BenefitsPlus
Healthy · Resilient · Prepared · Balanced

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2027 Benefits Orientation

Supporting the Whole You

The Four Pillars of Well-Being

BeHealthy

BePrepared

BeResilient

BeBalanced



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Benefit Eligibility



- **All active regular (FT or PT) employees working a minimum of 21 hours or more per week may enroll in healthcare and voluntary coverage through our BenefitsPlus plans.**
- **You may select one of the four coverage options:**

Coverage Option	Who Does This Cover?
Employee Only	You
Employee + Spouse/DP	You and your Spouse or Domestic Partner
Employee + Child(ren)	You and your child(ren) up to age 26
Employee + Family	You and: • Your Spouse or Domestic Partner* • Child(ren) up to age 26

There are financial and tax implications you should consider before enrolling a domestic partner and their dependent children for coverage.

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Benefits Enrollment

- You will receive an email from BenefitsPlus (BenefitsPlus@empyreanbenefits.com) with instructions on how to enroll in coverage through our benefits portal.
- Benefits eligibility begins the first of the month following or coincident with your new hire date.
- You have 31 days to complete your enrollment in coverage. If you do not enroll in benefits, you will be automatically waived from all voluntary benefit options, except for long-term disability coverage.
- Your next opportunity to enroll will be during our next annual open enrollment period unless you experience a mid-year qualifying life event (QLE) such as birth, adoption, marriage, or divorce.
- Need Help? Call the BenefitsPlus Solution Center at (800) 597-2335.

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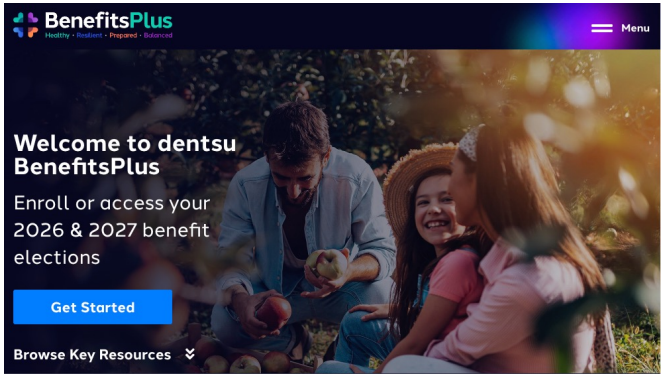
Benefits Counselors

You have the opportunity for a personal, one-on-one session with a professional Benefits Counselor!

Benefits Counselors support you by walking you through the plan options, making sure you understand how the plans work and can answer any questions you may have about your benefits.



Visit www.dentsubenefitsplus.com and click on the 'Get Started' tile. Once logged in, click the Help icon displayed along the top right-hand side of the page, and then click 'Schedule a Call'.

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Benefits Basics & Lingo

Premium

The amount you pay to be enrolled in coverage, taken from your paycheck as a pre-tax deduction.

Copay

The total out-of-pocket cost you pay for certain services at your PCP, Specialist, or Urgent Care Center. Not all BenefitsPlus plans have copays.

Deductible

The amount you are required to pay for a claim before the plan begins covering expenses.

Coinsurance

The percentage of medical expenses that you pay after you've met the deductible.

Out-of-Pocket (OOP) Max

The most you will be required to pay for healthcare costs (for covered expenses, minus premiums) in a given plan year.

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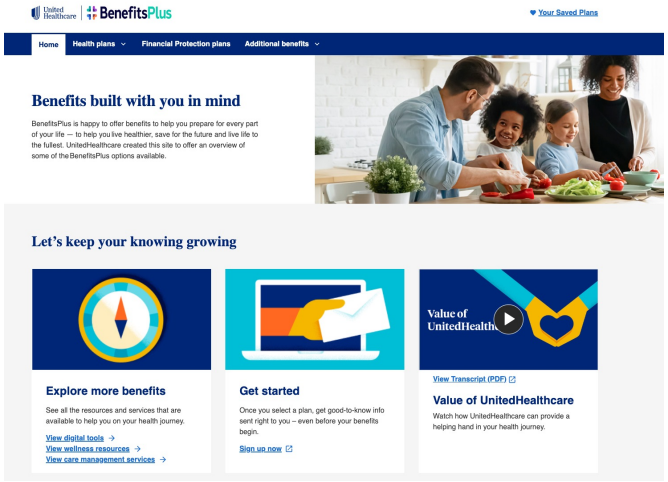
Medical Plans Overview

