



APPLE TREE DENTAL

Acknowledgment of Receipt of the Apple Tree Dental Policy Handbook

I acknowledge that a copy of the Apple Tree Dental Policy Handbook is posted on the company's intranet, and that I have access to the Handbook from any computer on company property. There are copies available at each location, and one copy in each mobile unit. I understand that it is my responsibility to read and abide by the policies described in this Handbook.

I understand that this Handbook is not a contract of employment and is not intended to create any contractual rights, either expressed or implied, between Apple Tree Dental and its employees. I understand that I am an employee at will, meaning I can terminate my employment at any time for any reason or no reason, and that Apple Tree Dental has the same right, regardless of any statements, written or oral, by Apple Tree Dental or any of its employees or representatives which may seem to be on the contrary. I understand that nothing contained in this Handbook shall in any way alter Apple Tree Dental's right to terminate employees at will.

I understand that this Handbook is the property of Apple Tree Dental and that it contains proprietary and confidential information. I understand that this information may not be released to anyone, apart from an employee of Apple Tree Dental or the spouse, dependent or legal counsel of an employee, without written permission from the Chief Executive Officer or Human Resources manager/director of Apple Tree Dental.

Printed Name

Signature

Date



APPLE TREE DENTAL

Employment Policy Handbook



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1 Introduction

About This Handbook

This Handbook has been prepared to inform you about the history, philosophy, employment practices, and policies of Apple Tree Dental, as well as the conduct expected from you. We ask that you read this Handbook carefully and refer to it whenever questions arise. Although we have tried to cover most areas of interest, no policy handbook can answer every question. If this Handbook does not address something you are concerned about, please don't hesitate to discuss the matter with management.

Please be aware that this Handbook is not a contract of employment and is not intended to create any contractual rights, either expressed or implied, between Apple Tree Dental and its employees. The employment relationship is by mutual consent, and the employees have the right at any time to terminate their employment for any reason. Apple Tree Dental reserves the right to terminate employees on this same basis, regardless of any statements, written or oral, by Apple Tree Dental, or any of its employees or representatives which may seem to be on the contrary. Nothing contained in this Handbook shall in any way alter Apple Tree Dental's right to terminate employees at will. The practices and procedures described in this Handbook are merely guidelines and may be changed or discontinued at any time, without prior notice by Apple Tree Dental.

About Apple Tree Dental

In 1985, Dr. Michael Helgeson, Dr. Michael Gavino, Dr. George Goldhammer and Professor Barbara Smith founded Apple Tree Dental. As a community based non-profit organization, Apple Tree's original mission was to overcome the medical, financial, and transportation barriers that prevented many nursing home residents from receiving dental care.

Since its founding, Apple Tree has achieved great progress in expanding and fulfilling its mission thanks to a strong network of community support. Throughout its history, that support—from patients and their families, nursing home staff and physicians, community leaders and advocates, charitable foundations, public-spirited corporations, individual benefactors and dedicated employees—has enabled Apple Tree to overcome numerous challenges and continually respond to changing community oral health needs.

Today, thanks to strong community support and the dedication of its employees, Apple Tree is recognized internationally as a leader in providing dental care to people who face barriers to care. In the years ahead, with your help, we will continue to overcome barriers that limit access to dental care.



▪ **Our Mission**

The mission of Apple Tree Dental is to improve oral health in the lives of people with special access needs who face barriers to care.

▪ **Our Vision**

We believe that an individual's health is a basic human right, and needless suffering should be eliminated. We envision a future without barriers, where all vulnerable people, from the very young to the very old, are able to obtain the oral healthcare they need.

▪ **Our Values**

The Board and Staff of Apple Tree Dental pledge to:

- Demonstrate commitment to Apple Tree's mission and vision
- Take pride in our work, striving for excellence in everything we do
- Develop innovative solutions that improve the oral healthcare system
- Be trusted partners and build collaborations with community stakeholders and policy makers
- Treat all people with respect, regardless of age, race, disability, or financial status
- Convey compassion, kindness, and understanding to patients and their caregivers
- Be good stewards of all our resources

2 Employment Policies

If you have questions about any of the following employment policies, feel free to contact your supervisor or the human resources department.

Employment Details

▪ **Employment At-Will: The Employment Relationship**

While we hope our relationship will be mutually beneficial, it should be recognized that neither you nor Apple Tree Dental has entered into any contract of employment for a



definite term, express or implied. Your employment with Apple Tree Dental is voluntary. Just as you voluntarily chose to work here, you are free to resign. Similarly, Apple Tree Dental is free to terminate the employment relationship at any time, with or without cause, and with or without notice. The relationship between you and Apple Tree Dental is at-will. While the other policies in this handbook are subject to change with or without notice, this at-will relationship can be changed only by a written agreement expressly for that purpose, signed by the CEO.

- **Equal Opportunity Employment**

Apple Tree Dental is an equal opportunity employer, and complies with laws prohibiting discrimination on the basis of age, sex, color, race, creed, national origin, religion, marital status, disability, sexual orientation, or classification in any other legally protected category. This is reflected in all Apple Tree Dental practices and policies regarding hiring, training, promotions, transfers, rates of pay, layoff, and forms of compensation. All matters relating to employment are based upon ability to perform the job, attitude toward the job and conduct on the job.

If you feel that you have been subjected to discrimination, you may report the incident to human resources. All reports will be investigated with reasonable regard for the privacy of everyone involved, and if Apple Tree Dental determines that this policy was violated, it will take whatever action it deems necessary to correct the situation.

- **Americans with Disabilities Act (ADA)**

It is Apple Tree Dental's desire and intent to comply with the provisions of the Americans with Disabilities Act of 1990, which prohibits discriminatory employment practices against individuals with disabilities. We will make a good faith effort to provide reasonable accommodation to an otherwise qualified candidate who applies for a position or employee who is able to perform the essential functions of his or her job.

- **Requesting an Accommodation**

POLICY: Apple Tree Dental will provide reasonable accommodations to pregnant or disabled employees and applicants (“individual”) in accordance with the Americans with Disabilities Act (“ADA”) and Minnesota’s Human Rights Act.

PURPOSE: To establish a uniform guideline to respond to accommodation requests.



PROCEDURE:

A. Initiating a request:

An individual who believes that an accommodation would help him/her perform a necessary function of his/her job or to enjoy benefits and privileges of employment, will:

- a. Ask his/her supervisor or Human Resources for an accommodation; and
- b. Complete the [Accommodation Request Form](#).

B. Response to a request:

1. The supervisor or the Director of Human Resources will meet with the individual and if applicable, may request medical documentation to substantiate the medical need for the accommodation and the existence of a “disability”. Medical information will be shared only with those necessarily involved in the decision-making process. Apple Tree Dental will retain such medical documentation as confidential medical information.
2. The supervisor or the Director of Human Resources will discuss the individual’s suggestions regarding appropriate accommodations. This is a give and take process which may take only one meeting or may require ongoing meetings to reach a resolution.
3. During this interactive process, the supervisor or the Director of Human Resources will consider the accommodations suggested and may suggest alternatives. The Director of Human Resources may also ask for permission to discuss the accommodations with the individual’s medical provider.
4. The individual should be open to considering various alternative types of accommodations.
5. The supervisor will complete the [Supervisor’s Response to Accommodation Request](#) form and submits to Human Resources.
6. The supervisor and/or the Director of Human Resources will make the final decision regarding the appropriate accommodation after considering the individual’s suggestions.
7. The Director of Human Resources will complete [Accommodation Request Response form](#) and give/send to the individual.
8. In many circumstances, there is a need to have continuing dialogue about the effectiveness of an accommodation after it has been implemented. If the individual has a concern about an accommodation, he/she must raise it with his/her supervisor or Human Resources.



C. Types of reasonable accommodations that may be considered:

Apple Tree Dental will consider changes or adjustments to a job or work environment that permits a qualified individual with a disability to participate in the job application process, to perform the essential functions of a job, or to enjoy benefits and privileges of employment equal to those enjoyed by employees without disabilities. Examples of the type of accommodations that may be considered are:

- a. Providing or modifying equipment or devices;
- b. Job restructuring;
- c. Part-time or modified work schedules;
- d. Reassignment to a vacant position;
- e. Adjusting or modifying examinations, training materials, or policies;
- f. Providing readers and interpreters, and
- g. Making the workplace readily accessible to and usable by people with disabilities.
- h. Pregnancy Accommodations, upon request and without a doctor's note: more frequent restroom, food, and water breaks; seating and limits on lifting over 20 pounds.

D. Accommodations which will not be considered:

While Apple Tree Dental will engage in an interactive process with the individual regarding his/her request, there are certain requests which the ADA does not consider to be a reasonable accommodation. The following are an example of some of the accommodations which Apple Tree Dental will not consider:

- a. Eliminating an essential job function;
- b. Lowering production standards for an essential job function (however, Apple Tree Dental may provide reasonable accommodation that will enable the individual to meet the production standard);
- c. Purchasing personal use items needed in accomplishing daily activities both on and off the job (such as a wheelchair, eyeglasses or hearing aid);
- d. Creating a new position (except that transitional duty jobs may be created for employees who have work related injuries);
- e. Changing an employee's supervisor;
- f. An accommodation that would impose an undue hardship on Apple Tree Dental (i.e. financial or other);
- g. Withholding discipline or termination of an employee who violated a conduct rule because of a disability.



- **Internal Job Postings**

Apple Tree Dental endeavors to advise employees about advancement opportunities by means of email, the intranet, internet or other suitable methods. However, there may be circumstances in which a position is filled without being posted. If you have an interest in a specific position, please submit your internal job application to human resources.

- **Anniversary and Adjusted Service Dates**

The day after you complete 1 year of service is your first anniversary date of employment. You may receive an adjusted service date if you return to work for the company after a period of non-employment by the company. See “Rehire” section for further details. Anniversary and adjusted service dates are used to compute various conditions and benefits described in this Handbook, such as earning and crediting of Paid Time Off.

- **Employment Of Relatives and Former Employees**

No preference will be given to relatives or friends of employees, or to employees who voluntarily left employment with Apple Tree Dental. They will be considered according to their qualifications for the job. Individuals related to current employee by blood or marriage may work at Apple Tree Dental. However, relatives or those in a dating relationship are generally not eligible for employment in any position or assignment where the workplace relationship could result in the relative (or persons in a dating relationship) supervising the other. Upper management retains the right to make decisions regarding employment of individuals in such positions.

- **Rehire**

If an employee is rehired within 2 years of their original term date, they are eligible to receive an “adjusted service date” which is used for the calculation of seniority and PTO accrual. If an employee is rehired and more than 2 years have passed since their original term date, no credit will be given for prior service.

- **Seniority**

Seniority is determined by hire date. If an employee is rehired within two years of original termination, prior service will be taken into consideration. An Adjusted Service date will be calculated and used for purposes of PTO accrual.



