



Open and Affordable Dental and Braces®

Employee Manual

Version 09.28.2022

ABOUT THIS MANUAL / DISCLAIMER

This manual has been prepared to assist you in finding the answers to many questions that you may have regarding your employment with Open and Affordable Dental and Braces. Please take the necessary time to read it.

It is not expected that this manual will answer all of your questions. Open and Affordable Dental and Braces will be a major source of information.

Neither this manual nor any other verbal or written communication by a management representative, is, nor should it be considered to be, an agreement, contract of employment, express or implied, or a promise of treatment in any particular manner in any given situation. Open and Affordable Dental and Braces adheres to the policy of employment-at-will, which permits Open and Affordable Dental and Braces or the employee to terminate the employment relationship at any time, for any reason, with or without cause or notice.

Any modification of at-will status and/or provision of any special arrangement concerning terms or conditions of employment in an individual case or in general is only valid if contained in writing and signed by owners of Open and Affordable Dental and Braces.

Many matters covered by this manual, such as benefit plan descriptions, are also described in separate Open and Affordable Dental and Braces documents. These Open and Affordable Dental and Braces documents are always controlling over any statement made in this manual or by any member of management.

This manual states only general Open and Affordable Dental and Braces guidelines. Open and Affordable Dental and Braces may, at any time, in its sole discretion, modify or vary from anything stated in this manual, with or without notice, except for the rights of the parties to terminate employment-at-will, which may only be modified by an express written agreement signed by the employee and owners of Open and Affordable Dental and Braces.

This manual supersedes all prior manuals.

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Section 1 - Governing Principles of Employment

1-1. Welcome Statement

For those of you who are commencing employment with Open and Affordable Dental and Braces, I would like to extend to you a personal welcome. I hope you will enjoy your work here. I am glad to have you with us.

For those of you who have been with us, thank you for your past and continued service. I extend to you our personal best wishes for your success and happiness here at Open and Affordable Dental and Braces. I understand that it is our employees who provide the services that our customers rely upon, and who will grow and enable us to create new opportunities in the years to come.

Mission

We are a patient driven dental office. Our mission is to provide the best possible care that is both convenient and affordable. We consider ourselves the hardest working, most efficient, and most caring dental team. We are constantly improving, striving to create the perfect patient experience and dental office environment.

How will we accomplish our mission?

We will be a goal oriented dental office. We will establish metrics to measure our success, work towards those goals, then celebrate them. We will strive to achieve as many possible positive clinical outcomes as possible. Providing more services allows us to increase efficiencies and perfect our clinical outcomes. It also allows us to better serve the community and reduce patient fees. We will be open as much as or more than any of our competitors. We will strive to treat all patients with the highest respect, treating them as we want to be treated. We will constantly be acquiring clinical knowledge and perfecting our office environment. We will be a female friendly office. Our compensation will reflect our hard work and goal achievement.

1-2. Equal Employment Opportunity

Open and Affordable Dental and Braces is an Equal Opportunity Employer that does not discriminate on the basis of actual or perceived race, creed, color, religion, alienage or national origin, ancestry, citizenship status, age, disability or handicap, sex, marital status, veteran status, sexual orientation, genetic information, arrest record, or any other characteristic protected by applicable federal, state or local laws. Open and Affordable Dental and Braces is dedicated to this policy with respect to recruitment, hiring, placement, promotion, transfer, training, compensation, benefits, employee activities and general treatment during employment.

Open and Affordable Dental and Braces will endeavor to make a reasonable accommodation to the known physical or mental limitations of qualified employees with disabilities unless the accommodation would impose an undue hardship on the operation of our business. If you need assistance to perform your job duties because of a physical or mental condition, please let the doctor on duty know.

Open and Affordable Dental and Braces will endeavor to accommodate the sincere religious beliefs of its employees to the extent such accommodation does not pose an undue hardship on Open and Affordable Dental and Braces' operations. If you wish to request such an accommodation, please speak to the doctor on duty.

Any employees with questions or concerns about equal employment opportunities in the workplace are encouraged to bring these issues to the attention of the doctor on duty. Open and Affordable Dental and Braces will not allow any form of retaliation against individuals who raise issues of equal employment opportunity. To ensure our workplace is free of artificial barriers, violation of this policy will lead to discipline, up to and including discharge. All employees must cooperate with all investigations.

1-3. Non-Harassment

It is Open and Affordable Dental and Braces' policy to prohibit intentional and unintentional harassment of any individual by another person on the basis of any protected classification including, but not limited to, race, color, national origin, disability, religion, marital status, veteran status, sexual orientation or age. The purpose of this policy is not to regulate our employees' personal morality, but to ensure that in the workplace, no one harasses another individual.

If you feel that you have been subjected to conduct which violates this policy, you should immediately report the matter to any doctor on duty. If you are unable for any reason to contact this person, or if you have not received a satisfactory response within five (5) business days after reporting any incident of what you perceive to be harassment, please contact any member of Open and Affordable Dental and Braces ownership. If the person toward whom the complaint is directed is one of the individuals indicated above, you should contact one of the other doctors of Open and Affordable Dental and Braces. Every report of perceived harassment will be fully investigated and corrective action will be taken where appropriate. Violation of this policy will result in disciplinary action, up to and including discharge. All complaints will be kept confidential to the extent possible, but confidentiality cannot be guaranteed. In addition, Open and Affordable Dental and Braces will not allow any form of retaliation against individuals who report unwelcome conduct to management or who cooperate in the investigations of such reports in accordance with this policy. Employees who make complaints in bad faith may be subject to disciplinary action, up to and including discharge. All employees must cooperate with all investigations.

1-4. Sexual Harassment

It is Open and Affordable Dental and Braces' policy to prohibit harassment of any employee by any Open and Affordable Dental and Braces doctor, employee, customer, or vendor on the basis of sex or gender. The purpose of this policy is not to regulate personal morality within Open and Affordable Dental and Braces. It is to ensure that at Open and Affordable Dental and Braces all employees are free from sexual harassment. While it is not easy to define precisely what types of conduct could constitute sexual harassment, examples of prohibited behavior include unwelcome sexual advances, requests for sexual favors, obscene gestures, displaying sexually graphic magazines, calendars or posters, sending sexually explicit e-mails, text messages and other verbal or physical conduct of a sexual nature, such as uninvited touching of a sexual nature or sexually related comments. Depending upon the circumstances, improper conduct also can include sexual joking, vulgar or offensive conversation or jokes, commenting about an employee's physical appearance, conversation about your own or someone else's sex life, or teasing or other conduct directed toward a person because of his or her gender which is sufficiently severe or pervasive to create an unprofessional and hostile working environment.

If you feel that you have been subjected to conduct which violates this policy, you should immediately report the matter to any doctor on duty. If you are unable for any reason to contact this person, or if you have not received a satisfactory response within five (5) business days after reporting any incident of what you perceive to be harassment, please contact any member of the Open and Affordable Dental and Braces ownership. If the person toward whom the complaint is directed is one of the individuals indicated above, you should contact one of the other doctors of Open and Affordable

Dental and Braces. Every report of perceived harassment will be fully investigated and corrective action will be taken where appropriate. Violation of this policy will result in disciplinary action, up to and including discharge. All complaints will be kept confidential to the extent possible, but confidentiality cannot be guaranteed. In addition, Open and Affordable Dental and Braces will not allow any form of retaliation against individuals who report unwelcome conduct to management or who cooperate in the investigations of such reports in accordance with this policy. Employees who make complaints in bad faith may be subject to disciplinary action, up to and including discharge. All employees must cooperate with all investigations.