- You have four medical plan options to choose from: two PPO plans (Enhanced and Standard), one High-Deductible Health Plan (Classic HDHP) and a copay-based plan (Surest).
- All four medical plans utilize the UnitedHealthcare Choice Plus Network and cover the same services. Each plan has in-network and out-of-network coverage and in-network preventative care at no cost.
- For more information about your medical plan options, visit the UHC Pre-Member Website.



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Find the Fit that's Right for You

Enhanced PPO

Best for those who want richer coverage with lower deductibles.

- In-Network coverage: 90% after $750 individual / $1,500 family deductible.
- Virtual visits: 100% covered.
- Diagnostics: $30 or $50 copay, then 100% covered.
- Prescriptions: Copays based on Rx tier.

Standard PPO

Balanced coverage with a slightly higher deductible and lower paycheck cost.

- In-Network coverage: 80% after $1,250 individual / $2,500 family deductible.
- Virtual visits: 100% covered.
- Diagnostics: $30 or $50 copay, then 100% covered.
- Prescriptions: Copays based on Rx tier.

Classic HDHP

Ideal for those who want lower premiums and the chance to save tax-free for health expenses.

- In-Network coverage: 80% after $2,250 individual / $4,500 family deductible.
- Health Savings Account (HSA): Dentsu gives you a $500 annual contribution ($1,000 for family)* to help offset your deductible. Prescription + Office visits: 80% after deductible.

Surest

Simple, predictable costs with copays instead of deductibles.

- Virtual visits: 100% covered.
- Prescriptions + Office visits: Covered by copays that vary based on provider and Rx tier.
- All Other Services: Covered by copays, making costs easier to understand upfront.

Pro-rated by benefit eligibility date.

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MEDICAL PLAN COMPARISON

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Rates & Features	Enhanced PPO	Standard PPO	Classic HDHP	Surest
Employee	$149.50	$97.50	$76.50	$42.50
Employee + Spouse/DP	$362.00	$263.00	$207.00	$136.50
Employee + Child(ren)	$292.00	$192.00	$165.00	$99.00
Family	$553.00	$398.50	$279.00	$193.00
Preventive care (visits & tests)	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Your monthly premiums	Highest	Mid-range	Lower	Lowest
Copays for common services & prescription drugs	•	•	×	•
No cost preventive drugs (limited)	×	×	•	×
Coinsurance (in-network)	10% (plan pays 90%)	20% (plan pays 80%)	20% (plan pays 80%)	0% (plan pays 100%)
Deductible [In-network] (individual/ family)	Lower $750 /$1,500	Mid-Range $1,250/ $2,500	Highest $2,250/$4,500	Lowest $0
Out of pocket maximum (individual/ family)	$5,500/$11,000	$5,500/$11,000	$5,500/$9,000	$6,000/$12,000
Embedded Deductible and OOP*	•	•	×	•
HSA Eligible?	×	×	•	×
dentsu HSA Contribution	×	×	$500/$1,000	×

*Embedded means one individual within a family will never pay more than the single deductible or single out-of-pocket maximum amount.

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Tools + Resources

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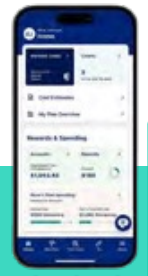
Helping You Navigate Your Health with Confidence

Download the UnitedHealthcare or Surest mobile app on your smart device for the easiest access to tools and resources relating to your medical insurance, including:

- **Your ID Card**
- **Virtual Visit Benefits**
- **Finding In-Network Providers**
- **Your Claims History**
- **And more!**

