15+ years of employment accrue 6.5 hours of vacation per pay period or 169 hours of vacation per year.

Paid Sick time

- > Employees working at least 48 hours per pay period accrue 2.153 hours per pay period or 56 hours per year.
- > Sick time is for employees and their immediate family member's illnesses only.

Educational Reimbursement Plan

- > Reimbursement Plan is as follows: 100 percent for grade A, 75 percent for grade B and 50 percent for grade C or a pass fail course.
- > No reimbursement is given for grades D, F or I.
- > Classes must be attended after business hours.
- > The maximum annual reimbursement is \$3,000 per year.
- > To qualify, employee must have completed one (1) year of continuous employment prior to enrolling in classes.

Holidays

- > Usually, ten (10) paid holidays or 80 hours of holiday time are scheduled per year.

Employee Referral Bonus Plan

- > The referring employee receives \$500 after the referred employee has been employed for six (6) months.
- > Plan excludes managers hiring within their own department.

Voluntary Benefits

- > Delta Dental administers payroll deductions only.
- > Rates vary and are determined by the insurance agent.
- > If interested, Delta Dental will put you in contact with a representative to discuss further information.

Performance Reviews

- > After six (6) months of employment, employee receives six (6) month, performance only review.
- > After one (1) year of employment, employee receives a one (1) year performance review tied to a potential salary increase.

Incentive Compensation Plan

- > Gives employees the opportunity to increase their annual pay based upon company and individual goal completion.

Onsite Fitness Center

Annual Flu Shots

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DELTA DENTAL PLAN OF OKLAHOMA
Premium Contribution Levels/Percentages
(Paid by Delta Dental of Oklahoma)

Contribution amounts apply to all medical plans and to the lowest dental plan

Length of Service	Employee Only	Dependent(s)*
Benefit Eligibility Date – Four (4) Years	100 %	50%
Five (5) Years +	100%	75%

*Delta Dental's contribution toward dependent coverage is provided on medical insurance upon documentation the spouse and/or dependents do not have coverage under another medical plan.