1-5. Drug and Alcohol-Free Workplace

To help ensure a safe, healthy and productive work environment for our employees and others, to protect Open and Affordable Dental and Braces property, and to ensure efficient operations, Open and Affordable Dental and Braces has adopted a policy of maintaining a workplace free of drugs and alcohol. This policy applies to all employees and other individuals who perform work for Open and Affordable Dental and Braces.

The unlawful or unauthorized use, abuse, solicitation, theft, possession, transfer, purchase, sale or distribution of controlled substances, drug paraphernalia or alcohol by an individual anywhere on Open and Affordable Dental and Braces premises, while on Open and Affordable Dental and Braces business (whether or not on Open and Affordable Dental and Braces premises) or while representing Open and Affordable Dental and Braces, is strictly prohibited. Employees and other individuals who work for Open and Affordable Dental and Braces also are prohibited from reporting to work or working while they are using or under the influence of alcohol or any controlled substances, except when the use is pursuant to a licensed medical practitioner's instructions and the licensed medical practitioner authorized the employee or individual to report to work. Violation of this policy will result in disciplinary action, up to and including discharge.

Open and Affordable Dental and Braces maintains a policy of non-discrimination and will endeavor to make reasonable accommodations to assist individuals recovering from substance and alcohol dependencies, and those who have a medical history which reflects treatment for substance abuse conditions. We encourage employees to seek assistance before their substance abuse or alcohol misuse renders them unable to perform the essential functions of their jobs, or jeopardizes the health and safety of any Open and Affordable Dental and Braces employee, including themselves.

Smoking is prohibited on Open and Affordable Dental and Braces premises and in all Open and Affordable Dental and Braces vehicles.

1-6. Workplace Violence

Open and Affordable Dental and Braces is strongly committed to providing a safe workplace. The purpose of this policy is to minimize the risk of personal injury to employees and damage to Open and Affordable Dental and Braces and personal property.

It is not expected for you to become an expert in psychology or to physically subdue a threatening or violent individual. Indeed, you are specifically discouraged from engaging in any physical confrontation with a violent or potentially violent individual. However, it is expected and encouraged to exercise reasonable judgment in identifying potentially dangerous situations.

Experts in the mental health profession state that prior to engaging in acts of violence, troubled individuals often exhibit one or more of the following behaviors or signs: over-resentment, anger and hostility; extreme agitation; making ominous threats such as bad things will happen to a particular person, or a catastrophic event will occur; sudden and significant decline in work performance; irresponsible, irrational, intimidating, aggressive or otherwise inappropriate behavior; reacting to questions with an

antagonistic or overtly negative attitude; discussing weapons and their use, and/or brandishing weapons in the workplace; overreacting or reacting harshly to changes in Open and Affordable Dental and Braces policies and procedures; personality conflicts with co-workers; obsession or preoccupation with a co-worker or a Open and Affordable Dental and Braces doctor; attempts to sabotage the work or equipment of a co-worker; blaming others for mistakes and circumstances; demonstrating a propensity to behave and react irrationally.

1-7. Prohibited Conduct

Threats, threatening language or any other acts of aggression or violence made toward or by any Open and Affordable Dental and Braces employee WILL NOT BE TOLERATED. For purposes of this policy, a threat includes any verbal or physical harassment or abuse, any attempt at intimidating or instilling fear in others, menacing gestures, flashing of weapons, stalking or any other hostile, aggressive, injurious or destructive action undertaken for the purpose of domination or intimidation. To the extent permitted by law, employees and visitors are prohibited from carrying weapons onto Open and Affordable Dental and Braces premises.

1-8. Procedures for Reporting a Threat

All potentially dangerous situations, including threats by co-workers, should be reported immediately to any member of management with whom you feel comfortable. Reports of threats may be maintained confidential to the extent maintaining confidentiality does not impede our ability to investigate and respond to the complaints. All threats will be promptly investigated. All employees must cooperate with all investigations. No employee will be subjected to retaliation, intimidation or disciplinary action as a result of reporting a threat in good faith under this policy.

If Open and Affordable Dental and Braces determines, after an appropriate good faith investigation, that someone has violated this policy, Open and Affordable Dental and Braces will take swift and appropriate corrective action.

If you are the recipient of a threat made by an outside party, please follow the steps detailed in this section. It is important for us to be aware of any potential danger in our offices. Indeed, we want to take effective measures to protect everyone from the threat of a violent act by an employee or by anyone else.

Anonymous reporting to corporate personnel is encouraged through the website at the following link: www.openandaffordable.com/employee-feedback. This is another avenue you may use to report situations you deem unprofessional, dangerous, or uncomfortable.

1-9. Professional Maturity

Open and Affordable Dental employs many young people who may not have previous experience in professional environments. They may feel the same skills that got them to this point in life, mostly high school experience, are the same skills needed in a professional environment. Understand that the number one reason drama is created in the office is the misunderstanding that sitting around and talking to others, or being on your phone chatting, much like in high school, will make you more popular with your co-workers. Note that many times we've been forced to fire employees for things they said about other co-workers during these chat sessions. Professional popularity is gained through hard work, not by chatting with others. Doctors get very stressed out when staff are sitting around having non-work related conversations, because the cost to have multiple employees sitting around makes doctors want to have less staff, i.e. let people go. Professional maturity is understanding that this is a very good job, where you get to work very closely with doctors, and you have amazing opportunities for career enhancement. Many jobs do not provide career enhancement. The number one skill that allows you to further your career is hard work. Take every opportunity while others are sitting around talking to each other to find things to do

in the clinic or the front office. Volunteer to help others. This effort will not go unnoticed. You will also find that you will be the best professional friend in the office, where people look to you to help them, because you work harder than everyone. Being a professional is also showing up on time, so that the other office workers don't have to pick up your work while you're out. If there is an office worker who is not being professional, understand that co-worker will eventually get worked out of the system. If you are that lazy or unprofessional co-worker, you will be worked out of the system. It is unacceptable to be on your phone for non-emergency purposes during your first 3 training and probationary months of employment. Use any downtime to read through the manuals and ask questions.

Section 2 - Operational Policies

2-1. Employee Classifications

For purposes of this manual, all employees fall within one of the classifications below.

- Full-Time Employees - Employees who regularly work at least 40 hours per week who were not hired on a short-term basis.
- Part-Time Employees - Employees who regularly work 36 hours per week who were not hired on a short-term basis.
- Short-Term Employees - Employees who were hired for a specific short-term project, or on a short-term freelance, per diem or temporary basis. Short-Term Employees generally are not eligible for Open and Affordable Dental and Braces benefits, but are eligible to receive statutory benefits. In addition to the above classifications, employees are categorized as either "exempt" or "nonexempt" for purposes of federal and state wage and hour laws. Employees classified as exempt do not receive overtime pay; they generally receive the same weekly salary regardless of hours worked. Such salary may be paid less frequently than weekly. You will be informed of your classifications upon hire and informed of any subsequent changes to your classifications.

2-2. Trial Period

The first six months of your employment is a probationary period. This is an opportunity for Open and Affordable Dental and Braces to evaluate your performance. It also is an opportunity for you to decide whether you are happy being employed by Open and Affordable Dental and Braces. Open and Affordable Dental and Braces may extend the probationary period if it desires. Completion of the probationary period does not alter an employee's at-will status. During the trial period, employees are not eligible for bonuses and/or company provided benefits.

2-3. Your Employment Records

In order to obtain your position, you provided us with personal information, such as your address and telephone number. This information is contained in your personnel file.