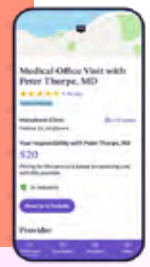


United Healthcare

Once you have registered your account, download the UHC mobile app

surest
A UnitedHealthcare Company

Information is available for your costs, coverages, and options on the Surest mobile app



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Your Medical Plan Programs with Added Layers of Support

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United Healthcare

Health & Well-being

- **Hinge Health Alleviate pain and improve body function with digital physical therapy. Get access to personalized exercise plans, licensed physical therapists, real-time guidance, and support for muscle and joint pain, injury recovery, pelvic floor health, and menopause-related symptoms.**
- **2ndMD: Expert second opinion from leading doctors and specialist.**
- **Maven: Support for preconception, fertility, adoption, surrogacy, pediatric care, menopause, and more!**



Clinical Resources

- **Specialist Management Solutions (SMS): Guides patients through the seamlessly integrated process of customizing a surgical, non-surgical and/or digital solution path for each care journey.**
- **Bariatric Resource Service: Access to a team of clinical experts who specialize in weight loss and bariatric surgery (members are required to utilize to access bariatric benefits)**

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Dario Healthy Living Programs

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Dario is available to employees, spouses, and adult dependents enrolled in a medical plan at no cost!

dario

- **Programs Available:**
  - **Diabetes Management**
  - **Blood Pressure Management**
  - **Weight Management**

- **What You Get with Dario:**
  - **Connected devices such as a smart scale, glucose monitor, or blood pressure cuff to help you track your progress in real time.**
  - **One-on-one coaching**
  - **Digital health tools and an easy-to-use mobile app.**



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Virtual Visits

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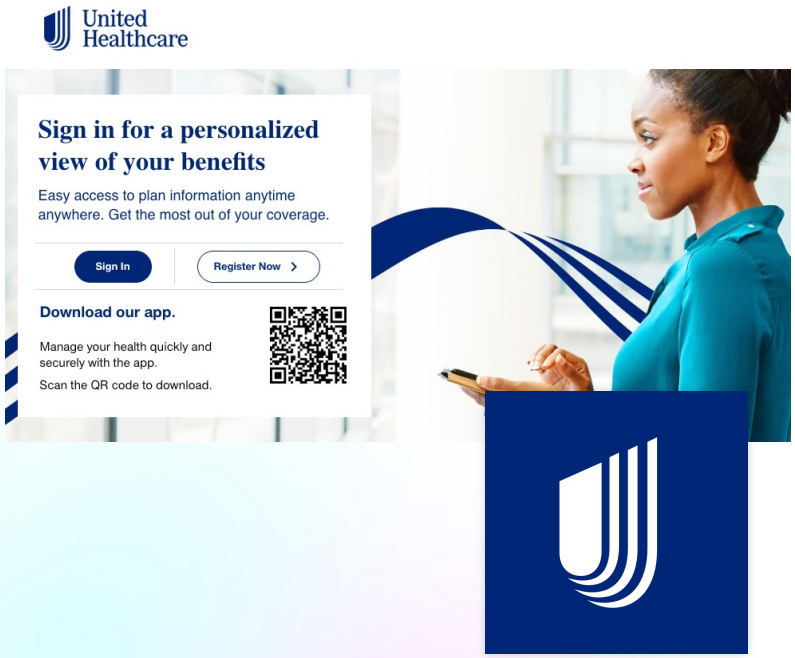
- **Skip the wait and schedule a virtual visit for quick and convenient care!**
- **With the Enhanced PPO, Standard PPO, and Surest medical plans, there's no cost. HDHP members pay less than $50 per visit until their deductible is met.**
- **Visit www.myuhc.com and complete a one-time registration and begin appointments using the UnitedHealthcare mobile app.**



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MORE VALUE FROM YOUR HEALTHCARE DOLLARS



TOOLS TO SUPPORT THE WHOLE YOU

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a great way to pay for your medical expenses now and save for the future. An HSA offers triple-tax advantages.

- Administered by Optum Bank for HDHP enrollees ONLY
- 2027 Limits:
  - Single Coverage: $4,500
  - Family Coverage: $9,000
- Company Contribution:
  - $500 annual contribution for single coverage
  - $1,000 annual contribution for family coverage.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

An FSA gives you a valuable tax break by letting you set aside pre-tax dollars for reimbursement of certain healthcare expenses.