▪ **Layoffs**

Layoffs may be necessary from time to time due to lack of work or the need to cut operating costs. Apple Tree Dental believes that, in general, employees in a job classification targeted for layoff should be laid off in reverse order of seniority earned during their employment. However, the company does reserve the right to use other non-discriminatory factors in determining who will be affected by a layoff, as long as those reasons are clearly related to business needs.

This policy will in no way alter Apple Tree Dental's right to terminate or lay off employees at will.

▪ **Outside Employment**

If you are employed by Apple Tree Dental in a full-time position, Apple Tree Dental will expect that your position here is your primary employment. Any outside activity must not interfere with your ability to properly perform your job duties at Apple Tree Dental.

If you are thinking of taking on a second job, you should notify your manager immediately. He or she will thoroughly discuss this opportunity with you to make sure that it will not interfere or compete with your job at Apple Tree Dental nor pose a conflict of interest.

▪ **Return of Company Property**

Any Apple Tree Dental property issued to you, such as this handbook, keys, tools or uniforms, must be returned to Apple Tree Dental at the time of your dismissal or resignation, whether voluntary or involuntary, or whenever it is requested by Apple Tree Dental.

▪ **Resignation**

Non-exempt employees (other than Registered Dental Hygienists) are requested to provide a minimum of two (2) weeks written notice of their intent to resign. Exempt employees and Registered Dental Hygienists are requested to provide a minimum of four (4) weeks written notice. The company may require more than four (4) weeks written notice in certain circumstances, such as in the case of a dentist or other key employees, from whom we request an eight (8) week notice. Your written notice of resignation should be submitted to your supervisor, member of management, or human resources. An exit interview may be requested.



The company uses notification periods to cover the work that needs to be done, while allowing search time for a replacement. Therefore, time off requests made during a notification period generally will not be approved.

▪ **Exit Interviewing**

Apple Tree Dental strives to maintain a positive working environment through several processes. The Human Resources Department obtains feedback from departing employees through an exit interview process. By participating in the exit interview process, an invaluable source of information is gathered.

The Human Resources Department will attempt to conduct an in-person exit interview with each employee that voluntarily resigns. When notified of an employee's resignation, the department manager should contact the Human Resources Department. Human Resources will contact the individual to arrange an exit interview. If an employee has not been contacted, contact Human Resources to schedule an Exit Interview.

The interview consists of standard questions relating to the employee's work environment. Apple Tree Dental is committed to confidentiality. All information collected during the exit interview is confidential; participating employees' identity will not be revealed to their supervisors or departments.

The information received from departing employees will be used by the Human Resources Department and senior leadership team to analyze positive and negative work factors that may impact employee retention.

▪ **Employment References**

Apple Tree Dental will respond to reference check requests from other employers. A release signed by employee or past employee is needed to release information. Responses to such inquires will confirm dates of employment, position(s) held and hours worked. This information will be given (only) by the Human Resources Department.

▪ **Personnel Files**

The task of handling personnel records and related human resources functions at Apple Tree Dental has been assigned to the human resources department.



Keeping your personnel file up-to-date can be important to you with regard to pay, deductions, benefits and other matters. If there is a change in any of the following items, please be sure to notify human resources as soon as possible:

1. Legal name
2. Home address
3. Home telephone number
4. Person to call in case of emergency
5. Number of dependents
6. Marital status
7. Change of beneficiary
8. Driving record or status of driver's license, if you operate any company vehicles
9. Exemptions on your W-4 tax form

Coverage or benefits that you and your family may receive under Apple Tree Dental's benefits package could be negatively affected if the information in your personnel file is incorrect.

Some information, such as medical examination results, drug and alcohol test results, Worker's Compensation claims, and your Immigration and Naturalization Service Form I-9, is retained in confidential files separate from your personnel file.

Confidentiality of Personnel Information

With the exception of your position title, your dates of employment, and information required by government agencies and benefit providers (insurance companies, retirement plan trustee, etc.), information contained in your personnel file or other confidential files will not be shared with anyone, other than Apple Tree Dental managers, supervisors, staff in accounting and human resources with a need to know, unless a court or governmental agency orders the information to be released, its release is otherwise required by law, or you authorize the release in writing. If you wish to examine or obtain a copy of your own confidential files, please submit your request in writing to human resources.

Workplace Rules

▪ Attendance

From time to time, it may be necessary for you to be absent from work on an unscheduled basis. Apple Tree Dental understands that emergencies, illnesses, or pressing personal business that cannot be anticipated may arise. Various kinds of paid and unpaid time off may be available for many of these purposes. However, please remember that unscheduled absences are disruptive and ultimately increase the cost of doing business. For these reasons, employees are asked to provide notice of at least 1 day (and preferably more) when there is a need to miss work. Your supervisor may also require you to provide an appropriate confirmation of the reason you provide for an unplanned absence, such as a doctor's statement in the case of illness. Employees are expected to take reasonable



care to avoid compromising their availability for scheduled work. For this reason, Apple Tree Dental will not approve any absence that is made necessary by an employee's illegal conduct.

If your attendance will vary from the schedule you are assigned, you are expected to call in before your start time, or as early as you reasonably can, and ask to speak with your supervisor directly. Clinical staff must call the office manager (or their designee) directly. If you are unable to call because of an illness, emergency or other good reason, be sure to have someone else call on your behalf. If your supervisor and/or the office manager is not available when you call, you may leave the information with another supervisor, or leave a voice mail message for your supervisor with a telephone number where you can be reached. In general, if you, or a representative, do not notify your supervisor and/or the office manager as appropriate of an absence from work in a timely manner, the absence will not be approved.

In general, 3 separate unplanned absences of any duration within 3 months, or a consistent pattern of unplanned absences, will be considered excessive unless the reason for the absence is Bereavement Leave, Family and Medical Leave Act Leave, Weather Emergency Leave or Worker's Compensation Leave, and it is approved in accordance with established policies and procedures. If your job requires that you be punctual, excessive tardiness or leaving early may be as damaging to Apple Tree Dental as an absence. Therefore, 2 such incidents within 3 months will carry the same weight as 1 unplanned absence. Other factors, like the degree of lateness, may be considered. In general, an absence that is deemed "excessive" under this policy will not be approved.

Failure to report or call in to your supervisor for three consecutive work days will be considered voluntary resignation or job abandonment.

- **Breaks**

- **Break.** All employees who work 7 hours or more in a workday are required to take a 30 minute break during which they are relieved from duty. Employees who work a shorter shift may be permitted to take a 30 minute break at the discretion of their supervisor. Employees will not be paid while they are on breaks, and should "clock out" using the time system if they are a non-exempt employee. Supervisors must ensure that employees are completely relieved of duty while on a 30 minute break. Employees are encouraged to take their 30 minute break away from their desk or work area, and to leave their lunch area clean.



▪ **Nursing Mothers**

Employees will be provided reasonable break time to express breast milk for their child. While these breaks should run concurrently with existing unpaid breaks, employees should notify their supervisor if a paid additional break is needed. Apple Tree Dental will provide a suitable private area for this purpose.

▪ **Bulletin Boards**

Bulletin boards are provided as a way of keeping everyone informed about new policies, changes in procedures, employees' legal rights and special events. Employees may post personal messages on any bulletin board provided they do not cover up information posted by Apple Tree Dental, and provided they are not offensive or otherwise inappropriate, as determined in the sole discretion of Apple Tree Dental. Only employees are permitted to post items on company premises. Please be sure to remove personal postings when they are out of date.

▪ **Communication and Information Systems**

All communication and information systems provided by Apple Tree Dental, including but not limited to computers, software, the Internet, e-mail, telephones, voice-mail, copiers and all communications and information transmitted by, received from, or stored in these systems are the property of Apple Tree Dental. These systems are to be used primarily for business purposes. Employees are strictly prohibited from using these systems in violation of the law or company policies, including but not limited to policies on "Breaks," "Copyrighted Material," "Sexual Harassment and Offensive Behavior," and "Theft."

To ensure that the use of company communication and information systems is consistent with Apple Tree Dental's legitimate business interests and established policies, Apple Tree Dental may monitor the use of such systems from time to time. This includes monitoring Internet usage of any kind. It may also include reviewing voice-mail messages stored on Apple Tree Dental's voice-mail system. All passwords and codes used by employees to access company systems are the property of Apple Tree Dental and must be disclosed to Apple Tree Dental on demand. In using company communication and information systems for any purpose, including personal use, you consent to the terms of this policy and Apple Tree Dental's right to monitor, review and retain any and all messages, documents, e-mail, data, recordings or files.

In addition to all restrictions noted above, the following rules are applicable to usage of company-provided computer systems:

1. Passwords are not to be shared for any computers or systems, unless approved by the company's IT department.



2. Employees are prohibited from accessing pornographic or offensive internet sites, and from printing or displaying any pornographic or offensive materials.
3. Downloading or installation of software from the Internet or any other source is strictly prohibited, except as authorized by the information systems manager/director. Such software may contain embedded viruses, may be untested and/or may interfere with the functioning of standard company software.
4. Copying of materials from the Internet (or any other source) in violation of copyright laws is not permitted. Employees are permitted to print out Web pages and download material from the Internet for informational purposes only so long as the purpose for such copying falls into the category of "fair use" as defined by copyright law and otherwise complies with this policy. Employees having any questions regarding copyright law or "fair use" should contact human resources.
4. Employees are prohibited from sending or receiving, by any means, inappropriate jokes or images, copyrighted materials, confidential or proprietary information or other such information without prior authorization.
5. The company has the right to block any websites deemed inappropriate or unnecessary in the workplace, including, but not limited to, social media sites.

▪ **Copyrighted Material**

Apple Tree Dental does not condone the illegal duplication of copyrighted materials, including software. The copyright law is clear. The copyright holder is given certain exclusive rights, including the right to make and distribute copies. Title 17 U.S.C. §106 states in part "it is illegal to make or distribute copies of copyrighted material without authorization." The only exception is the users' right to make a backup copy of software for archival purposes. Penalties for violation of this federal law include fines of up to \$100,000 and jail terms of up to five years.

▪ **Driving for Company Business**

Due to the nature of our business, your position may require driving for company business. The company makes a great effort to provide enough company cars to cover basic daily business driving needs. But it is feasible that a company car is not available in all circumstances, and that driving your own personal car may be required for business purposes.

Only authorized employees, with a valid business reason to be in the vehicle may drive or ride in a company vehicle.



Employees whose work requires operation of a company motor vehicle must present and maintain a valid driver's license and a driving record acceptable to our insurer. Any employee who may drive their personal vehicle for company business must receive prior approval, and provide a copy of current insurance to human resources. You may be asked to submit a copy of your driving record to Apple Tree Dental from time to time. Any material changes in your driving record must be reported to human resources immediately. You and your supervisor will be notified if you are no longer authorized to drive for company business.

If you are authorized to operate a company vehicle in the course of your assigned work, or if you operate your own vehicle in performing your job, you may be considered responsible for any accidents, fines or traffic violations incurred. In the event of an accident, do not discuss the accident or who was at fault with any other driver or witness, and contact your immediate supervisor or human resources as soon as possible.