Please keep your personnel file up to date by informing the doctor on duty of any changes. Also, please inform the doctor on duty of any specialized training or skills you may acquire in the future, as well as any changes to any required visas. Unreported changes of address, marital status, etc. can affect your withholding tax and benefit coverage. Further, an "out of date" emergency contact or an inability to reach you in a crisis could cause a severe health or safety risk or other significant problem.

2-4. Working Hours and Schedule

Open and Affordable Dental and Braces is open for business from 7:30 am to 7:30 pm, Monday through Saturday. Employees must report to work no later than 10 minutes prior to your shift. You will be

assigned a work schedule and you will be expected to begin and end work according to the schedule. To accommodate the needs of our business, at some point we may need to change individual work schedules on either a short-term or long-term basis.

There will be no fixed schedules. Once a schedule is finalized, no trading of schedules is permitted without the scheduling doctor's approval. Open and Affordable Dental and Braces has zero tolerance for employees not having knowledge of their assigned schedule. Employees will be provided meal and rest periods as required by law.

2-5. Rest and Meal Period Policy

Open and Affordable Dental and Braces authorizes and permits rest periods, which, insofar as practicable, shall be in the middle of each four-hour work period. A compensated ten-minute rest period for each four hours or major fractions thereof shall be permitted for all employees. Since this time is counted and paid as time worked, employees must not be absent from their workstations beyond the allotted rest period time. It is expected that food be consumed at the designated break area, avoiding food in the front office and clinic areas. It is preferred that no gum be consumed during working hours.

Employees shall be entitled to an uninterrupted and 'duty free' meal period of at least a thirty minute duration when the scheduled work shift exceeds five consecutive hours of work.

Open and Affordable Dental and Braces Doctors will schedule meal periods to accommodate operating requirements. Employees will be relieved of all active responsibilities and restrictions during meal periods and will not be compensated for that time. Open and Affordable Dental and Braces requires that employees adhere to state law concerning meal periods. If an employee works during their lunch period, this would be considered a working lunch and the time worked will be compensated.

Employees working a 12 hour shift must clock in and out for their 30 minute meal period. Employees must also clock in and out if they leave the premises for any reason deemed non-work related.

2-6. Timekeeping Procedures

Employees must record their actual time worked for payroll and benefit purposes. Non-exempt employees must record the time work begins and ends, as well as the beginning and ending time of any departure from work for any non-work-related reason, on forms as prescribed by Open and Affordable Dental and Braces.

Altering, falsifying or tampering with time records is prohibited and subjects the employee to discipline, up to and including discharge.

Exempt employees are required to record their daily work attendance and report full days of absence from work for reasons such as leaves of absence, sick leave or personal business.

It is your responsibility to sign your time record to certify the accuracy of all time recorded. Any errors in your time record should be reported immediately to an Open and Affordable Dental and Braces doctor, who will attempt to correct legitimate errors.

2-7. Overtime

Like most successful companies, we experience periods of extremely high activity. During these busy periods, additional work is required from all of us. Open and Affordable Dental and Braces is responsible for monitoring business activity and requesting overtime work if it is necessary. Effort will be made to provide you with adequate advance notice in such situations.

Any non-exempt employee who works overtime will be compensated at the rate of one and one-half times (1.5) his/her normal hourly wage for all time worked in excess of forty (40) hours each week, unless otherwise required by law.

Employees may work overtime only with prior authorization.

For purposes of calculating overtime for nonexempt employees, the workweek begins at 12 a.m. on Monday and ends 168 hours later at 12 a.m. on the following Monday.

2-8. Safe Harbor Policy for Exempt Employees

It is our policy and practice to accurately compensate employees and to do so in compliance with all applicable state and federal laws. To ensure that you are paid properly and that no improper deductions are made, you must review your pay stubs promptly to identify and report all errors.

If you are classified as an exempt salaried employee, you will receive a salary which is intended to compensate you for all hours you may work for Open and Affordable Dental and Braces. This salary will be established at the time of hire or when you become classified as an exempt employee. While it may be subject to review and modification from time to time, such as during salary review times, the salary will be a predetermined amount that will not be subject to deductions for variations in the quantity or quality of the work you perform.

Under federal and state law, your salary is subject to certain deductions. For example, unless state law requires otherwise, your salary can be reduced for the following reasons:

- Full-day absences for personal reasons.
- Full-day absences for sickness or disability.
- Full-day disciplinary suspensions for infractions of our written policies and procedures.
- Family and Medical Leave absences (either full- or partial-day absences).
- To offset amounts received as payment for jury and witness fees or military pay.
- The first or last week of employment in the event you work less than a full week.
- Any full work week in which you do not perform any work.

Your salary may also be reduced for certain types of deductions such as your portion of health, dental or life insurance premiums; state, federal or local taxes; social security; or voluntary contributions to a 401(k) or pension plan.

In any workweek in which you performed any work, your salary will not be reduced for any of the following reasons:

- Partial day absences for personal reasons, sickness or disability.
- Your absence on a day because your employer has decided to close a facility on a scheduled work day.
- Absences for jury duty, attendance as a witness, or military leave in any week in which you have performed any work.
- Any other deductions prohibited by state or federal law.

However, unless state law provides otherwise, deductions may be made to your accrued leave for full- or partial-day absences for personal reasons, sickness or disability. If you believe you have been subject to any improper deductions, you should immediately report the matter to Open and Affordable Dental and Braces.

2-9. Your Paycheck

You will be paid semi-monthly for all the time you have worked during the past pay period. Your payroll stub itemizes deductions made from your gross earnings. By law, Open and Affordable Dental and Braces is required to make deductions for Social Security, federal income tax and any other appropriate taxes. These required deductions also may include any court-ordered garnishments. Your payroll stub will

also differentiate between regular pay received and overtime pay received. Open and Affordable Dental and Braces does not provide cash advances under any circumstance. If you believe there is an error in your pay, bring the matter to the attention of Open and Affordable Dental and Braces immediately so Open and Affordable Dental and Braces can resolve the matter quickly and amicably.

Your paycheck will be given only to you, unless you request that it be mailed, or authorize in writing another person to accept your check for you.

2-10. Performance Reviews

Depending on your position and classification, Open and Affordable Dental and Braces endeavors to review your performance after 3 months of employment and periodically thereafter. Annual performance reviews are conducted during the first quarter of the year. However, please understand that a positive performance evaluation does not guarantee an increase in salary, a promotion, or continued employment. Compensation increases and the terms and conditions of employment, including job assignments, transfers, promotions, and demotions, are determined by and at the discretion of management. Office keys/entry code will be issued after the 3 months, unless decided otherwise by your owner doctor.

In addition to these formal performance evaluations, Open and Affordable Dental and Braces encourages you and an Open and Affordable Dental and Braces doctor to discuss your job performance on a frequent and ongoing basis.

Section 3 - Benefits

b3-1. Benefits Overview

In addition to good working conditions and competitive pay, it is Open and Affordable Dental and Braces' policy to provide a combination of supplemental benefits to all eligible employees. In keeping with this goal, each benefit program has been carefully devised. We are constantly studying and evaluating our benefits programs and policies to better meet your present and future requirements.

The next few pages contain a brief outline of the benefits programs Open and Affordable Dental and Braces provides for you and your family. Of course, the information presented here is intended to serve only as guidelines.

Further, Open and Affordable Dental and Braces (including the officers and administrators who are responsible for administering the plans) retains full discretionary authority to interpret the terms of the plans, as well as full discretionary authority with regard to administrative matters arising in connection with the plans and all issues concerning benefit terms, eligibility and entitlement. While Open and Affordable Dental and Braces intends to maintain these employee benefits, it reserves the absolute right to modify, amend or terminate these benefits at any time and for any reason.