- Administered by HSA Bank for all benefit eligible employees NOT enrolled in the HDHP option.
- 2027 Limits:
  - Annual IRS Maximum: $3,500
- FSA funds are use it or lose it. At the end of the year, you may roll over up to $700 to the following year – any balance above the $700 will be forfeited after the grace period.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

The DCFSA gives you a valuable tax break to help you pay for certain child and adult day care expenses.

- Administered by HSA Bank for all benefit eligible employees.
- 2027 Limits:
  - Annual IRS Maximum is $7,500 when married filing taxes jointly and $3,750 when married filing separately.
- DCFSA elections and employer sponsored DCFSA plans are subject to annual nondiscrimination testing under Section 129.

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DENTAL BENEFITS

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DELTA DENTAL BENEFITS-AT-A-GLANCE				
Plan Features	**Standard**		**Enhanced**	
	In Network	**Out of Network**	**In Network**	**Out of Network**
Deductible	**$50**	**$150**	**$50**	**$150**
Annual Maximum	**$1,000**		**$3,000**	
# of Preventative Visits	**2**		**3**	
Coverage				
Preventative	**100%**	**100%**	**100%**	**100%**
Basic	**80%**	**80%**	**100%**	**80%**
Major	**50%**	**50%**	**60%**	**50%**
Orthodontia	**Not covered**		**50% up to $2,000 (lifetime)**	

Your annual maximum is the most your plan will pay toward covered dental services each year. This limit applies to each person covered under the plan. The orthodontia maximum of $2,000 in the Enhanced Plan is a lifetime limit.

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DELTA DENTAL RATES (Semi-Monthly)		
	Standard (without Ortho)	**Enhanced (with Ortho)**
Employee	**$7.50**	**$14.00**
Employee + Spouse/DP	**$19.50**	**$31.50**
Employee + Child(ren)	**$27.50**	**$42.00**
Family	**$35.00**	**$56.00**

Delta Dental does not provide physical dental ID cards. Members can access and download a digital ID card at any time by logging into www.deltadentalins.com

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VISION BENEFITS

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VSP VISION BENEFITS-AT-A-GLANCE		
Plan Features	**Network**	**OON**
Exam (Annual)	$10 copay	Up to $45
Lenses (Annual)	$25 copay	Reimbursements range $30-$75 based on lens type
Frames (Annual) – can also be used for non-prescription sunglasses or blue light filtering glasses	$200 allowance + 20% amt over allowance	Up to $50
Elective Contacts (Annual)	$200 allowance	Up to $100
Laser Vision Correction	15% off regular price or 5% off promo price	Not Covered

With VSP LightCare, you can use your frame or lens benefit to get ready-made, non-prescription sunglasses or blue light–filtering glasses. This enhanced coverage is included at no additional cost and is available if you haven't already used your frame or lens allowance

vsp VISION

VSP VISION RATES (Semi-Monthly)	
	Standard
Employee	$4.70
Employee + Spouse/DP	$9.39
Employee + Child(ren)	$10.05
Family	$16.06

VSP does not provide physical vision ID cards. Members can access and download a digital ID card at any time by logging into www.vsp.com/choice

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Employee Assistance Program (EAP)

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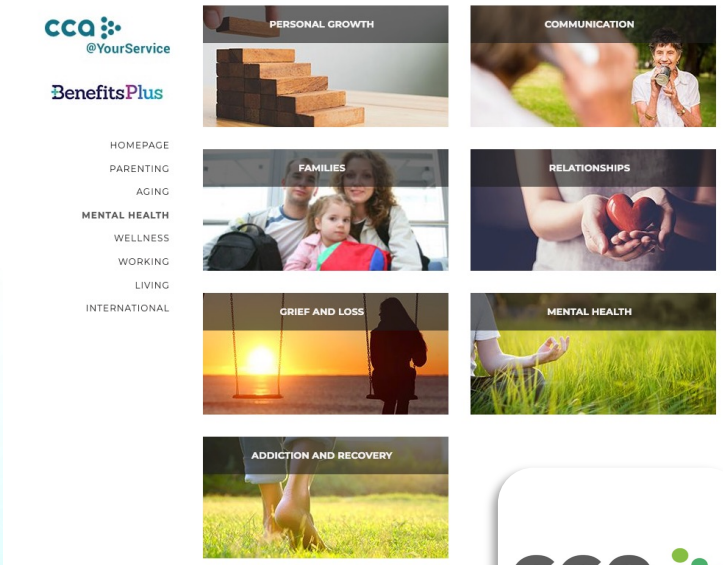
CCA@YourService