If you are driving your personal vehicle for approved company business, you must record and will be reimbursed mileage at Apple Tree's prevailing mileage rate. Only business related mileage above and beyond your normal commuting miles from your home to your primary workplace is reimbursable. If you are involved in an accident in your personal vehicle, Apple Tree Dental will reimburse you up to \$100 of your deductible to help defray costs incurred.

Employees must adhere to all federal, state or local rules and regulations regarding the use of cell phones while driving. Accordingly, employees must not use cell phones if such conduct is prohibited by law, regulation or other ordinance. If you are not sure whether the use of a cell phone while driving is prohibited in a particular area, please check with human resources.

Any cellular phone or similar device use while driving is a distraction; therefore we strongly discourage employees from using hand held cellular phones or similar device while driving for business purposes. Should an employee need to make a business call while driving, use of a hands-free speaking device such as a speakerphone/earpiece may be used for a short call or for longer calls, locate a lawfully designated area to park and make the call. Texting or internet use is never permitted while driving for company business.

As a courtesy to other employees riding in a car with you for company business, we ask that you limit personal calls to emergencies only.

▪ **Expense Reimbursement**

You must have your manager's authorization before you incur an expense on behalf of Apple Tree Dental. To be reimbursed for authorized expenses, including reimbursement for using a personal vehicle, you will need to submit an expense report. IRS regulations require documentation of miles traveled for mileage reimbursement, and for out-of-pocket expenses, a credit card charge slip, fully itemized bill or cash register receipt showing the name of the firm that provided goods or services. Only business related mileage above



and beyond your normal commuting miles from your home to your primary workplace is reimbursable. Please submit your approved expense report to human resources/payroll no later than the 10th of the next month. Because our financial reporting must be as timely and accurate as possible, expense reports over 3 months old will not be reimbursed. If you have questions about expense reporting, please contact your manager.

▪ **Personal Communications**

Please keep personal communications to a minimum, so as not to interfere with your work. You are permitted to make personal cell phone calls, limited local area calls on company telephones, text, or use other “smart phone” functions during lunch or “break” periods only. Emergency calls may be made or taken at any time, but efforts should be made to take those communications privately. At no time is it acceptable to be on a personal cellular phone or similar device while in the presence of patients or within treatment areas, unless there is a legitimate business reason to do so. Cell phone ringtones should be turned down or off so as not disturb others around you.

We understand that there are legitimate business reasons for needing to use cellular phones or similar devices in the workplace, and this policy is not meant to impede those necessary business communications.

Do not use Apple Tree Dental as a personal mailing address, and do not put personal mail in the stacks that are to be run through the postage meter, unless your office is set up to take payments for postage. Although the amount may seem small, it is still considered theft.

▪ **Solicitation**

Non-employees are prohibited from soliciting employees on an individual basis, or distributing sales or other literature aimed at individual employees on Apple Tree Dental’s premises. Vendors wishing to supply business-related goods and services to Apple Tree Dental are permitted to meet with employees who have purchasing authority. Vendors must be escorted by an employee while in the building.

▪ **Drug, Alcohol and Substance Abuse**

Apple Tree Dental is committed to providing a workplace that is free from drug, alcohol and substance abuse. All employees are prohibited from being under the influence of alcohol, prescription medication that impairs the judgment and employee safety, or illegal drugs during working hours. Apple Tree Dental does not permit employees to sell, possess or use controlled substances for non-medical purposes during work hours.



Apple Tree Dental is supportive of employees who seek help for their dependency problems. As a result, Apple Tree Dental will make reasonable efforts to accommodate an employee in a formal dependency program as required under applicable law.

All employees must report a conviction for DUI or use, possession, or sale of unlawful drugs to Human Resources within 5 days of the occurrence.

Violation of this policy at any time during employment may result in employee discipline up to possible termination.

▪ **Workplace Violence**

Apple Tree Dental is committed to providing a safe and secure environment; one that is free of violence, threats, intimidation and harassment. Threats, threatening behavior or acts of violence against Apple Tree employees, customers, visitors, guests or other individuals while on Apple Tree Dental's premises are not tolerated. For individual's safety in a threatening situation immediate action is to call 911.

Any person who engages in threats, threatening behavior or acts of violence on Apple Tree Dental's premises will be removed from the premises as quickly as safety permits, and must remain off the premises pending the outcome of an investigation. If the investigation substantiates that this policy has been violated, Apple Tree will respond with whatever action it deems appropriate up to and including termination of employment.

All employees who have been involved in, witnessed, or learned of any inappropriate, alarming, threatening or violent behavior occurring on Apple Tree Dental's premises are responsible for promptly reporting such behavior to their supervisor or the Human Resources Department.

For example, employees should report any individual or incident that/who: Uses threats, intimidation, or manipulation toward management or co-workers; displays paranoid behavior, feelings of being victimized or believes that others are conspiring against him/her; displays unwarranted anger towards and/or shows suspicion of those who offer constructive criticism, or incites fear reaction among coworkers; has been terminated from his/her employment and appears hostile; has had a recent police encounter or convictions for crimes which are defined as job-related or has a history which included assault or behavioral offenses; and/or has intentionally, knowingly or unknowingly carried a weapon on Apple Tree Dental's premises.

Employees are responsible for reporting such behaviors, regardless of the nature of the relationship between those involved. Apple Tree Dental designated personnel will investigate any reports.

▪ **Theft**



Theft includes the unauthorized personal use of company services, facilities or property. You are authorized to make personal use of company materials or equipment only when the cost impact is immaterial and there is no disruption to your work or the work of other employees. For example, you may make a few personal copies on a company copier, or write a brief personal letter on a company computer on your own time. If you are in doubt, check with your manager.

Falsifying one's timecard can also be considered theft.

However, apart from the limited circumstances noted above, no item owned, purchased or supplied by Apple Tree Dental should ever be removed from company premises without the authorization of your manager. This rule applies to all company property including computers, pens, paper, dental equipment and supplies.

Safety and Security

▪ Safety

Safety is everybody's business. Safety is to be given primary importance in every aspect of planning and performing all activities at Apple Tree Dental. We want to protect you against industrial injury and illness.

Apple Tree Dental has a safety committee, whose function it is to identify and correct safety concerns, train employees regularly on OSHA standards pertaining to our industry, and review injuries and illnesses. Below are some general safety rules for all staff. Your manager or department head may post other safety procedures in your department or work area:

- Avoid "horseplay" or practical jokes.
- Use flammable items, such as cleaning fluids, with caution.
- Don't run or walk with excessive speed.
- Wear appropriate personal protective equipment in designated areas or when working in a situation which requires their use.
- Use proper body mechanics when moving equipment and/or performing dental services.
- Operate company vehicles only if authorized by your immediate manager, and do not permit unauthorized individuals to operate company vehicles under your control.
- Don't use individual coffeepots or other plug-in appliances that could cause fire if defective or left unattended.



- Secure loose clothing and remove dangling jewelry or rings before operating equipment.

We will endeavor to provide a clean and safe place to work and provide the best equipment possible. You are expected to work safely and observe all safety rules, including those not highlighted here, but are presented in ongoing training sessions.

- **Injuries/Illnesses on the job**

Federal law requires that we keep records of all illnesses and accidents that occur for work-related reasons during the workday. The Minnesota Worker's Compensation Act also requires that you report any illness or injury on the job, no matter how slight. If you hurt yourself or become ill, please contact your manager for assistance. If you fail to report an injury, you may jeopardize your right to collect Worker's Compensation payments as well as medical and/or dental benefits. Should you have any questions or concerns, contact your manager or human resources for more information.

- **Emergency Drills**

We may schedule fire, tornado or other emergency drills at any time. Your manager can answer any questions you may have about what to do.

- **Security Checks**

Apple Tree Dental reserves the right to control entry into the building, and to inspect all packages and parcels entering and leaving our premises.

- **Smoking**

Our goal is to provide a healthy and pleasant work environment for all employees. Apple Tree Dental strictly prohibits any form of smoking and tobacco use inside Apple Tree Dental facilities or company vehicles. Employees are permitted to smoke only outside of the building in designated areas away from patient and other shared entrances, and in their own personal vehicles. Time spent smoking is subject to the Break Policy described elsewhere in this Handbook.

General Expectations

- **Standards of Conduct**



The success of Apple Tree Dental depends upon the quality of the relationships between Apple Tree Dental, our employees, our patients and their representatives, our suppliers and the general public.

Of all these relationships, the most important is our relationship with our patients and their representatives. Their impression of Apple Tree Dental is largely formed by the people who serve them. In a sense, regardless of your position, you are Apple Tree Dental's ambassador. It is imperative that we treat everyone we come in contact during our work day with respect and dignity.

For this reason, we encourage all employees to "go the extra mile" to please the people we serve. If you should ever be in doubt about a customer or patient request, please ask your supervisor or another manager for advice as soon as possible.

The following circumstances may result in discipline, up to and including discharge. This list is by no means exclusive:

- Poor job performance;
- Excessive absenteeism;
- Minor insubordination;
- Not representing Apple Tree Dental in a professional manner;
- Not treating co-workers, patients and their representatives, and any other outside business relations with respect;
- Violating company policies, safety rules, or work rules; or
- Other circumstances that reflect poorly on Apple Tree Dental.

The following are examples of actions that generally will result in immediate discharge:

- Intoxication or use of alcohol or illegal drugs on the job;
- Possession of firearms or explosives on company property;
- Dishonesty, theft, illegal conduct, or fraudulent conduct;
- Unapproved absence; or
- Deliberate insubordination.

Apple Tree Dental may terminate employees in other than layoff situations for reasons other than misconduct where it believes the termination serves the best interests of Apple Tree Dental.



▪ **CORRECTIVE ACTION**

Apple Tree Dental's corrective action program is designed to encourage individuals to become well performing and engaged employees rather than punish them. Corrective action may take the form of a verbal or written counseling, referral to an EAP counselor, probation, suspension with or without pay, or termination. Apple Tree retains the right to decide the extent of the corrective action imposed based on the severity of the incident. Apple Tree Dental reserves the right to add to, modify or eliminate a rule when circumstances require a change.

Apple Tree Dental retains discretion to take disciplinary action appropriate to the particular circumstances. These disciplinary measures do not constitute an exclusive list of possible actions and may be taken in any order. They are intended as a guide and are not intended to create a contract or modify the employment at-will relationship.

▪ **HIPAA and Confidential Business Information**

Employees are required to abide by all required HIPAA privacy and security regulations, which are covered through separate policies and procedures, and will require additional training and acknowledgement forms.

During the course of your employment you may learn or help develop confidential information e.g., patient lists, confidential information belonging to patients, pricing policies, proprietary business methods and software, confidential salary and benefit information, and other information deemed confidential. During your employment and upon termination of your employment, whether voluntary or involuntary, you are expected and required not to use or disclose confidential information of Apple Tree Dental. Upon termination of your employment, whether voluntary or involuntary, you are expected to deliver to Apple Tree Dental all documents and other items within your possession or control belonging to Apple Tree Dental or its patients, or in any way relating to the business of Apple Tree Dental or the services you performed for Apple Tree Dental, including but not limited to any documents or items containing confidential information.