If you have any questions regarding your benefits, please contact a member of the Ownership Team of Open and Affordable Dental and Braces.

3-2. Sick Time Off (PTO)

Sick Time Off (STO) is a time off policy for eligible employees to use for illness or injury. A doctor's note may be requested before returning to work. All employees will start earning STO at the time of employment that will be used for sickness or injury. STO accrues at the rate of one hour for every 30 hours worked. A maximum of 48 hours of STO can accrue for employees per year. Requests will be reviewed based on a number of factors, including business needs and staffing requirements.

3-3. Maternity Leave

Maternity leave benefits can be claimed by full-time employees who have worked at Open and Affordable Dental and Braces for at least 12 consecutive months. Six (6) months of unpaid maternity leave will be granted following the birth of a child to eligible employees. This is solely a leave of absence. Employees who will be out of work must request a formal leave of absence. See the "Leaves of Absence" section of this handbook for more information.

3-4. Lactation Breaks

Open and Affordable Dental and Braces will provide a reasonable amount of break time to accommodate an employee desiring to express breast milk for the employee's infant child, in accordance with and to the extent required by applicable law. The break time, if possible, must run concurrently with rest and meal periods already provided to the employee. If the break time cannot run concurrently with rest and meal periods already provided to the employee, the break time will be unpaid, subject to applicable law.

Open and Affordable Dental and Braces will make reasonable efforts to provide employees with the use of a room or location other than a toilet stall for the employee to express milk in private. Open and Affordable

Dental may not be able to provide additional break time if doing so would seriously disrupt Open and Affordable Dental and Braces' operations, subject to applicable law. Please consult an Open and Affordable Dental and Braces doctor if you have questions regarding this policy.

Please advise Open and Affordable Dental and Braces if you need break time and an area for this purpose. Employees will not be discriminated against or retaliated against for exercising their rights under this policy.

3-5. Insurance Programs

Each Open and Affordable Dental and Braces office decides if they will offer medical benefits. Check with your owner doctor to see if they offer medical benefits. After sixty (60) days of service you and your family members as outlined below will be eligible for dental benefits. If you feel comfortable with the Open and Affordable Dental and Braces doctor, you, your legal spouse, your parents, and your biological or legally adopted children will receive all dental care at Open and Affordable Dental and Braces at no cost excluding laboratory fees. Laboratory fees must be paid in advance of any dental work. This dental benefit does not have the usual trial period wait time. All family dental work must be scheduled during slow periods of the week so as to not interrupt the normal operations of Open and Affordable Dental and Braces.

3-6. Workers' Compensation

On-the-job injuries are covered by our Workers' Compensation Insurance Policy, which is provided at no cost to you. If you are injured on the job, no matter how slightly, report the incident immediately to Open and Affordable Dental and Braces. Failure to follow Open and Affordable Dental and Braces procedures may affect your ability to receive Workers Compensation benefits.

This is solely a monetary benefit and not a leave of absence entitlement. Employees who need to miss work due to a workplace injury must also request a formal leave of absence. See the Leave of Absence sections of this manual for more information.

3-7. Jury Duty Leave

Open and Affordable Dental and Braces realizes that it is the obligation of all U.S. citizens to serve on a jury when summoned to do so. All employees will be allowed time off to perform such civic service as required by law. You are expected, however, to provide Open and Affordable Dental and Braces with proper notice of your request to perform jury duty and with your verification of service. You also are expected to keep Open and Affordable Dental and Braces informed of the expected length of your jury duty service and to report to work for the major portion of the day if you are excused by the court. If the required absence presents a serious conflict for management, you may be asked to try to postpone your jury duty. Employees on jury duty leave will be paid for their jury duty service in accordance with state law; however, exempt employees will be paid their full salary for any week in which they perform any work for Open and Affordable Dental and Braces.

3-8. Voting Leave

In the event an employee does not have sufficient time outside of working hours to vote in a statewide election, if required by state law, the employee may take off enough working time to vote. Such time will be paid if required by state law. This time should be taken at the beginning or end of the regular work schedule. Where possible, Open and Affordable Dental and Braces should be notified at least two days prior to the voting day.

3-9. Employee Assistance Program

Open and Affordable Dental and Braces provides an employee assistance program for employees. This program offers qualified counselors to help you cope with personal problems you may be facing. Further details can be obtained by contacting an EAP counselor at (888) 231-7015.

3-10. Continuing Education

Continuing education is highly important to Open and Affordable Dental and Braces. Each Open and Affordable Dental and Braces office provides for the cost of all employees' Basic Life Support (BLS) certification, OSHA (Occupational Safety and Health Administration) Training, and radiology certification. Providers who maintain state licensure will be reimbursed for the cost of this education, but will not be paid for their attendance time. Non-licensed staff will be reimbursed for the cost of this education and paid for their attendance time. No travel time or expense will be reimbursed.

Section 4 - Leaves of Absence

4-1. Military Leave

If you are called into active military service or you enlist in the uniformed services, you will be eligible to receive an unpaid military leave of absence. To be eligible for military leave, you must provide management with advance notice of your service obligations unless you are prevented from providing such notice by military necessity or it is otherwise impossible or unreasonable for you to provide such notice. Provided your absence does not exceed applicable statutory limitations, you will retain reemployment rights and accrue seniority and benefits in accordance with applicable federal and state laws. Please ask Open and Affordable Dental and Braces for further information about your eligibility for Military Leave.

If you are required to attend yearly Reserves or National Guard duty, you can apply for an unpaid temporary military leave of absence not to exceed the number of days allowed by law (including travel). You should give management as much advance notice of your need for military leave as possible so that we can maintain proper coverage while you are away.

Section 5 - General Standards of Conduct

5-1. Workplace Conduct

Open and Affordable Dental and Braces endeavors to maintain a positive work environment. Each employee plays a role in fostering this environment. Accordingly, we all must abide by certain rules of conduct, based on honesty, common sense, and fair play.

Because everyone may not have the same idea about proper workplace conduct, it is helpful to adopt and enforce rules all can follow. Unacceptable conduct may subject the offender to disciplinary action, up to and including discharge, in Open and Affordable Dental and Braces' sole discretion. The following are examples of some, but not all, conduct which can be considered unacceptable:

- Obtaining employment on the basis of false or misleading information.
- Stealing, removing or defacing Open and Affordable Dental and Braces property or a co-worker's property, and/or disclosure of confidential information.
- Completing another employee's time records.
- Violation of safety rules and policies.
- Violation of Open and Affordable Dental and Braces' Drug and Alcohol-Free Workplace Policy.
- Fighting, threatening or disrupting the work of others or other violations of Open and Affordable Dental and Braces' Workplace Violence Policy.
- Failure to follow lawful instructions by an Open and Affordable Dental and Braces doctor.
- Failure to perform assigned job duties.
- Violation of the Punctuality and Attendance Policy, including but not limited to irregular attendance, habitual lateness or unexcused absences.
- Gambling on Open and Affordable Dental and Braces property.
- Willful or careless destruction or damage to Company assets or to the equipment or possessions of another employee.
- Wasting work materials.
- Performing work of a personal nature during working time.
- Violation of the Solicitation and Distribution Policy.
- Violation of Open and Affordable Dental and Braces' Harassment or Equal Employment Opportunity Policies.
- Violation of the Communication and Computer Systems Policy.
- Unsatisfactory job performance.
- Any other violation of Company policy.