- **CCA@YourService provides 24/7 access to free and confidential professional consultation, referrals, and counseling for any issue that matters to you and your family.**
- **Get support and information you need to help manage your daily life, including family and caregiving, legal and financial, personal and emotional health, and work-related issues.**
- **Virtual Work-Life Coaches are available, for more information or to make an appointment go to the dedicated work-life coaches page in BenefitsPlus.**
- **To learn more,**
  - **Visit www.myccaonline.com and enter 'dentsu' for the company code.**
  - **Call 1-800-833-8707**



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MENTAL HEALTH & WELLBEING SUPPORT

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Employee Assistance Program (EAP) with CCA@YourService

- CCA@YourService provides 24/7 access to free professional consultation, referrals, and counseling for any issue that matters to you and your family. Support includes emotional health, career, personal health, family/caregiving, and legal financial guidance.
- Visit www.myccaonline.com [Login Code: dentsu] or call 800-833-8707.

UHC Behavioral Health Network Programs

- Talkspace - Access Behavioral Health Providers and Virtual Visits – Connect via phone or online video chat by logging in to www.myuhc.com
- Calm Health by UHC – Your go-to app whenever you need to recenter and destress, offering personalized content focused on better sleep and mindfulness.

You must be enrolled in one of dentsu's medical plans to access the UHC programs.



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ReThink Benefits

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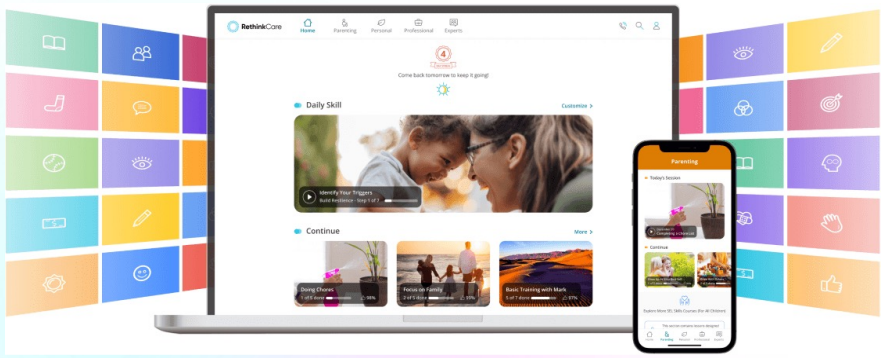
- ReThink Benefits is available at no cost to you and specializes in supporting families with children with learning, social, or behavioral challenges.
- This program includes:
  - Remote consultation with Board Certified Behavioral Analyst
  - Video-based training
  - Access to Care Team members and online resources
- To get started,
  - Visit www.connect.rethinkcare.com/sponsor/dentsu
  - Complete your enrollment and verify your account or use the code: dentsu
  - Log in and schedule a consult by phone or web conference.
  - Download the mobile app for convenient access in the future.