If someone questions you outside Apple Tree Dental or your department regarding Apple Tree Dental, remember that you are not required to answer, and that you should not do so if confidentiality would be compromised. Instead, as politely as possible, refer the request to your manager.



▪ **Sexual Harassment and Offensive Behavior**

Sexual Harassment

Sexual harassment is against the law. It is the policy of Apple Tree Dental to abide by the federal and state laws that prohibit sexual harassment and to maintain an employment atmosphere free of sexual harassment, intimidation, or coercion.

Sexual harassment of any employee by any other employee will not be tolerated. If investigation of a complaint of sexual harassment produces evidence of harassment, appropriate action will be taken.

Here are some examples of conduct that may constitute sexual harassment:

- Use of offensive or demeaning terms that have sexual connotation.
- Objectionable physical closeness, behavior, actions, or contact.
- Unwelcome suggestions regarding, or invitations to, social engagements or work-related social events.
- Any indication, express or implied, that an employee's job security, job assignment, conditions of employment, or opportunities for advancement may depend on the granting of sexual favors.
- Any action relating to an employee's job status which is in fact affected by consideration of the granting or refusal of social or sexual favors.
- Deliberate or careless creation of an atmosphere of sexual harassment or intimidation.
- Deliberate or careless jokes or remarks of a sexual nature to or in the presence of any employee who may find such jokes or remarks offensive.
- Showing materials (such as cartoons, articles, pictures, etc.) that have a sexual content to employees who may find such materials offensive.

All employees are expected to treat their co-workers, subordinates, and supervisors with respect at all times.

Offensive Behavior

Harassment based on anyone's protected class status is against the law. Apple Tree Dental also prohibits this type of discriminatory offensive behavior, which includes words or actions that are offensive to another based on sex, race, age, religion, color, creed, sexual orientation, disability, marital status, or national origin. Each employee is expected to treat other employees with respect and to report immediately any sexual harassment or offensive behavior.



What You Should Do

If you feel that you are being subjected to sexual harassment or offensive behavior, you have the right to immediately demand that the person stop at once. The majority of cases can be diffused by having a respectful conversation with the other person(s) involved. However, you may also promptly report the conduct to your manager or the human resources department, who will review the details with you and see that the conduct is stopped and not repeated, as necessary.

If you feel that reporting sexual harassment or offensive behavior to your manager or human resources is not effective or possible, then you may report it to the Board Chair of Apple Tree Dental, whose telephone number is available from the front desk, or you may contact the Minnesota Department of Human Rights or the federal Equal Employment Opportunity Commission. Information on how to contact these agencies is available in most telephone books, on the Internet or by calling a telephone information service.

No retaliation of any kind will occur because you have reported an incident of suspected sexual harassment or offensive behavior.

▪ Company Meetings

On occasion, we may request that you attend a mandatory company-sponsored meeting. We do our best to schedule mandatory meetings at times when most employees are scheduled to work. However there may be cases where they are not during hours you are normally scheduled to work. If a mandatory company-sponsored meeting is held during your non-working hours, and you are a non-exempt employee, you will be eligible for payment based on the actual meeting time attended. Exempt employees will not receive any additional salary consideration.

▪ On-Call Duty

Apple Tree Dental expects certain departments and employees to take on-call duty to respond to emergency situations. Employees are expected to be available at all times during on-call duty and respond promptly. An employee is expected to respond in a professional and sober condition. For more information, contact your supervisors/managers.

▪ Name Badges

Employees will be issued an Employee Name Badge containing the employee's name, job title and picture. Clinical, front desk staff and drivers must wear name badges at all times when working. It is very important and helpful for patients, visitors, and fellow employees to know the name and job title of each employee with whom they come in contact. It is in the interest of good care and courtesy to patients to let them see the name and job title of each employee.



The following rules apply to the Employee Name Badge:

1. The badge must be worn at all times when the employee is working.
2. No attachments or markings will be allowed to be placed upon the badge.
3. The badge must be worn above the waist on a pocket or collar and visible to patients.

Continued disregard or refusal to observe the above rules may lead to disciplinary action up to and including termination.

If an employee has a change in name, job title or department he/she is expected to notify their Manager to be issued a new badge at no cost. If an employee needs a new badge due to normal wear and aging, he/she is expected to notify their Manager or Human Resources to be issued a new badge at no cost. Name badges will only be replaced for free for the above mentioned reasons. If the badge is lost, a fee of up to \$8.00 will be charged to the employee.

The Employee Name Badge remains the property of Apple Tree Dental. It must be returned upon termination of employment.

▪ **Personal Appearance**

Your manager is responsible for establishing a reasonable dress code appropriate to the job you perform. In general, Apple Tree Dental expects employees to dress professionally and comfortably as appropriate to their position and extent of contact with patients, patient representatives, suppliers, and/or the general public. Clinical personnel should refer to the Clinical Policy Handbook for further dress code policies based on OSHA standards and professional expectations.

In order to present a unified, professional look at our reception desks, our front desk staff is required to wear approved Apple Tree Dental logo apparel. A designated number of items will be purchased on your behalf upon hire. Beyond those initial items, front desk staff may purchase additional logo items at their own expense; however these items will qualify under the Uniform Allowance reimbursement program referred to in the Benefits section of this Handbook. Logo items must be clean and in good repair to be worn at the front desk.

If a specific dress code is not provided to you, use “business casual” as your standard. Most departments have adopted a “casual Friday” atmosphere, where jeans (clean and in good repair) are acceptable, however, please check with your supervisor first. Some clothing items that are deemed universally inappropriate as “business casual” attire include:

- Low cut blouses or shirts
- T-shirts
- “Flip flop” sandals and tennis shoes
- Casual pants such as yoga, stretch, sweatpants, cargo pants, and leggings
- Inappropriately short dresses or skirts
- Shorts



- Ripped or torn jeans
- Jeans including colored jeans, may only be worn on Fridays

Hair, jewelry and overall personal appearance should be well maintained. Visible tattoos and body piercings, other than in the earlobes, should be covered or removed.

Due to the sensitivity some patients and co-workers have towards perfumes and colognes, we request that you do not wear fragrances.

If your manager feels your attire is out of place, you may be asked to leave your workplace until you are properly attired. You will not be paid for the time you are off the job for this purpose unless you are an exempt employee. If non-compliance with the dress code policy continues, further disciplinary action up to and including termination may result.

Apple Tree is committed to providing a professional work environment for all employees and an optimal patient experience for those we serve.

▪ MUSIC IN THE WORKPLACE

Music played in **public areas** (patient waiting areas, operatories and other public spaces) will be purchased or approved by Apple Tree management to comply with applicable licensing and copyright laws. Broadcasting commercial radio stations is prohibited in public areas.

In **non-public work areas**, employees may be allowed to play music on their electronic devices and use headphones upon the approval of their supervisor/manager. If approved, music and/or headphones should not interfere in any way with the daily operations of the employee and/or business, including: safety, efficiency and concentration and communication with others.

Supervisors/managers have the right/responsibility to prohibit music in any area for any reason.

Music should not be streamed from the internet or downloaded on company desktop computers, laptops, or any other electronic devices.

Any violations of this policy may be subject to disciplinary action up to and including termination of employment.

3 Compensation

Payroll Administration



- **Deductions (Mandatory)**

Apple Tree Dental is required by law to make certain deductions from your paycheck each time one is prepared. Among these are your federal and state income taxes and your contribution to Social Security. These deductions will be itemized on your paycheck stub.

The amount of the deductions from your paycheck may depend on your earnings and on the information you furnish on your W-4 form regarding the number of withholding allowances you claim. Any change in name, address, telephone number, marital status or number of exemptions must be reported to human resources immediately, to ensure proper credit for tax purposes. The W-2 form you receive for each year indicates precisely how much of your earnings were deducted for these purposes.

Any other mandatory deductions to be made from your paycheck, such as court-ordered levies or garnishments, will be explained to you whenever Apple Tree Dental is ordered to make such deductions.

- **Deductions (Optional) and Direct Deposit**

If you elect to participate in the health, dental, and/or vision insurance plan(s), the flexible benefit plan, or supplemental life insurance plan, appropriate deductions will be made from your paycheck.

You may authorize Apple Tree Dental to deposit your paycheck directly into your savings or checking account at a participating financial institution. Contact human resources for details and the necessary authorization forms.

- **Minimum Wage**

Apple Tree Dental abides by any current federal and state minimum wage requirements.

- **Wage Disclosure**

Apple Tree Dental encourages employees to keep their salary information and wages private. In accordance with the Women's Economic Security Act (WESA), if an employee discloses salary and wage information it will not be cause for adverse action.

- **Pay Period**

Paychecks are issued every other week on Friday. Payment is for services rendered during the previous payroll period.



Changes will normally be made and announced in advance whenever holidays or closings interfere with the normal payday.

- **Pay Rate Adjustments**

Your wage or salary may be adjusted upward or downward to reflect changes in your job classification, the cost of living, prevailing wages, general business conditions or other relevant factors as determined in the sole discretion of Apple Tree Dental.

- **Payroll Errors**

Every effort is made to avoid errors in your paycheck. If you believe an error has been made, tell your manager immediately. He or she will take the necessary steps to research the problem and to assure that any necessary correction is made. Generally, any necessary adjustments will be made on the following regular payroll check.

- **Workweek**

The workweek consists of 7 days beginning at 12:01 a.m. on Sunday and ending the following Saturday at midnight. Within this workweek, your manager may establish regular shifts and schedules.

Employment Classifications

At the time you are hired, you are placed in a specific job classification with a job title, and are designated as Full-time, Part-time, On Call, Temporary, and exempt or non-exempt from overtime laws. If you are unsure of any aspect of your job classification, please ask your manager.

- **Exempt and Non-Exempt Employees**

All employees are classified as either “exempt” or “non-exempt.” This is necessary because, by law, employees in certain types of jobs are entitled to overtime pay for hours worked in excess of 40 hours per workweek.

“Exempt” employees are executives, managers, dentists and others whose duties, responsibilities and pay status qualify them to be exempt from overtime pay provisions of the Federal Fair Labor Standards Act (FLSA) and applicable Minnesota state laws. If you are an exempt employee, you will be advised that you are classified as such at the time you are hired, transferred or promoted.



“Non-exempt” employees are required under the law to receive overtime pay for hours worked in excess of 40 hours per week, and they must be treated differently than exempt employees in some other respects as well. For example, they are required to record daily start and stop times so that a record of time worked may be retained. Other differences are discussed elsewhere in this Handbook. Please understand that these differences stem from the requirements of state and federal laws, not any desire on the part of Apple Tree Dental to treat employees differently.

- **Full-time Employees**

An employee who is scheduled to work at least 36 hours per week on a sustained basis will normally be considered a Full-time employee. The determination of whether an employee is Full-time, On Call, Part-time or Temporary will be made in the sole discretion of Apple Tree Dental.