Obviously, not every type of misconduct can be listed. Note that all employees are employed at-will, and Open and Affordable Dental and Braces reserves the right to impose whatever discipline it chooses, or none at all, in a particular instance. Open and Affordable Dental and Braces will deal with each situation individually and nothing in this manual should be construed as a promise of specific treatment in a given situation. However, Open and Affordable Dental and Braces will endeavor to utilize progressive discipline but reserves the right in its sole discretion to terminate an employee at any time for any reason.

The observance of these rules will help to ensure that our workplace remains a safe and desirable place to work.

5-2. Progressive Discipline

The purpose of this policy is to state Open and Affordable Dental and Braces' position on administering equitable and consistent discipline for unsatisfactory conduct in the workplace. The best disciplinary measure is the one that does not have to be enforced and comes from good leadership and fair supervision at all employment levels.

Open and Affordable Dental and Braces' own best interest lies in ensuring fair treatment of all employees and in making certain that disciplinary actions are prompt, uniform, and impartial. The major purpose of any disciplinary action is to correct the problem, prevent recurrence, and prepare the employee for satisfactory service in the future.

Although employment with Open and Affordable Dental and Braces is based on mutual consent and both the employee and Open and Affordable Dental and Braces have the right to terminate employment at will, with or without cause or advance notice, Open and Affordable Dental and Braces may use progressive discipline at its discretion.

Disciplinary action may call for any of the following steps -- verbal warning, written warning, or termination of employment -- depending on the severity of the problem and the number of occurrences. There may be circumstances when one or more steps are bypassed.

Progressive discipline means that, with respect to most disciplinary problems, these steps will normally be followed: a first offense may call for a verbal warning; a next offense may be followed by a written warning; and, still another offense may then lead to termination of employment.

Open and Affordable Dental and Braces recognizes that there are certain types of employee problems that are serious enough to justify termination of employment, without going through the usual progressive discipline steps.

By using progressive discipline, we hope that most employee problems can be corrected at an early stage, benefiting both the employee and Open and Affordable Dental and Braces.

5-3. Punctuality and Attendance

You were hired to perform an important function at Open and Affordable Dental and Braces. As with any group effort, operating effectively takes cooperation and commitment from everyone. Therefore, your attendance and punctuality are very important. Unnecessary absences and lateness are expensive, disruptive and place an unfair burden on your fellow employees and Open and Affordable Dental and Braces. Excellent Attendance is expected from each employee. Excessive absenteeism or tardiness will result in disciplinary action up to and including discharge. It is recognized, however, that there are times when absences and tardiness cannot be avoided. In such cases, you are expected to notify Open and Affordable Dental and Braces as early as possible, but no later than the start of your work day. Asking another employee, friend or relative to give this notice is improper and constitutes grounds for disciplinary action. Please call, stating the nature of your illness and its expected duration, every day that you are absent. Unreported absences of three consecutive work days generally will be considered a voluntary resignation of your employment with Open and Affordable Dental and Braces.

5-4. Use of Communication and Computer Systems

Open and Affordable Dental and Braces' communication and computer systems are intended for business purposes and may be used only during working time. This includes the voice mail, e-mail and Internet systems. Users have no legitimate expectation of privacy in regard to their use of the systems.

Open and Affordable Dental and Braces may access the voicemail and email systems and obtain the communications within the systems, including past voice mail and e-mail messages, without notice to

users of the system, in the ordinary course of business when Open and Affordable Dental and Braces deems it appropriate to do so. The reasons for which Open and Affordable Dental and Braces may obtain such access include, but are not limited to: maintaining the system; preventing or investigating allegations of system abuse or misuse; assuring compliance with software copyright laws; complying with legal and regulatory requests for information; and ensuring that Open and Affordable Dental and Braces operations continue appropriately during an employee's absence.

Further, Open and Affordable Dental and Braces may review Internet usage to ensure that such use with Open and Affordable Dental and Braces property, or communications sent via the Internet with Open and Affordable Dental and Braces property, are appropriate. The reasons for which Open and Affordable Dental and Braces may review employees' use of the Internet with Open and Affordable Dental and Braces property include, but are not limited to: maintaining the system; preventing or investigating allegations of system abuse or misuse; assuring compliance with software copyright laws; complying with legal and regulatory requests for information; and ensuring that Open and Affordable Dental and Braces operations continue appropriately during an employee's absence.

Open and Affordable Dental and Braces may store electronic communications for a period of time after the communication is created. From time to time, copies of communications may be deleted. Open and Affordable Dental and Braces' policies prohibiting harassment, in their entirety; apply to the use of Open and Affordable Dental and Braces' communication and computer systems. No one may use any communication or computer system in a manner that may be construed by others as harassing or offensive based on race, national origin, sex, sexual orientation, age, disability, religious beliefs or any other characteristic protected by federal, state or local law.

Since Open and Affordable Dental and Braces' communication and computer systems are intended for business use, these systems may not be used to solicit for religious or political causes or outside organizations. Further, since Open and Affordable Dental and Braces' communication and computer systems are intended for business use, all employees, upon request, must inform management of any private access codes or passwords. Unauthorized duplication of copyrighted computer software violates the law and is strictly prohibited. No employee may access, or attempt to obtain access to, another employee's computer systems without appropriate authorization. Violators of this policy may be subject to disciplinary action, up to and including discharge.

5-5. Personal Cell Phones

Personal cell phones can detract from an employee's work responsibilities and performance. It is expected that while an employee is at their workstation, no cell phones are to be used. It is expected that while there is work needing to be accomplished at Open and Affordable Dental and Braces, no cell phones are to be used. Having your cell phone at your workstation is tolerated for emergency non-work related calls or text messages. Open and Affordable Dental and Braces reserves the right to enforce the following personal cell phone policy if non-work related cell phone use becomes excessive:

While at work employees are prohibited from using personal cell phones during work hours. Personal calls, texting and internet use during the work hours can interfere with customer service, employee productivity and be distracting to others. In the event of an emergency, employees are encouraged to have friends and family call the main office number. Open and Affordable Dental and Braces will not be liable for the loss of personal cellular phones brought into the workplace. Failure to adhere to cell phone policy may be grounds for disciplinary action up to and including termination of employment.

The use of camera phones or other audio or video recording capable devices within Open and Affordable Dental and Braces may constitute not only an invasion of employees' personal privacy, but may breach confidentiality of Open and Affordable Dental and Braces' protected information. Therefore,

the use of camera or other video-capable recording devices within Open and Affordable Dental and Braces is prohibited without the express prior permission of the Open and Affordable doctor and of the person(s) present at the time.

5-6. Personal Visits and Telephone Calls

Disruptions during working time can lead to errors and delays. Therefore, we ask that personal telephone calls be kept to a minimum, and only be made or received as much as possible after working time, or during lunch or break time.

As part of the mission to make Open and Affordable Dental and Braces a female friendly office, children may accompany their employee parents during their work day. It is expected that the child will be well behaved, will remain in the back office during patient care, and will not interrupt the operations of Open and Affordable Dental and Braces. This policy is office specific, and all children in the office need to be pre-approved by the owner doctor. Open and Affordable Dental and Braces reserves the right to enforce the following personal visit and telephone calls policy if personal visits or telephone calls become disruptive:

For safety and security reasons, employees are prohibited from having personal guests visit or accompany them anywhere in our facilities other than the reception areas.

5-7. Solicitation and Distribution

To avoid distractions, solicitation by an employee of another employee is prohibited while either employee is on working time and in all immediate patient care areas. "Working time" is the time an employee is engaged, or should be engaged; in performing his/her work tasks for Open and Affordable Dental. Solicitation of any kind by non-employees on Open and Affordable Dental and Braces premises is prohibited at all times.