RethinkCare



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Additional Programs to Help You Be Prepared

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Supporting the Ones Who Matter Most

- **Life and AD&D Insurance: These plans provide financial protection in the event of death or certain losses resulting from an accident.**
  - **Company-Paid Life and AD&D equals 2x your annual pay.**
  - **Supplemental coverage is available for you, your spouse, and/or children.**

Your Safety Net, When You Need It Most

- **Disability Insurance: Eligible employees receive Short-Term Disability (STD) and Long-Term Disability (LTD) benefits.**
  - **STD: Provides 70% of your base pay for up to 26 weeks. STD coverage is provided automatically at no additional cost to you.**
  - **LTD: Provides 60% of your income if you remain disabled after 26 weeks. As a new hire, you are automatically enrolled in LTD coverage through payroll deductions. You may choose to waive coverage if you do not wish to participate. Because LTD premiums are paid by you, any LTD benefits you receive are generally tax free.**

Lincoln Financial℠

www.lincolnfinancial.com/secure/login
800-523-0428

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Other Paid Leaves

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Parental Leave

16 weeks of 100% paid leave after the birth, foster placement, or adoption of a child.

Caregiver Leave

6 weeks of 100% paid leave to care for a seriously ill family member.

Military Leave

16 weeks of 100% paid leave when deployed to active military service.

Lincoln Financial℠

All leave of absence programs are administered by Lincoln Financial Group. Paid leave benefits are offset by any state benefits you may be eligible for.

To learn more, visit our Paid Leave Program on the BenefitsPlus website.



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Protect What Matters

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Legal Plan

Get affordable access to legal support for a wide range of personal matters through the MetLife Legal Plan.

Support includes:

- **Will preparation**
- **Buying or selling a primary residence**
- **Telephone legal advice**
- **In-person consultations with a network attorney**
- **And more**
- **Coverage is available for you, your spouse/domestic partner, and eligible children.**

Identity Theft Protection

LifeLock helps you monitor and protect your identity with alerts and support if suspicious activity occurs.

Protection includes:

- **Identity alerts by phone, email, and text**
- **Investment account activity alerts**
- **Data breach notifications**
- **Stolen funds reimbursement, subject to plan limitations**
- **Support if identity theft occurs**

Choose between two coverage options:
Benefit Essential or Benefit Premier

Learn more: legalplans.com
Call 800-821-6500

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Support When Life Takes an Unexpected Turn

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Critical Illness Insurance

- The Critical Illness group plan pays a lump- sum benefit if a covered person is diagnosed with a heart attack, stroke, cancer or many other conditions. It can help cover out-of- pocket medical expenses for treatments that aren't covered by your medical plan such as deductibles and coinsurance.

Hospital Indemnity Insurance

- The Hospital Indemnity Insurance program pays a cash benefit to you for covered hospital stays, outpatient surgery costs, intensive care stays, and post hospital skilled nursing facility care. This cash payment can be used however you choose.

Accident Insurance

- The Group Accident Insurance plan helps protect your finances by providing a cash benefit if you or a covered family member experiences an injury from an accident. You can use these benefits to help pay for expenses like copays, deductibles, hospital stays, or even everyday bills while you recover. Coverage includes common injuries such as broken bones, sprains, concussions, or emergency room visits.

Each supplemental plan is designed to work with your medical coverage to give you added financial protection. Think about your lifestyle, family needs, and budget as you choose the options that best support the whole you.
To learn more about these plans, visit the UnitedHealthcare Pre-Member website.



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Build a Stronger Financial Future

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401(k) Profit Sharing Plan

- All regular full-time employees are immediately eligible to participate in dentsu's 401(k) retirement plan with a three-year vesting schedule.
- You may enroll in the Plan or make changes to your contributions any time throughout the year.
- If you don't take action within your first 90 days, you will be auto-enrolled at a 6% contribution rate.
- A Company Match of 50% of every dollar you contribute in pre-tax, Roth 401(k) and catch-up contributions, up to the first 6% of your eligible pay. The Company Match will be 100% vested after 3 years of service (33% at each service anniversary).
- You can contribute 1-75% of your eligible pay up to the IRS limits on a pre-tax or Roth 401(k) post-tax basis.
- The IRS Contribution Limits for 2027: $25,500 for pre-tax and/or Roth contributions, and $33,000 if you are age 50 or older.

charles SCHWAB

You can access and manage your account:

- Online at www.workplace.schwab.com,
- Via the Schwab Workplace Retirement App (scan QR Code to download)
- By phone at 1-800-724-7526

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Additional Financial Support Programs