- **Part-time Employees**

An employee, who is regularly scheduled to work a specific schedule of less than 36 hours per week on a sustained basis, is normally considered a Part-time employee. If you are designated as a Part-time employee, you are not eligible for benefits described in this Handbook, except as established in this Handbook specifically for Part-time employees, in a written offer of employment from human resources, benefit plan rules, or to the extent required by state and federal laws

- **Temporary & On-Call Employees**

Apple Tree Dental may hire employees for specific periods of time (temporary), or for a non-specific schedule (on-call). An employee hired under these conditions is normally considered a Temporary or On-Call employee. The job assignment, work schedule and duration of the position will be determined in the sole discretion of Apple Tree Dental on a case-by-case basis. If you are designated as a Temporary or On-Call employee, you are not eligible for benefits described in this Handbook, except as established in this Handbook specifically for Temporary or On-Call employees, in a written offer of employment from human resources, benefit plan rules, or to the extent required by state and federal laws.

- **Independent Contractors**

An “independent contractor” is a company or individual retained by Apple Tree Dental to provide services in a manner that falls outside the scope of an “employment relationship,” as defined by the Internal Revenue Service.

Time Recording for Exempt Employees



State and federal laws require employers to pay overtime pay to some classes of employees, but other classes of employees, including most managers, administrative employees and professionals, are “exempt” from coverage under these laws provided they are paid on a salary basis. An employer must treat an exempt employee in very specific ways, or the employee may lose the exempt status. For example, an employer can only reduce the salary of an exempt employee under certain circumstances, as reflected in this policy.

If an exempt employee takes time off due to sickness or personal reasons, each full day of absence will result in a salary reduction of one day’s pay, except to the extent the absence is covered by Paid Time Off benefits, and no reduction in salary will be made for an absence of less than one day. If an exempt employee is absent for any of these reasons during their regular scheduled hours, Paid Time Off should be used to account for the difference in hours. If the exempt employee has no available Paid Time Off, their salary will not be reduced in increments of less than one day. Regardless of whether or not an absence would result in a salary reduction under this policy, a PTO request or timesheet adjustment is required whenever an exempt employee misses scheduled work.

If an exempt employee takes time off due to jury duty, military service or appearance in court as a witness, each full week of absence will result in a salary reduction of one week’s pay, except to the extent the absence is covered by Paid Time Off or Jury Duty benefits, and no reduction in salary will be made for an absence of less than one week.

Exempt employees are required to use any available Paid Time Off benefits to cover any time off from regularly scheduled work. In the sole discretion of your manager, you may make up missed time instead of using paid leave benefits, whether or not the “make up” time is within the same workweek. In that event, no PTO request or timesheet adjustment is required.

When recording time off as an exempt employee, whether paid or unpaid, you should use the PTO request or timesheet adjustment function in our timekeeping system. Reductions in salary will only be made in accordance with this policy.

Time Recording for Non-Exempt Employees

Employees who are not paid a salary and employees who do not perform work that is managerial, professional or administrative are classified as “non-exempt” from state and federal overtime laws. Non-exempt employees must be paid overtime for all time worked in excess of 40 hours per week. By law, we are obligated to keep accurate records of the time worked by non-exempt employees. As a non-exempt employee, you are responsible for recording your starting and stopping times in our timekeeping system. Each employee will receive a login and password, and will need to clock in and out appropriately within the timekeeping system. Ample terminals and/or computers to clock in and out of are available in all locations, including mobile sites. Falsifying one’s timecard can be considered theft. If a non-exempt employee works on a Saturday or Sunday, he or she will be paid 1 ½ times



his or her regular hourly wage as long as he or she is not regularly scheduled to work on a weekend.

A timesheet adjustment is required if you do not work the number of hours you were scheduled to work during a work day, and wish the time missed to be reflected as other than Unpaid Time Off. Missed work may be made up within a single workweek with the approval of your manager.

Non-exempt employee are not permitted to “make up” hours not worked in one workweek by working extra hours in another workweek, if this would result in more than 40 hours of work in any workweek. This is because the law does not allow employees to waive their statutory right to overtime pay.

Premium Pay

Premium pay is provided as described below to non-exempt employees. Exempt employees are not entitled to premium pay. Temporary and On Call employees will receive premium pay only in accordance with applicable laws, or as described in a job offer letter.

▪ Overtime Pay

From time to time, it may be necessary for you to perform overtime work in order to finish your job. Your manager must approve all overtime in advance. When it is necessary to work overtime, your manager may require you to do so. If you need to be excused from performing overtime work, speak with your manager. He or she will consider your situation and the requirements of the department or operation in deciding whether you may be excused from performing overtime work.

The opportunity to perform overtime work will be given first to the employee who normally performs the task. If that employee cannot perform the overtime, the manager may offer the overtime to a suitably qualified person who is available to perform the overtime work.

If you are a non-exempt employee, you will be paid 1½ times your regular hourly wage for all time worked in excess of 40 hours during the workweek and for all time worked on a holiday. For purposes of calculating overtime non-worked paid hours, such as PTO or holiday, are not considered “time worked.”

4 Benefits

The Benefits Package

Apple Tree Dental wishes to maintain a benefits package that is competitive and responsive to market conditions. To accomplish these objectives Apple Tree Dental will



review the benefits program periodically and may, in its sole discretion, make modifications as appropriate to Apple Tree Dental's circumstances, with or without prior notice.

▪ **Statement of Employee Retirement Income Security Act (ERISA) Rights**

As a participant in the Apple Tree Dental employee medical, dental, life insurance, flexible benefits, retirement and profit sharing plans, you are entitled to examine the plan documents, annual reports and summary plan descriptions filed with the U.S. Department of Labor. If you wish to do so, please contact human resources.

▪ **Eligibility for Benefits**

If you are a designated Full-time regular employee working 36 or more hours per week, you will receive all of the benefits described in this Handbook as soon as you meet the eligibility requirements for each plan. Employees working 30 hours a week or more are eligible for medical insurance benefits as soon as the eligibility requirements of the medical plan are met.

If you are a Part-time employee, you will enjoy only those benefits that are specifically identified in this Handbook or applicable plan rules as applying to you, or are required by law to be afforded to you, as soon as you meet the eligibility requirements.

Temporary and On-Call employees are not eligible for benefits except being able to participate in the 401k plan per plan rules, and any others as required by law.

Eligible dependents are your spouse, children under age 26, and disabled dependents of any age. If you experience a qualifying event, you must contact HR within 30 days.

Some examples of changes in family status that may justify a change in benefit elections include:

- Marriage/Divorce
- Death of spouse or dependent
- Birth or adoption of a child, including placement for adoption
- Your spouse terminating employment where he/she has access to benefits
- You or your spouse switching employment status from full-time to part-time or vice versa
- Your dependent no longer qualifies as an eligible dependent due to exceeding the age of eligibility (26)

Retirement Plan



The Apple Tree Dental 401(k) Plan provides that eligible employees may contribute a portion of their earnings on a pre-tax or post-tax basis to a retirement plan. Apple Tree Dental will contribute a matching contribution as defined in the plan document. Further information is available from human resources.

Holidays

You are eligible to receive holiday pay if you are a Full-time or Part-time employee. Temporary and On-Call employees are not eligible for holiday pay. Full and Part-time employees will receive holiday pay based on the number of hours you would have been regularly scheduled to work. If you are not regularly scheduled to work on the day a holiday is designated, no additional compensation or time off will be granted. Holiday pay for Part-time employees with a variable schedule is calculated by dividing regular hours paid in the workweek immediately preceding the holiday workweek by five.

Apple Tree Dental recognizes the following as paid holidays:

New Year's Day	Labor Day
Memorial Day	Thanksgiving Day
Independence Day	Christmas Day

We schedule all national holidays on the day designated by common business practice. If the holiday falls on Saturday, Friday is the designated holiday. If it falls on Sunday, Monday is the designated holiday. You will receive holiday pay for a designated holiday provided you work or request and receive approval to take PTO on your regularly scheduled days before and after the holiday. If you are required to work on a designated holiday, you will receive pay for time worked at time and one half, plus the number of holiday hours earned at your regular rate. Holiday hours are not included in the calculation of overtime.

You may take time off to observe your religious holidays provided you give your manager at least 5 days advance notice. If available, you may use Paid Time Off for this purpose; otherwise the time off will be Unpaid Leave.

Paid Time Off

Use of Paid Time Off

Paid Time Off may be used to cover a leave of absence from work for personal reasons when it is available under this and any other applicable company policies. It is expected that you will take all available Paid Time Off hours before taking the time off as Unpaid Time Off.

Prior approval will not be required to use available Paid Time Off for absences due to your unexpected illness, injury or your incapacity due to childbirth, the illness or injury of a dependent requiring your care, or to attend the funeral and take care of personal matters related to the death of a member of your immediate family, your grandparent, your



spouse’s grandparent or sibling, or any member of your extended family living in your home. For purposes of this policy, “immediate family” means a parent, spouse, spouse’s parent, child, spouse’s child by a former marriage, brother or sister, and step relations of the same degree.

Eligible employees working in Minneapolis or St. Paul are also permitted to use up to 48 hours of Paid Time Off each year without prior approval for any of the following purposes:

- Diagnosis, care, or treatment of an existing health condition for you or a Covered Family Member.¹
- Preventive care for you or a Covered Family Member.
- For certain, specified purposes when you are the victim of domestic violence, sexual assault or stalking.
- For any other purpose required by state or local law.

To monitor and control vacation scheduling, individual supervisors or departments may establish vacation sign-up procedures. Supervisors may also establish limited periods during which employees may submit requests for Paid Time Off vacations over the next twelve months. During such limited vacation request periods, if conflicts cannot be resolved between employees, any conflicts in scheduling will be resolved in favor of employees with the most seniority earned within the job classification, work unit or department, as determined in the sole discretion of Apple Tree Dental.

For eligible employees working in Minneapolis or St. Paul, “Covered Family Member” means any of the following:

- A child defined as a biological, foster or adopted child; a stepchild; or a legal ward, regardless of the age or dependency status of the child. A “child” also may be someone for whom you have accepted the duties and responsibilities of raising, even if he or she is not your legal child.
- A “parent” defined as a biological, foster or adoptive parent; a stepparent; or a legal guardian of an employee or the employee’s spouse or registered domestic partner. A parent may also be someone who accepted the duties and responsibilities of raising you when you were a minor child, even if he or she is not your legal parent.
- A spouse.
- A registered domestic partner.
- A grandparent.
- A grandchild.
- A sibling.
- Any other individual required by state or local law.

Accrual of Paid Time Off

Full-time and Part-time employees are eligible to accrue Paid Time Off. Employees will earn Paid Time Off according to the following schedule:

<u>Length of Service</u>	<u>Accrual Rate</u>	<u>Maximum Balance</u>
Less than 1 year	.0385 per hour worked/pay period	2 weeks
Over 1 but less than 5 years	.0577 per hour worked/pay period	3 weeks



Over 5 years .0769 per hour worked/pay period 4 weeks

Whenever the amount of Paid Time Off in your account reaches the Maximum Balance, accruals will stop and no additional Paid Time Off will be posted to your account until the balance is reduced.