Distribution of advertising material, handbills, printed or written literature of any kind in immediate patient care areas and all other working areas of Open and Affordable Dental and Braces is prohibited at all times. Distribution of literature by non-employees on Open and Affordable Dental and Braces premises is prohibited at all times.

5-8. Bulletin Boards

Important notices and items of general interest are continually posted on our bulletin board. Make it a practice to review it frequently. This will assist you in keeping up with what is current at Open and Affordable Dental and Braces. To avoid confusion, please do not post or remove any material from the bulletin board.

5-9. Confidential Company Information

During the course of work, an employee may become aware of confidential information about Open and Affordable Dental and Braces' business, including but not limited to information regarding Open and Affordable Dental and Braces finances, pricing, products and new product development, operating procedures, software and computer programs, marketing strategies, suppliers, customers and potential customers. An employee also may become aware of similar confidential information belonging to Open and Affordable Dental and Braces' clients. It is extremely important that all such information remain confidential, and particularly not be disclosed to our competitors. Any employee who improperly copies, removes (whether physically or electronically), uses or discloses confidential information to anyone outside of Open and Affordable Dental and Braces may be subject to disciplinary action up to and

including termination and prosecution. Employees may be required to sign an agreement reiterating these obligations.

5-10. Conflict of Interest and Business Ethics

It is Open and Affordable Dental and Braces' policy that all employees avoid any conflict between their personal interests and those of Open and Affordable Dental and Braces. The purpose of this policy is to ensure that Open and Affordable Dental and Braces' honesty and integrity, and therefore its reputation, are not compromised. The fundamental principle guiding this policy is that no employee should have, or appear to have, personal interests or relationships that actually or potentially conflict with the best interests of Open and Affordable Dental and Braces.

It is not possible to give an exhaustive list of situations that might involve violations of this policy. However, the situations that would constitute a conflict in most cases include but are not limited to:

- Holding an interest in or accepting free or discounted goods from any organization that does, or is seeking to do, business with Open and Affordable Dental and Braces, by any employee who is in a position to directly or indirectly influence either Open and Affordable Dental and Braces' decision to do business, or the terms upon which business would be done with such organization.
- Holding any interest in an organization that competes with Open and Affordable Dental and Braces.
- Being employed by (including as a consultant) or serving on the board of any organization which does, or is seeking to do, business with Open and Affordable Dental and Braces or which competes with Open and Affordable Dental and Braces.
- Profiting personally, e.g., through commissions, loans, expense reimbursements or other payments, from any organization seeking to do business with Open and Affordable Dental and Braces.

A conflict of interest would also exist when a member of an employee's immediate family is involved in situations such as those above. This policy is not intended to prohibit the acceptance of modest courtesies, openly given and accepted as part of the usual business amenities, for example, occasional business-related meals or promotional items of nominal or minor value. It is your responsibility to report any actual or potential conflict that may exist between you (and your immediate family) and Open and Affordable Dental and Braces.

5-11. Use of Facilities, Equipment and Property, Including Intellectual Property

Equipment essential in accomplishing job duties is often expensive and may be difficult to replace. When using property, employees are expected to exercise care, perform required maintenance, and follow all operating instructions, safety standards and guidelines. Please notify Open and Affordable Dental and Braces if any equipment, machines, or tools appear to be damaged, defective, or in need of repair. Prompt reporting of loss, damages, defects, and the need for repairs could prevent deterioration of equipment and possible injury to employees or others. Open and Affordable Dental and Braces can answer any questions about an employee's responsibility for maintenance and care of equipment used on the job.

Employees also are prohibited from any unauthorized use or copying of Open and Affordable Dental and Braces' intellectual property, such as audio and video tapes, print materials, employee manuals, and software. Improper, careless, negligent, destructive, or unsafe use or operation of

equipment can result in discipline, up to and including discharge. Further, Open and Affordable Dental and Braces is not responsible for any damage to employees' personal belongings unless Open and Affordable Dental and Braces provided advance approval for the employee to bring the personal property to work.

5-12. Health and Safety

The health and safety of employees and others on Open and Affordable Dental and Braces property are of critical concern to Open and Affordable Dental and Braces. Open and Affordable Dental and Braces intends to comply with all health and safety laws applicable to our business. To this end, Open and Affordable Dental and Braces must rely upon employees to ensure that work areas are kept safe and free of hazardous conditions. Employees are required to be conscientious about workplace safety, including proper operating methods, and recognize dangerous conditions or hazards. Any unsafe conditions or potential hazards should be reported to management immediately, even if the problem appears to be corrected. Any suspicion of a concealed danger present on Open and Affordable Dental and Braces' premises, or in a product, facility, piece of equipment, process or business practice for which Open and Affordable Dental and Braces is responsible should be brought to the attention of management immediately.

Periodically, Open and Affordable Dental and Braces may issue rules and guidelines governing workplace safety and health. Open and Affordable Dental and Braces may also issue rules and guidelines regarding the handling and disposal of hazardous substances and waste. All employees should familiarize themselves with these rules and guidelines, as strict compliance will be expected.

Any workplace injury, accident, or illness must be reported to an Open and Affordable Dental and Braces Doctor as soon as possible, regardless of the severity of the injury or accident.

5-13. Hiring Relatives/Employee Relationships

A familial relationship among employees can create an actual or at least perceived conflict of interest in the employment setting, especially where one relative supervises another relative. To avoid this problem, Open and Affordable Dental and Braces may refuse to hire or place a relative in a position where the potential for favoritism or conflict exists. Hiring of relatives is at Open and Affordable Dental and Braces' discretion.

In other cases such as personal relationships where a conflict or the potential for conflict arises, even if there is no supervisory relationship involved, the parties may be separated by reassignment or terminated from employment, at the discretion of Open and Affordable Dental and Braces.

Accordingly, all parties to any type of intimate personal relationship must inform management. If two employees marry, become related, or enter into an intimate relationship, they may not remain in a reporting relationship or in positions where one individual may affect the compensation or other terms or conditions of employment of the other individual. Open and Affordable Dental and Braces generally will attempt to identify other available positions, but if no alternate position is available, Open and Affordable Dental and Braces retains the right to decide which employee will remain with Open and Affordable Dental and Braces.

For the purposes of this policy, a relative is any person who is related by blood or marriage, or whose relationship with the employee is similar to that of persons who are related by blood or marriage.

5-14. Employee Dress, Personal Appearance, and Language

You are expected to report to work well groomed, clean, and dressed according to the requirements of your position prior to clocking in. Some employees may be required to wear uniforms or safety equipment/clothing. Denim clothing, and hoodies are not permitted. Lab coats or scrubs are required to be worn during working hours and tattoos should be covered by either long sleeves or lab coats to maintain the Open and Affordable Dental and Braces professional look.

It is expected that all conversations among staff, with doctors, and with patients be professional. The use of swear words is prohibited. Language that is sexual in nature is prohibited. The music played at the office needs to adhere to this same standard, including absence of swear words and sexual content.

Please contact a Open and Affordable Dental and Braces Doctor for specific information regarding acceptable attire, personal appearance, and professional language for your position.

If you report to work dressed or groomed inappropriately, you may be prevented from working until you return to work well groomed and wearing the proper attire.