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Schwab Financial Concierge

- Through our partnership with Charles Schwab, you have access to The Schwab Financial Concierge™ team for financial guidance and planning support at no cost.
- Get started today at: schwab.com/financialconcierge or call at your convenience at 1-877-566-2027.

charles SCHWAB

SoFi Dashboard

- BenefitsPlus partners with SoFi to provide an online platform that helps you build financial independence for you and your family.
- Through your SoFi Dashboard access:
  - Personalized Debt Navigator
  - SoFi Relay
  - Credit Score Monitoring
  - Discounts and Cash Bonuses
  - 529 Savings and Selection Tool
- Get started today at: sofi.com/dentsu

SoFi

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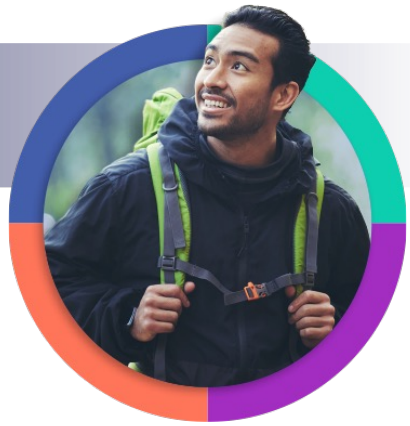
Additional Voluntary Benefits



Commuter Benefits

- The commuter benefit allows you to set aside money from your pay on a pre-tax basis to pay for eligible costs associated with commuting to and from work. This can lower your taxable income, giving you more savings. Commuter elections can be made by logging into your account at www.dentsubenefitsplus.com.

Plum Benefits

- Powered by TicketsatWork, Plum offers savings up to 60% on over 80,000 offers at destinations and experiences around the world. It's free and easy to sign up – just visit www.plumbenefits.com and use your work email and company code: ac0122245.

plumbenefits™

Figo Pet Insurance

- Choose from customized care plans that are designed to help take good care of your dog or cat if unexpected injuries and illnesses occur – and get 24/7 access to live veterinary professionals. Visit www.uhc.care/dentsu or call 844-738-3446.

FIGO PET INSURANCE

Auto & Home Insurance

- Farmers can help you find affordable solutions for your auto and home insurance needs. Visit www.myautohome.farmers.com for more information or call 800-438-6381 for a quote.

FARMERS INSURANCE

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Extras That Support Your Everyday Life

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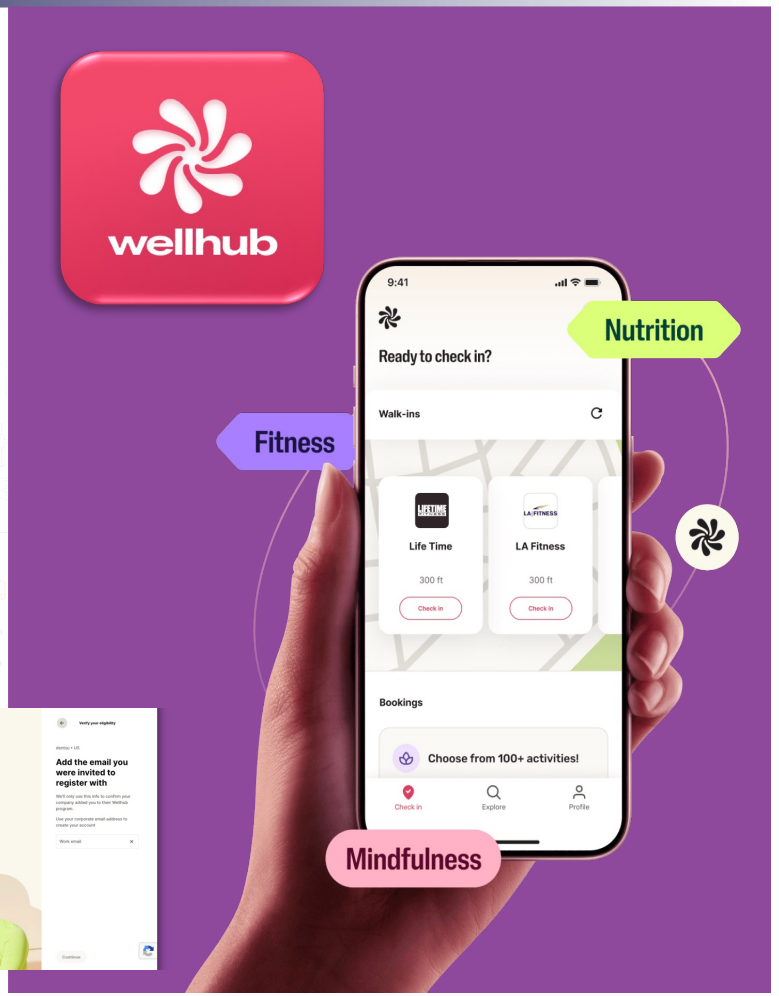
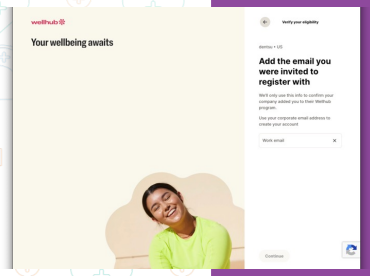
Wellhub: Your All-in-One Wellbeing Membership