Borrowing Paid Time Off before Accrual

In its sole discretion, Apple Tree Dental may allow employees to borrow and use Paid Time Off before it is accrued. Paid Time Off that is borrowed under this policy will be carried as a negative balance in your Paid Time Off account, and payment for it will be considered prepaid wages, not compensation due and payable. No more than the number of hours regularly scheduled for two weeks will be advanced as prepaid wages to an employee. Upon termination of employment, prepaid wages will be included in the calculation of final pay due.

Cash Value of Paid Time Off

Paid Time Off will be considered “earned,” and will have cash value, only:

1. when it is accrued and used in accordance with this and other applicable policies to cover time off during your employment;
2. when an employee in a revenue generating position requests that available Paid Time Off be converted to cash in lieu of taking time off, and the request is approved by Apple Tree Dental; or
3. upon termination of employment, provided:
 - a) you have been employed by the company for at least one (1) year;
 - b) if the termination is involuntary, the reason is other than misconduct;
 - c) if the termination is voluntary, you provide written notice commensurate with our Resignation policy in the Employment section of this handbook.

The cash value of one hour of earned Paid Time Off will be your regular hourly rate of pay at the time the Paid Time Off is used or cashed out. If your regular pay is variable, the rate that is designated as your primary rate will be used. If you are an exempt employee, your salary will be annualized and then divided by your regular scheduled hours to determine an hourly rate.

Paid Time Off may not be used to extend your last day of employment beyond the last day actually worked. See Resignation section regarding time off requests during a notification period.

Any Paid Time Off hours that do not have cash value as described above will be forfeited upon termination of your employment, whether voluntary or involuntary, and will not be considered earned.



Restrictions on Availability of Paid Time Off

Accrued Paid Time Off is not available to cover any of the following:

1. A period during which you are covered by disability insurance, Worker's Compensation or other income replacement benefits, except that Paid Time Off may be used to cover the difference between the income replacement benefit and 100% of your normal regular earnings; or
2. Any absence that is not approved.

Insufficient Paid Time Off Balance

If your available balance of Paid Time Off hours, including any you are permitted to borrow before accrual, is insufficient to cover the Paid Time Off time you request, any additional time taken will be unpaid pursuant to Apple Tree Dental's Unpaid Leave policy except as required by law.

Leaves of Absence

▪ Which Leave of Absence Policy Applies?

A single leave of absence may be covered by more than one leave of absence policy at the same time. In the case of an absence due to childbirth, for example, Parenting Leave and Unpaid Leave policies could apply, depending on the specific circumstances. State and federal laws and regulations governing leaves of absence often address similar situations in different ways, and as an employer, Apple Tree Dental has to take each independent set of laws and regulations into account.

Whenever applicable state and federal laws and regulations conflict with each other, the regulation that is most beneficial to the employee is the one we are required to follow. Accordingly, if more than one leave of absence policy applies to your specific situation, we will review the provisions of each policy. If there is any conflict, you will be covered by the policy provision that is most beneficial to you.

Except as provided under applicable law, Apple Tree Dental may approve or deny any request for a leave of absence in its sole discretion.

▪ Administrative Leave

Administrative leave on either a paid or unpaid basis is provided for situations in which an employee's attendance at work is not appropriate; for example, when serious wrongdoing by an employee has been alleged and Apple Tree Dental is investigating the allegation. In the case of an investigation of possible wrongdoing, a determination as to whether the leave should be paid or unpaid normally will be made following the investigation. If the



leave is unpaid, it will be subject to the Unpaid Leave policy described elsewhere in this Policy.

- **Bereavement Leave**

You may take up to 3 workdays with pay to attend the funeral and take care of personal matters related to the death of a member of your immediate family, defined as a parent, spouse, spouse's parent, child, spouse's child by a former marriage, brother or sister, and step relations of the same degree. 2 days of paid bereavement leave will be granted in the case of the death of a grandparent, your spouse's grandparent or sibling, or any member of your extended family living in your home. Part-time employees are eligible for prorated bereavement leave based on regularly scheduled hours per day.

To receive payment for bereavement leave, you will be required to provide verification of the death and your relationship to the deceased to human resources. A published obituary notice including your name and relationship is an acceptable form of verification. If this is not available other verification would be equally acceptable.

With your manager's approval, you may use Paid Time Off or take Unpaid Time Off, if no PTO is available, to attend funerals of other relatives and/or friends.

- **Bone Marrow Donation Leave**

Apple Tree Dental will provide up to 40 hours of paid leave to an employee for the purpose of donating bone marrow. To request Bone Marrow Donation Leave, submit a Leave Of Absence Request form to human resources with a doctor's statement verifying the purpose and expected duration of the leave.

- **Family and Medical Leave Act (FMLA) Leave**

This policy explains your leave rights under the Family and Medical Leave Act of 1993 ("FMLA"). Apple Tree Dental will grant eligible employees up to a total of 12 weeks of FMLA Leave during any FMLA Leave Year of employment for qualifying family and/or medical reasons. The total leave of absence allowed may be extended to 18 weeks under special circumstances described below.

The FMLA Leave Year

An FMLA Leave Year is defined as the 12 months following any incident of FMLA Leave that is not included in a previous FMLA Leave Year.

For example, if you request FMLA Leave to begin on March 31, 2014, we will check to see if a new FMLA Leave Year began at any time during the 12 month period that ended on March 31, 2014. If so, your absence on March 31, 2013 and any subsequent days will be included in the pre-existing FMLA Leave Year until that leave year ends. On the other hand, if a previously designated FMLA Leave Year expired prior to your absence on March



31, 2014, OR if this absence was your first use of FMLA Leave during your employment, a new FMLA Leave Year would begin with the approval of your FMLA Leave usage on March 31, 2014. Providing your employment continued, the new FMLA Leave Year would continue for the next 12 months, and you would be eligible to use up to your annual entitlement of FMLA Leave during that leave year.

Eligible Employees

You are eligible for FMLA Leave if, on the date the leave would start, you have:

1. Been employed by Apple Tree Dental for at least 12 months; and
2. Worked at least 1,250 hours for Apple Tree Dental during the previous 12 months.

Qualifying Reasons for FMLA Leave

If you are eligible for FMLA Leave, you may take up to a total of 12 weeks leave of absence in an FMLA Leave Year for any of the following reasons:

1. Because of the birth of your child or the placement of a child with you for adoption or foster care; or
2. To care for your spouse, child, or parent who has a serious health condition; or
3. Because of a serious health condition that makes you unable to perform the functions of your position.

How Your Leave Can Be Extended

If, in the same FMLA Leave Year, you require FMLA Leave for both a serious health condition and the birth or placement of a child, then you may also be eligible to extend your absence using Parenting Leave. You may be eligible for up to twelve additional weeks for the birth or placement of a child during that year.

FMLA Leave for Birth or Adoption of a Child

You are entitled to FMLA Leave for the birth of your child or the placement of a child with you for adoption or foster care. If you wish to take FMLA Leave for one of these reasons, your leave must end within 12 months of the birth or placement. If your need for FMLA Leave is foreseeable based on an expected birth or placement, you must fill out a Leave of Absence Request/Report Form at least 30 days before the time when you intend to start your leave, or as soon as is practicable.

FMLA Leave for a Serious Health Condition

You are entitled to FMLA Leave for a serious health condition if:

1. You have a serious health condition that makes you unable to perform the functions of your position; or



2. You must care for your spouse, child, or parent who has a serious health condition.

A “serious health condition” means an illness, injury, impairment, or physical or mental condition that involves inpatient care in a hospital, hospice, or residential medical care facility or continuing treatment by a health care provider.

If your health care provider certifies that it is medically necessary, you may take your FMLA Leave on an intermittent or reduced leave schedule. If you request FMLA Leave on an intermittent or reduced leave schedule that is foreseeable based on planned medical treatment, Apple Tree Dental may temporarily transfer you to an alternate position with equivalent pay and benefits.

If your need for FMLA Leave is foreseeable, you must make a reasonable effort to schedule medical treatment so as not to disrupt unduly Apple Tree Dental's operations. You must also fill out a Leave of Absence Request/Report Form at least 30 days before the time when you intend to start your leave, or as soon as is practicable.

Your Leave of Absence Request Form must include an attached certification from the health care provider stating the:

1. Date that the serious health condition started;
2. Probable duration of the condition; and
3. Appropriate medical facts regarding the condition.

If the requested leave is for your own serious health condition, then the certification must also state that you are unable to perform the functions of your position. If the requested leave is to care for your spouse, child, or parent with a serious health condition, then the certification must also state:

1. That you are needed to care for the person; and
2. The estimated amount of time you will be needed to provide such care.

If you are requesting intermittent or reduced leave schedule, then the certification must also state:

1. That intermittent or reduced leave schedule is medically necessary; and
2. The expected duration of such leave.

Apple Tree Dental may require re-certification on a reasonable basis.

If Apple Tree Dental has reason to doubt the validity of the certification, it may require, at its own expense, that you obtain the opinion of a second health care provider of its choosing. If the second opinion differs from the opinion in the original certification, then



Apple Tree Dental may require, at its own expense, that you obtain the opinion of a third health care provider designated or approved jointly by you and Apple Tree Dental. The opinion of the third health care provider shall be final and binding.

Insurance Coverage during FMLA Leave

During the period of your FMLA Leave, Apple Tree Dental will maintain your coverage under its group health plan on the same terms as if you had continued in employment for the duration of your leave. If you do not return from your FMLA Leave because of a serious health condition, as certified by a health care provider, or for other reasons beyond your control, then Apple Tree Dental will not require you to repay insurance premiums it paid to maintain your coverage during your leave. If you do not return from your FMLA Leave for any other reason, then you will be required to repay Apple Tree Dental for the premiums. If you experience a qualifying event, you must contact Human Resources within 30 days. Please see the Eligibility for Benefits section in this handbook.

Paid Time Off Usage during FMLA Leave

Beginning with the first day of your FMLA Leave, you will be required to use all of your accumulated Paid Time Off to cover any scheduled time during which you are not eligible for worker's compensation or disability insurance benefits. In other words, these forms of paid leave will run concurrently with your FMLA Leave.

Any portion of your FMLA Leave that is not covered by Paid Time Off or holiday hours will be subject to the Unpaid Leave policy, to the extent that it does not conflict with other provisions of this FMLA Leave policy.

Other Employment during FMLA Leave

While you are on FMLA Leave, you may not engage in other work or employment. If you do so, you will be considered to have voluntarily terminated your employment.

Returning To Work From FMLA Leave

At the end of your FMLA Leave, Apple Tree Dental will restore you to the position you held before your leave started, or an equivalent position.

If you are not able or do not wish to return to work at the end of your annual FMLA Leave entitlement, you may apply for an Unpaid Leave. If an Unpaid Leave is not granted, then you must return to work. Failure to return to work will be considered voluntary resignation.