5-15. Publicity/Statements to the Media

All media inquiries regarding the position of Open and Affordable Dental and Braces as to any issues must be referred to Open and Affordable Dental and Braces. Only Open and Affordable Dental and Braces is authorized to make or approve public statements on behalf of Open and Affordable Dental and Braces. No employees, unless specifically designated by Open and Affordable Dental and Braces, are authorized to make those statements on behalf of Open and Affordable Dental and Braces. Any employee wishing to write and/or publish an article, paper, or other publication on behalf of Open and Affordable Dental and Braces must first obtain approval of Open and Affordable Dental and Braces.

5-16. Operation of Vehicles

All employees authorized to drive Open and Affordable Dental and Braces-owned or leased vehicles or personal vehicles in conducting Open and Affordable Dental and Braces business must possess a current, valid driver's license and an acceptable driving record. Any change in license status or driving record must be reported to management immediately.

A valid driver's license must be in your possession while operating a vehicle off or on Firm property. It is the responsibility of every employee to drive safely and obey all traffic, vehicle safety, and parking laws or regulations. Drivers must demonstrate safe driving habits at all times.

Firm-owned or leased vehicles may be used only as authorized by management. Employees who drive on Open and Affordable Dental and Braces business must abide by all state or local laws prohibiting or limiting portable communication device (PCD) use, including cell phones or personal digital assistants, while driving. Further, even if use is permitted, employees are prohibited from using any PCD while driving. "Use" includes, but is not limited to, talking or listening to another person or sending an electronic or text message via the PCD.

Regardless of the circumstances employees should proceed to a safe location off the road and safely stop the vehicle before placing or accepting a call. If acceptance of a call is absolutely necessary while the employee is driving, and permitted by law, the employee must use a hands-free option and advise the caller that he/she is unable to speak at that time and will return the call shortly. Under no circumstances should employees feel that they need to place themselves at risk to fulfill business needs. Since this policy does not require any employee to use a PCD while driving, employees who are charged with traffic violations resulting from the use of their PCDs while driving will be solely responsible for all

liabilities that result from such actions. Texting and emailing while driving is prohibited in all circumstances.

5-17. Business Expense Reimbursement

Employees may be reimbursed for reasonable approved expenses incurred in the course of business. These expenses must be approved by Open and Affordable Dental and Braces, and may include air travel, hotels, motels, meals, cab fare, rental vehicles, or gas and car mileage for personal vehicles. Mileage reimbursement for personal automobile use is calculated using the IRS standard reimbursement rate. Daily mileage is reduced by 10 miles each way, or 20 miles round trip to account for the drive an employee would normally incur to get to an office. All expenses incurred should be submitted to the Owners of Open and Affordable Dental and Braces along with the receipts in a timely manner.

Employees are expected to exercise restraint and good judgment when incurring expenses. You should contact Open and Affordable Dental and Braces in advance if you have any questions about whether an expense will be reimbursed.

5-18. References

Open and Affordable Dental and Braces will respond to reference requests. Open and Affordable Dental and Braces will provide general information concerning the employee such as date of hire, date of termination, and positions held. Requests for reference information must be in writing, and responses will be in writing. Please refer all requests for references to an Open and Affordable Dental and Braces doctor.

Only an Open and Affordable Dental and Braces doctor may provide references.

5-19. If You Must Leave Us

Should you decide to leave Open and Affordable Dental and Braces, we ask that you provide Open and Affordable Dental and Braces with at least two (2) weeks advance notice of your departure. Your thoughtfulness will be appreciated.

All Open and Affordable Dental and Braces property including, but not limited to, keys, security cards, parking passes, laptop computers, fax machines, uniforms, etc. must be returned at separation. If you purchased uniforms (such as scrubs) six (6) months prior to separation and were reimbursed a portion of that purchase, your final paycheck will have that amount deducted from it.

Employees also must return all of Open and Affordable Dental and Braces' Confidential Information upon separation. To the extent permitted by law, employees will be required to repay Open and Affordable Dental and Braces (through payroll deduction, if lawful) for any lost or damaged Open and Affordable Dental and Braces property. As noted previously, all employees are employed at-will and nothing in this manual changes that status.

5-20. Exit Interview

Employees who resign are requested to participate in an exit interview with an Open and Affordable Dental and Braces doctor, if possible. This exit interview is available on the Open and Affordable Dental and Braces website at the following link: www.openandaffordable.com/exit-interview. Once completed the exit interview is sent to the corporate management team to help identify and improve the employee experience within the company.

General Handbook Acknowledgment

This Employee Manual is an important document intended to help you become acquainted with Open and Affordable Dental and Braces. This document is intended to provide guidelines and general descriptions only; it is not the final word in all cases. Individual circumstances may call for individual attention. Because Open and Affordable Dental and Braces' operations may change, the contents of this Manual may be changed at any time, with or without notice, in an individual case or generally, at the sole discretion of management. Please read the following statements and sign below to indicate your receipt and acknowledgment of this Employee Manual.

- I have received and read a copy of the Open and Affordable Dental and Braces' Employee Manual. I understand that the policies, rules and benefits described in it are subject to change at the sole discretion of Open and Affordable Dental and Braces at any time.
- I further understand that my employment is terminable at will, either by myself or Open and Affordable Dental and Braces, with or without cause or notice, regardless of the length of my employment or the granting of benefits of any kind.
- I understand that no contract of employment other than "at will" has been expressed or implied, and that no circumstances arising out of employment will alter "at will" status except an express written agreement signed by Owners of Open and Affordable Dental and Braces.
- I understand that my signature below indicates that I have read and understand the above statements and that I have received a copy of Open and Affordable Dental and Braces 's Employee Manual.

Employee's Printed Name: _____ Position: _____

Employee's Signature: _____ Date: _____

The signed original copy of this acknowledgment should be given to management - it will be filed in your personnel file.

Receipt of Sexual Harassment Policy

It is Open and Affordable Dental and Braces' policy to prohibit harassment of any employee by any Open and Affordable Dental and Braces Doctor, employee, customer or vendor on the basis of sex or gender. The purpose of this policy is not to regulate personal morality within Open and Affordable Dental and Braces. It is to ensure that at Open and Affordable Dental and Braces all employees are free from sexual harassment. While it is not easy to define precisely what types of conduct could constitute sexual harassment, examples of prohibited behavior include unwelcome sexual advances, requests for sexual favors, obscene gestures, displaying sexually graphic magazines, calendars or posters, sending sexually explicit e-mails, text messages and other verbal or physical conduct of a sexual nature, such as uninvited touching of a sexual nature or sexually related comments. Depending upon the circumstances, improper conduct also can include sexual joking, vulgar or offensive conversation or jokes, commenting about an employee's physical appearance, conversation about your own or someone else's sex life, or teasing or other conduct directed toward a person because of his or her gender which is sufficiently severe or pervasive to create an unprofessional and hostile working environment.

If you feel that you have been subjected to conduct which violates this policy, you should immediately report the matter to any doctor on duty. If you are unable for any reason to contact this person, or if you have not received a satisfactory response within five (5) business days after reporting any incident of what you perceive to be harassment, please contact Open and Affordable Dental and Braces. If the person toward whom the complaint is directed is one of the individuals indicated above, you should contact any higher-level manager in your reporting hierarchy. Every report of perceived harassment will be fully investigated and corrective action will be taken where appropriate. Violation of this policy will result in disciplinary action, up to and including discharge. All complaints will be kept confidential to the extent possible, but confidentiality cannot be guaranteed. In addition, Open and Affordable Dental and Braces will not allow any form of retaliation against individuals who report unwelcome conduct to management or who cooperate in the investigations of such reports in accordance with this policy. Employees who make complaints in bad faith may be subject to disciplinary action, up to and including discharge. All employees must cooperate with all investigations.