- With Wellhub, you and your family (up to 3 additional members) can purchase a monthly membership that gives you access to a wide variety of wellness options — all in one place.
- What You Get:
  - Nationwide Fitness Network: Discounted access to thousands of gyms and studios, including popular names like Life-Time, LA Fitness, Orangetheory, Crunch, F45, SoulCycle, and more!
  - Wellness Mobile Apps: Premium membership to top-rated apps for nutrition, fitness, mediation, and health habits.
  - Personalized Coaching: One-on-one virtual coaching sessions with certified trainers and nutrition coaches to help you stay motivated and accountable.
  - Workout Flexibility: Choose from live-streamed to on-demand classes that fit your schedule, your style, and your goals.





Register with Wellhub using your work email.

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Have Questions?

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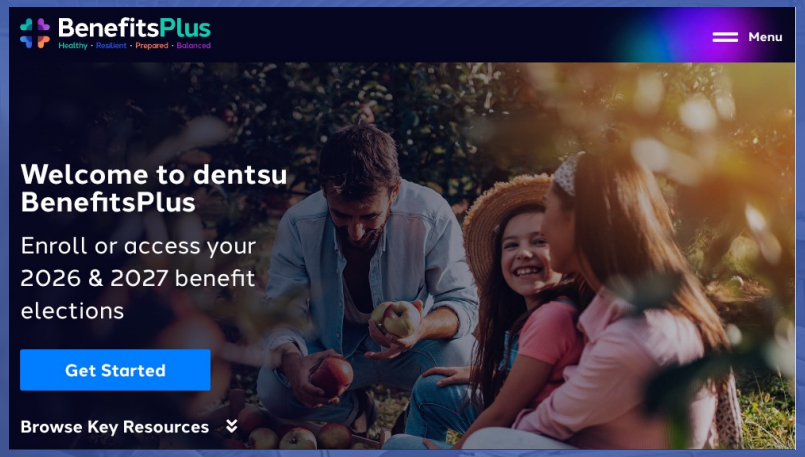

Enroll at: www.dentsubenefitsplus.com

Contact the BenefitsPlus Solution Center at (800) 597-2335, Monday – Friday, 8 AM to 5 PM CT.

- For help accessing your benefits platform and/or enrollment experience
- If you have a Qualifying Life Event (QLE) and need to make changes to your benefits.
- If you need assistance with utilizing your benefits or have questions about the coverage, plan offerings and programs.

Make an appointment with a Benefit Counselor

- Visit our website at www.dentsubenefitsplus.com and click on the 'Get Started' tile. Once logged in, click the '?' icon displayed along the top right-hand side of the page, and then click 'Schedule a Callback' button.

Call Schwab Retirement Services at (800) -724-7526, Monday – Friday, 7AM to 10 PM ET

- For questions about the BenefitsPlus 401(k) plan or rollovers from your prior employer's 401(k) plan.

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