- **Jury Duty Leave**

If you are called for jury duty, we wish to help you minimize financial losses because of such service. If you are a non-exempt employee, Apple Tree Dental will reimburse you for the difference between your jury pay and your regular pay for a maximum of one week. For jury duty in excess of one week, you may request Paid Time Off or Unpaid Leave in accordance with applicable policies. If you are an exempt employee, please refer to the policy on Time Recording for Exempt Employees for additional information.



To be eligible for these Jury Duty Leave benefits you must notify human resources as soon as possible after receiving the jury summons.

On any scheduled day during which you are not required to serve, you will be expected to return to work. In order to receive paid Jury Duty Leave, you must submit a statement of jury service and a check in the amount of your jury duty pay to the human resources manager.

- **Lack of Work Leave**

If you take Unpaid Leave due to lack of work, your time off will be recorded as Lack of Work Leave, and it will be credited for purposes of Paid Time Off accrual.

- **Military Leaves**

If you choose to join any branch of the armed forces, including the reserves and National Guard, or need to take time off work due to your service in a military organization, you may be entitled to special leave of absence benefits provided under state and federal laws.

Please contact human resources if you have any questions regarding military leaves of absence. You will be expected to provide reasonable notice of your need to take a military leave.

If an immediate family member of military personnel is injured or killed while engaged in active service you will be granted 10 days of unpaid leave. Immediate family members include parents, children, grandparents, siblings, or a spouse. You are to provide as much notice as is practicable. If PTO is available you may choose to use it.

You will be granted unpaid leave to attend the sendoff or homecoming ceremony for an immediate family member who is mobilized to active military service in support of the war or other national emergency unless the leave would unduly disrupt our operations. Your time may be limited to the actual time necessary to attend the ceremony, up to one day per calendar year. This leave applies to grandparents, parents, legal guardians, siblings, children, grandchildren, spouses and fiancées.

- **Parenting Leave**

Up to 12 weeks of Parenting Leave will be granted under this policy in accordance with Minnesota state law if you request time off due to the birth of your child, or the placement of a child with you for adoption or foster care, and you meet the following eligibility requirements:

1. You have been employed by Apple Tree Dental for at least 12 consecutive months immediately preceding your request; and



2. During those 12 months you worked an average of 15 or more hours per week.

When Parenting Leave Begins

Parenting Leave may begin at any time within 6 weeks of the date your child is born, but it must begin within 6 weeks of the date your child first resides in your home.

Health Insurance Coverage during Parenting Leave

While on Parenting Leave you are eligible to continue your health insurance benefits, but you must pay the premium if required under Apple Tree Dental's Unpaid Leave policy.

Paid Time Off Usage during Parenting Leave

You have the option to use Paid Time Off in accordance with company policies before your Parenting Leave begins. You may also choose to use some or all of your accumulated Paid Time Off concurrently with your Parenting Leave; however, intermittent use of Paid Time Off during your Parenting Leave is not allowed, and the amount you use each day must correspond with your regular work schedule. Any Paid Time Off hours that you don't use right away will become available to you when you return to work.

Any Parenting Leave not covered concurrently by Paid Time Off or holidays will be subject to the Unpaid Leave policy, to the extent that it does not conflict with other provisions of this Parenting Leave policy.

Other Employment during Parenting Leave

While you are on Parenting Leave, you may not engage in other work or employment. If you do so, you will be considered to have voluntarily terminated your employment.

Returning to Work from Parenting Leave

At the end of your Parenting Leave, Apple Tree Dental will restore you to the position you held before your leave started, or an equivalent position.

If you are not able or do not wish to return to work at the end of your Parenting Leave, you may apply for an Unpaid Leave. If an Unpaid Leave is not granted, then you must return to work. Failure to return to work will be considered a voluntary resignation.

▪ School Leave

Employees who have worked an average of 18 hours per week for the immediately preceding consecutive 12 months may use up to 16 hours during each twelve-month period to attend a child's school conferences, classroom activities, or pre-school activities, if those conferences or activities cannot be scheduled outside the employee's work schedule.



Employees may use Paid Time Off or may take this time as Unpaid Time Off. The employee must give the supervisor reasonable notice of the upcoming absence and make a reasonable effort to schedule the time off so as not to disrupt work.

- **Unpaid Leave**

How to Apply for an Unpaid Leave

If you expect to be on Unpaid Leave concurrently with another type of leave, simply apply for the other type of leave. Time in your full-time schedule, which is not accounted for either as time worked or as time off available to you under Apple Tree Dental's holiday and leave policies; will automatically be classified as Unpaid Leave.

To request Unpaid Leave in any other circumstances, you or your representative must submit a Leave of Absence Request form to human resources as soon as possible before the requested starting date. Apple Tree Dental may approve or disapprove an Unpaid Leave in its sole discretion.

Benefits during Unpaid Leave

Apple Tree Dental will pay for health, life and disability insurance through the last day of any calendar month in which an Unpaid Leave begins. If you are on Unpaid Leave for a period of 3 weeks or more, you will be required to pay all insurance premiums for any month during which you are on Unpaid Leave as of the first day of the month. Company-paid coverage will resume on the first day of the month following your return to work. If you experience a qualifying event, you must contact Human Resources within 30 days. Please see the Eligibility for Benefits section in this handbook.

If you receive short term or long-term disability insurance benefits during an Unpaid Leave, the insurance carrier may waive the disability insurance premium payments.

Unpaid Leave will not be credited in the calculation of overtime, seniority, or accrual of Paid Time Off unless it qualifies as Lack of Work Leave.

Other Employment during Unpaid Leave

While you are on Unpaid Leave, you may not engage in other work or employment. If you do so, you will be considered to have voluntarily terminated your employment.

- **Weather Emergency Leave**

If Apple Tree Dental determines that normal operations must be suspended due to poor weather conditions or a weather emergency, employees will be excused from reporting to work and may choose to use either Paid Time Off or Lack of Work Leave to cover the absence. Any absence due to Weather Emergency Leave will not be considered an "unplanned absence" under the Attendance Policy.



- **Worker's Compensation Leave**

If you suffer a work-related illness or injury, you may be eligible for Worker's Compensation Leave and Worker's Compensation insurance benefits. For more information, contact human resources.

Insurance Coverage

- **Group Insurance**

A comprehensive medical, dental, vision, life and disability insurance program is available for you and your family if you are a Full-time employee. Employees working 30 hours a week or more are eligible for medical insurance benefits as soon as the eligibility requirements of the medical plan are met. Full details are available from human resources, if you are eligible. The company may, in its sole discretion, make modifications as appropriate to Apple Tree Dental's circumstances, with or without prior notice.

- **Re-employment Insurance**

If you become unemployed, you may be eligible for re-employment insurance benefits, under certain conditions, for a limited period of time. Re-employment insurance provides temporary income for workers who have lost their jobs. To be eligible you must have earned a certain amount, become unemployed for allowable reasons and be willing and able to work. You should apply for benefits through your local State of Minnesota Department of Economic Security Job Service office as soon as possible after becoming unemployed. You may also apply through the Job Service office of another state.

- **Social Security**

As a wage earner, you are required by law to contribute a set amount of your weekly wages to the Social Security trust fund from which benefits are paid. In addition, Apple Tree Dental matches your contribution dollar for dollar, thereby paying one-half of the cost of your Social Security benefits.

- **Worker's Compensation Insurance**

The Minnesota Worker's Compensation Law is a no-fault insurance plan that is supervised by the state and paid for by Apple Tree Dental. All work-related injuries, no matter how slight, must be reported immediately to your manager to assure your rights under Minnesota's worker's compensation law. Your manager will see that you receive medical attention and the appropriate paperwork is filled out.



Group Insurance Continuation Rights

A separate document containing the information that is provided in this section is available for your personal records. If you would like a copy, please ask human resources.

▪ Medical, Dental and/or Vision Insurance Continuation

State and federal law requires that Apple Tree Dental offer employees and their families the opportunity to continue medical, dental and/or vision coverage provided under Apple Tree Dental's group insurance plan, and/or continue making contributions to Medical Reimbursement Accounts established under Apple Tree Dental's Flexible Benefits Plan, in certain instances where participation in the plan(s) would otherwise end. We want to inform our employees, spouses and dependent children, in a summary fashion, of the rights and obligations that are provided under these laws and regulations.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following qualifying events happens:

- (1) Your hours of employment are reduced, or
- (2) Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because any of the following qualifying events happens:

- (1) Your spouse dies;
- (2) Your spouse's hours of employment are reduced;
- (3) Your spouse's employment ends for any reason other than his or her gross misconduct;
- (4) Your spouse becomes enrolled in Medicare (Part A, Part B, or both); or
- (5) You become divorced from your spouse. If your spouse (the employee) reduces or eliminates your group health coverage in anticipation of a divorce, and a divorce later occurs, then the divorce may be considered a qualifying event for you even though your coverage was reduced or eliminated before the divorce.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because any of the following qualifying events happens:

- (1) The parent-employee dies;
- (2) The parent-employee's hours of employment are reduced;
- (3) The parent-employee's employment ends for any reason other than his or her gross misconduct;
- (4) The parent-employee becomes enrolled in Medicare (Part A, Part B, or both);
- (5) The parents become divorced; or
- (6) The child stops being eligible for coverage under the plan as a "dependent child."

If You Are a Covered Current or Former Employee



If you are an employee of Apple Tree Dental who is covered by Apple Tree Dental's group medical and/or dental insurance plan, you have a right to elect up to 18 months of continuation coverage if you would otherwise lose your group medical and/or dental insurance coverage because of a reduction in your hours of employment or the termination of your employment for reasons other than gross misconduct on your part.

The 18-month continuation period for an employee may be extended under the following circumstances:

If you retire from Apple Tree Dental, and after your retirement you are covered under a company group medical and/or dental insurance plan, and you would otherwise lose your group coverage because Apple Tree Dental files for Chapter 11 reorganization under the Bankruptcy Code, you will be entitled to continuation coverage until your death.

If You Are the Covered Spouse of a Current or Former Employee

If you are the spouse of a covered employee, and you have dependent coverage under Apple Tree Dental's group medical and/or dental insurance plan, you have the right to elect up to 18 months of continuation coverage for yourself if you would otherwise lose this coverage because of a termination of your spouse's employment (for reasons other than gross misconduct) or reduction in your spouse's hours of employment.

If you are the spouse of a covered employee, and you have dependent coverage under Apple Tree Dental's group medical and/or dental insurance plan, you have the right to elect up to 36 months of continuation coverage for yourself if you would otherwise lose this coverage for one of the following three reasons, either while the employee's company-paid coverage is in effect or during an 18-month or 29-month period of continued coverage:

1. The death of your spouse;
2. You become divorced or legally separated from your spouse; or
3. Your spouse becomes entitled under Medicare.

If you are the spouse of a covered retiree, and you are covered as a dependent under continuation medical and/or dental coverage elected by the retiree because Apple Tree Dental has filed for Chapter 11 reorganization under the Bankruptcy Code, and you would otherwise lose your coverage because the retiree subsequently dies, you may elect continuation coverage for up to 36 months from the date of the retiree's death. However, if after your spouse's retirement he or she dies before Apple Tree Dental files for Chapter 11 reorganization, and you would otherwise lose dependent medical and/or dental insurance coverage because of the bankruptcy proceedings, you may be entitled to continuation coverage for the rest of your life.