- I have read and I understand Open and Affordable Dental and Braces' Sexual Harassment Policy.

Employee's Printed Name: _____ Position: _____

Employee's Signature: _____ Date: _____

The signed original copy of this receipt should be given to management - it will be filed in your personnel file.

Receipt of Non-Harassment Policy

It is Open and Affordable Dental and Braces' policy to prohibit intentional and unintentional harassment of any individual by another person on the basis of any protected classification including, but not limited to, race, color, national origin, disability, religion, marital status, veteran status, sexual orientation or age. The purpose of this policy is not to regulate our employees' personal morality, but to ensure that in the workplace, no one harasses another individual.

If you feel that you have been subjected to conduct which violates this policy, you should immediately report the matter to any doctor on duty. If you are unable for any reason to contact this person, or if you have not received a satisfactory response within five (5) business days after reporting any incident of what you perceive to be harassment, please contact Open and Affordable Dental and Braces. If the person toward whom the complaint is directed is one of the individuals indicated above, you should contact any higher-level manager in your reporting hierarchy. Every report of perceived harassment will be fully investigated and corrective action will be taken where appropriate. Violation of this policy will result in disciplinary action, up to and including discharge. All complaints will be kept confidential to the extent possible, but confidentiality cannot be guaranteed. In addition, Open and Affordable Dental and Braces will not allow any form of retaliation against individuals who report unwelcome conduct to management or who cooperate in the investigations of such reports in accordance with this policy. Employees who make complaints in bad faith may be subject to disciplinary action, up to and including discharge. All employees must cooperate with all investigations.

- I have read and I understand Open and Affordable Dental and Braces' Sexual Harassment Policy.

Employee's Printed Name: _____ Position: _____

Employee's Signature: _____ Date: _____

The signed original copy of this receipt should be given to management - it will be filed in your personnel file.



APPENDIX

Additional Life Advice

Personal Finances

Open and Affordable Dental encourages you to gain as much knowledge and education as possible. A very important part of your life is your ability to provide for yourself and your family. This section outlines the most proven strategies to help you have enough money to satisfy your and your family's needs.

Have a Plan

Many young people think that just having a job is all they need. You will see many people around you who live paycheck to paycheck. You need to have a plan in order to gain your financial independence. If you don't plan, you will live paycheck to paycheck, which longer term leads to a lower standard of living, envy of those who have a plan and possibly depression.

Work Hard to Make Yourself More Valuable

Understanding your purpose at work is one of the most important aspects of making yourself more valuable. You are not there to make friends, although this is important. You are there to provide for yourself and your family. Anytime you learn a skill it creates value. Any time you master that skill it creates more value. Anytime you teach that skill it makes you even more valuable. Become amazing at all of the skills at work so you can teach those to others thus creating the most value. Gain both formal and on-the-job education to increase your salary.

Learn to Live Within Your Means

The most important concept in finances is to understand that spending money on unnecessary items will cost you your financial freedom. Financial freedom takes sacrifice. Living within your means may mean living with a roommate instead of alone. It may mean driving a car that is not brand new. It may mean not eating out often. It means you will not have a credit card balance, EVER. You will need to find enjoyment in spending less than you earn, so you can invest in your own future.

Know Your Credit Score

Your credit score is one of the most important factors that allow you to obtain loans for purchases such as a car and especially a house. Download the CreditKarma app on your phone and monitor your credit score weekly. You should try to achieve a credit score of 750+. Understand the factors that affect your score. Sign up here: <https://www.creditkarma.com/signup>

Freeze Your Credit

Identity theft could cost you your ability to secure financing for a house and car for many years. Be sure to freeze your credit so that no one can permanently damage your credit by opening an account using your social security number. The service is free and doesn't affect your ability to know your own score. There are three bureaus that report your credit score. When applying for credit, simply unfreeze or thaw your credit.

- Equifax: <https://www.equifax.com/personal/credit-report-services/credit-freeze/>
- Experian: <https://www.experian.com/freeze/center.html>
- Transunion: <https://www.transunion.com/credit-freeze>

Know the Difference Between Pre-Tax & After-Tax Dollars

When you spend money with pre-tax dollars, you have not paid taxes on this money. This makes it much less expensive to purchase items with pre-tax dollars. After-tax dollars are those dollars for which you have paid FICA (Medicare and Social Security 15% taken out of your wages) and federal and state income taxes. A simple example is paying for medical expenses with pre-tax/HSA dollars vs paying for these medical expenses with after-tax dollars. After-tax dollars for these expenses can cost you up to 50% more.

Save for Retirement

It is important to set up a Roth IRA retirement plan as soon as you are employed at Open and Affordable Dental. A Roth IRA allows you to invest after tax money (up to \$6,000 per year in 2021) and withdraw it at retirement (age 59 1/2) with no taxes assessed on the growth of your retirement account. For those who expect to be in a higher tax bracket at retirement than during their working years, this is the way to go. Use the calculator at <https://www.calculator.net/roth-ira-calculator.html> to estimate your retirement account balance. Fidelity is an inexpensive and comprehensive brokerage and bank that can handle all of your financial needs. Open a Roth IRA using the following link: <https://www.fidelity.com/open-account/open-account-overview>. Your greatest asset for retirement is the time you have to invest. Consider the following scenario. It assumes you're 18 years old, invest the maximum \$6,000 per year and earn 10% per year, the average return for the stock market over the last 40 years, and retire at age 60. You will have invested \$252,000 and at retirement have \$3,225,822 in your account to spend tax free for the rest of your life.

Roth IRA	Regular Taxable Savings
Balance at Age 60	\$3,225,822
Equivalent Purchasing Power Today	\$932,131
Total Principal	\$252,000
Total Interest	\$2,979,822
Total Tax	\$0

Understand simple investment strategies

It would be good for you to understand how the stock market works and how to increase the value of your invested dollars. It would also be important to understand these terms: Growth, price/earning ratio, shares, trade types, stock screeners, and options. It would also be helpful for you to write covered call options on your investments to increase the value of your investment account.

Purchase a house

One of the largest expenses in life is your rent payment. If you do not own your own home, you will always be at the mercy of your landlord and their ability and incentive to raise your rent. Housing prices are always rising, and if you don't purchase a home early in your life, you will never be able to afford the home you want. Many apartments do not provide garages whereas most houses do. Your car will devalue

more quickly if it is not kept in a garage. First time home buyers have the unique chance to secure a house while only having to put 3.5% down. This allows you to afford a home within your first years of employment. Use the following calculator to see if it's best for you to buy or rent: <https://www.calculator.net/rent-vs-buy-calculator>. Use the calculator at <https://www.calculator.net/fha-loan-calculator> to estimate your down payment and monthly payments.

Open a Health Savings Account (HSA)

An HSA is an easy way to pay for medical expenses with pre-tax money versus after tax money. This money is yours and can be used in retirement for medical expenses, dental work, and other qualified health related expenses. Open an HSA using the following link: <https://accountopening.fidelity.com/ftgw/aong/aongapp/hsa/>

Buy Life Insurance While You're Young

Imagine you pass away and your spouse is forced to marry someone else because of financial hardship. Imagine your kids being raised by someone they don't want to be raised by because you didn't set them up financially. This is why you need life insurance. Life insurance rates increase substantially as you age. Lock in rates early in life. A good place to start is <https://www.ladderlife.com>. You can buy coverage for as little as \$5 per month and it won't require a medical exam. Most 30 year policies at age 20 will cost you \$1 per month for every \$10,000 in coverage.