If You Are the Covered Child of a Current or Former Employee

If you are the child of a covered employee, and you have dependent coverage under Apple Tree Dental's group medical and/or dental insurance plan, you have the right to elect up to 18 months of continuation coverage for yourself if you would otherwise lose this coverage because of a termination of your parent's employment (for reasons other than gross misconduct) or reduction in your parent's hours of employment. However, if human resources is informed before the end of the 18-month period that the Social Security Administration has determined that you were disabled at the time of your parent's termination or reduction in hours, the continuation period may be extended up to 29 months under federal law.

If you are the child of a covered employee, and you have dependent coverage under Apple Tree Dental's group medical and/or dental insurance plan, you have the right to elect up to 36 months of continuation coverage for yourself if you would otherwise lose this coverage for one of the following four reasons, either while the employee's company-paid coverage is in effect or during an 18-month or 29-month period of continued coverage:

1. The death of a parent;
2. A parent becomes divorced or legally separated;
3. A parent becomes entitled under Medicare; or
4. You cease to be a "dependent child" covered by Apple Tree Dental group medical and/or dental insurance.

If you are the child of a covered retiree, and you are covered as a dependent under continuation medical and/or dental coverage elected by the retiree because Apple Tree Dental has filed for Chapter 11 reorganization under the Bankruptcy Code, and you would otherwise lose your coverage because the retiree subsequently dies, you may elect continuation coverage for up to 36 months from the date of the retiree's death.

Events That May Cut Continued Coverage Short

Under the law, a period of continuation coverage may be cut short for any of the following reasons:

*any required premium is not paid in full on time;

*a qualified beneficiary becomes covered, after electing COBRA coverage, under another group health plan that does not impose any pre-existing condition exclusions for a pre-existing condition of the qualified beneficiary (Note: There are limitations on plans imposing a pre-existing condition exclusion. Under the Affordable Care Act, such exclusions will become prohibited beginning with the first plan year renewal on or after January 1, 2014); qualified beneficiary becomes enrolled in Medicare benefits (under Part A, Part B or both) after electing COBRA coverage, or "the employer ceases to provide any group health plan for its employees.



Notification of Qualifying Events

Disability

Failure to provide written notice of a disability or second qualifying event may affect the right to extend the period of COBRA coverage.

If any of the qualified beneficiaries is determined by the Social Security Administration to be disabled, the maximum COBRA coverage period that results from a covered employee's end of employment or reduction of hours (generally 18 months, as described above) may be extended to a total of up to 29 months. The disability must have started at some time before the 61st day after the covered employee's end of employment or reduction of hours and must last at least until the end of the period of COBRA coverage that would be available without the disability extension (generally 18 months, as described above). Each qualified beneficiary who has elected COBRA coverage will be entitled to the disability extension if one of them qualifies. The disability extension is available only if you notify Benefit Extras, Inc. **in writing** and provide a copy of the Social Security Administration's determination of disability within 60 days after the latest of:

- *the date of the Social Security Administration's disability determination;
- *the date of the covered employee's end of employment or reduction of hours; or
- *the date on which the qualified beneficiary loses (or would lose) coverage under the terms of the Plan as a result of the covered employee's end of employment or reduction of hours.

You must also provide this notice within 18 months after the covered employee's end of employment or reduction of hours in order to be entitled to the disability extension.

Divorce or Loss of Dependent Status

You Must Give Written Notice of Some Qualifying Events

For the other qualifying events (divorce of the employee and spouse or a dependent child losing eligibility as a dependent child), you must notify the Plan Administrator in writing. The Plan requires you to provide written notification to the Plan Administrator within 60 days after the qualifying event occurs. If written notice is not provided to the Plan Administrator within the 60-day notice period, you will lose your right to elect COBRA.

Premiums Required for Continuation Coverage



When a covered individual submits the appropriate form(s) as specified above, **Benefit Extras** notifies a person of the required premiums and it will be the covered individual's responsibility to pay monthly premiums. An individual may be charged up to 102% of the premium for continuation coverage, or up to 150% of the premium if disability is the reason for the continuation.

Premium Payment Deferral Rights

First payment for COBRA coverage

If you elect COBRA, you do not have to send any payment for COBRA coverage with the Election Form. However, you must make your first payment for COBRA coverage within 45 days after the date of your election. (This is the date the Election Notice is postmarked.) If you do not make your first payment for COBRA coverage **in full** within 45 days, you will lose all COBRA rights under the Plan.

Your first payment must cover the cost of COBRA coverage from the time your coverage under the Plan would have otherwise terminated up through the end of the month in which you make your first payment. You are responsible for making sure that the amount of your first payment is enough to cover this entire period. Claims for reimbursement (including prescription coverage) will not be processed or paid until you have elected COBRA **and** made the first premium payment.

Monthly payments for COBRA coverage

After you make your first payment for COBRA coverage, you will be required to make monthly payments for each subsequent month of COBRA coverage. Under the Plan, each of these monthly payments are due on the first day of the month for that month of COBRA coverage. For example, July's payment is due on July 1st. You will not be sent any reminder notices or past due notices, as it is your responsibility to pay your COBRA premiums on time.

Grace periods for monthly payments

Although monthly payments are due on the first day of each month of COBRA coverage, you will be given a grace period of 30 days after the first day of the month to make each monthly payment. Your COBRA coverage will be provided for each month as long as payment for that month is made before the end of the grace period for that payment.

If you fail to make your payment before the end of the grace period for that payment, you will lose all rights to COBRA coverage under the Plan.

If mailed, your payment is considered to have been made on the date that it is postmarked. You will not be considered to have made any payment, if your check is returned due to insufficient funds or otherwise.



Other Important Facts about Medical and Dental Insurance Continuation

A covered individual does not have to show that he or she is insurable to choose continuation coverage, and continuation coverage must be, at the time it is provided, identical to the coverage provided under the plan(s) to similarly situated employees, retirees and/or family members.

▪ Flexible Benefit Plan Continuation

If you are an employee, spouse or covered dependent participating in the Apple Tree Dental Flexible Benefit Plan, continued benefits may be available to you following termination of your or the participating employee's employment.

Medical Reimbursement Accounts are considered "group medical and/or dental insurance coverage" under state and federal law, and employees, retirees, covered spouses and/or dependents have the right to continue making contributions to these accounts on the same basis as they may choose to continue their medical and/or dental insurance coverage. Please read the "Medical and Dental Insurance Continuation" section above for more information. If you, as a covered employee, spouse or covered dependent, elect to continue making contributions to this account as described above, you may be reimbursed in accordance with the plan rules for medical and/or dental expenses incurred during the continuation period. If you do not elect to continue making contributions, you may be reimbursed from previously contributed funds, as specified in the plan rules, only for medical and/or dental expenses incurred through your or the participating employee's termination date. In accordance with IRS regulations, money contributed during a plan year must be used during the plan year, or it will be forfeited.

If you are an employee and you have established a Dependent Care Assistance Plan Account, you cannot continue to make contributions following termination of your employment. However, funds previously contributed to the account may be used cover qualified dependent care expenses incurred during the remainder of the plan year, as specified in the plan rules. In accordance with IRS regulations, money contributed during a plan year must be used during the plan year, or it will be forfeited.

▪ Life Insurance Continuation

Minnesota law requires that you be afforded the opportunity to continue your group life insurance coverage for a period of up to 18 months if you would otherwise lose your coverage as the result of a qualifying event, defined as a voluntary or involuntary termination of your employment, a layoff, or a reduction in your work hours, unless you are covered under another group life insurance plan. If a qualifying event occurs, human resources will notify you of your continuation rights and provide additional information to you, including the amount of the premium you would have to pay. To continue your coverage, you must return the forms to our third party administrator, and submit payment for the first month's premium, within 60 days of:



1. The date your coverage would otherwise end, or
2. The date you receive notification of the qualifying event from the human resources manager.

Premium payments for subsequent months must either accompany the first month's payment or be received by our third party administrator no later than the 15th day of the month prior to the month for which continuation coverage is desired, or your right to continuation coverage will end.

If you elect to continue your group life insurance coverage, you may continue coverage after the 18-month period under an individual policy from the insurer providing the same or substantially similar benefits without further evidence of insurability and without interruption of coverage.

Miscellaneous Benefits

▪ Continuing Education

Employees are normally expected to pay for education and licensing expenses that are required to attain or maintain credentials necessary to qualify for their jobs. Apple Tree Dental strives to offer ample, relevant internal continuing education credits and courses for our staff. However, Apple Tree Dental may agree to reimburse an employee for additional external continuing education expenses or grant paid continuing education time off to attend. Appropriate approval must be obtained before the start of a course to qualify for any reimbursement. You may obtain the request for continuing education reimbursement form on the company's intranet. At the time of approval, the employee will be notified of any taxability and/or length of service requirements that would correspond with the reimbursement if applicable.

▪ Employee Assistance Program

Apple Tree Dental provides a free, confidential employee assistance program for employees and their families through one of our insurance plan carriers. This program is a good place to turn at any time of the day or night for help on anything that may be troubling you or a loved one. Callers do not have to provide any identifying information, and neither Apple Tree Dental nor the insurance plan will find out who may have called. Human resources can tell you how to contact the employee assistance program.

It is especially important to seek help from the employee assistance program, your doctor and/or Apple Tree Dental if you believe that you may be at risk of violating Apple Tree Dental's standards of conduct due to a disabling condition, such as dependence on drugs or alcohol. To request assistance directly from Apple Tree Dental, you should contact



human resources. No disciplinary action will be taken against you for making such a request. Apple Tree Dental is committed to doing anything it reasonably can to help.

It is essential to request assistance with regard to a disabling condition before, not after; it has caused you to violate Apple Tree Dental's standards of conduct. Except as required by law; the consequences of violating Apple Tree Dental's standards of conduct will not be affected by an employee's subsequent request for assistance.

- **Professional Liability Insurance Coverage**

Employees, who are required to carry Professional Liability Insurance coverage to perform their jobs, will be added to Apple Tree's current policy at no charge to the employee.

- **License Renewal Reimbursement**

Employees are normally expected to pay for education and licensing expenses that are required to attain or maintain credentials necessary to qualify for their jobs. However, professional employees will be reimbursed 100% of their professional license and DEA license renewal fees if they work 36 or more hours per week. Part-time professional employees will be reimbursed a portion of their license renewal fees according to their scheduled hours per week. For example, Apple Tree Dental will reimburse you for two-fifths of the cost of renewing your professional license if you work 16 hours per week.

- **Uniform Allowance**

Clinical staff may be reimbursed \$50.00 per year for uniform expenses if they are a full-time employee working 36 or more hours per week. Part-time employees will be reimbursed a portion of the \$50.00 uniform fee according to their scheduled hours per week. This applies to scrubs, tennis shoes, required logo wear and other items your manager approves to receive uniform reimbursement.