

# Dental

Presented to: TALENT LOGIC INC  
 Effective date: November 1, 2023



| Dental network benefit design<br>all members  |   |             |                           |             |                       |             |
|---|---|-------------|---------------------------|-------------|-----------------------|-------------|
|   | Calendar year deductible  |             | Coinsurance (policy pays) |             | Calendar year maximum |             |
|   | In-network  | Non-network | In-network                | Non-network | In-network            | Non-network |
| <b>Preventive</b>   | \$0   | \$0         | 100%                      | 100%        | \$1,000               | \$1,000     |
| <b>Basic</b>  | \$50  | \$50        | 80%                       | 80%         | \$1,000               | \$1,000     |
| <b>Major</b>  | \$50  | \$50        | 50%                       | 50%         | \$1,000               | \$1,000     |
| <p>Family deductible = 3 x per person deductible.</p> <p>Combined deductibles: deductibles for basic and major in-network and non-network services are combined.</p> <p>Combined maximums: calendar year maximums for preventive, basic and major services are combined.</p> <p>We process claims using prevailing fees at the 90<sup>th</sup> percentile.</p> <p>The maximum accumulation plan was elected. This allows for a portion of unused dollars to roll over to next year's maximum benefit amount. To qualify, a member must have had a dental service performed within the calendar year and use less than a maximum threshold. The threshold is equal to the lesser of 50% of the maximum benefit or \$1000. If qualification is met, 50% of the threshold will be carried over to next year's maximum benefit. Individuals with fourth quarter effectives will start qualifying for rollover at the beginning of the next calendar year. A member can accumulate no more than four times the carry over amount. The entire accumulation amount will be forfeited if no dental service is submitted within a calendar year.</p> <p><b>Participation:</b> 50% employee participation assumed</p> |   |             |                           |             |                       |             |
| Covered services  |   |             |                           |             |                       |             |
| <b>Preventive</b>   | <p>Exams ( 2 per calendar year)</p> <p>Second opinion consultation</p> <p>Cleanings (2 per calendar year )</p> <ul style="list-style-type: none"> <li>Expectant mothers, diabetics and those with heart disease receive one additional routine or periodontal cleaning.</li> </ul> <p>X-rays</p> <ul style="list-style-type: none"> <li>Bitewing (1 per calendar year)</li> <li>Occlusal (2 per calendar year)</li> <li>Periapical (4 per calendar year)</li> <li>Full mouth survey (1 per 60 months)</li> <li>Extraoral (2 per 12 months)</li> </ul> <p>Fluoride application (1 per calendar year); covered only for dependent children under age 14</p> |             |                           |             |                       |             |

Insurance issued by Principal Life Insurance Company®, 711 High Street, Des Moines, IA 50392

Proposal number: 09272311324-6

1070839

Contract state: TX

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|                     |  |
|---------------------|--|
| <p><b>Basic</b></p> | <p>Emergency exams (subject to exam frequency )</p> <p>Periodontal maintenance (if 3 months have elapsed after active surgical periodontal treatment; subject to routine cleaning frequency limit )</p> <ul style="list-style-type: none"> <li>• Expectant mothers, diabetics and those with heart disease receive one additional routine or periodontal cleaning.</li> </ul> <p>Sealants on first and second permanent molars for dependent children under age 14 (1 per 36 months)</p> <p>Space maintainers (covered only for dependent children under age 14; repairs not covered)</p> <p>Harmful habit appliance (covered only for dependent children under age 14)</p> <p>Fillings</p> <p>Composite fillings on molars</p> <p>Stainless steel crowns</p>  |
| <p><b>Major</b></p> | <p>Simple oral surgery</p> <p>Complex oral surgery</p> <p>General anesthesia/IV sedation</p> <p>Periodontics (non-surgical), including scaling and root planing (1 per quad per 24 months)</p> <p>Periodontal surgical procedures (1 per quad per 36 months)</p> <p>Simple endodontics (root canal therapy for anterior teeth)</p> <p>Complex endodontics (root canal therapy for molar teeth)</p> <p>Crowns (1 per tooth per 120 months) if tooth cannot be restored by a filling</p> <p>Inlays, onlays, cast post and core, core buildup (1 per tooth per 120 months)</p> <p>Bridges - initial placement; replacement after 120 months</p> <p>Complete or partial dentures - initial placement; replacement after 60 months</p> <p>Repairs - partial denture, bridge, crown, relines, rebasing, tissue conditioning and adjustment to bridge/denture (within policy limitations)</p> |

| <p><b>Highlights</b></p>               |  |
|--|--|
| <p><b>Coordination of benefits</b></p> | <p>As allowed by state law, we coordinate benefits with coverage provided by any other employer, trust, union, association, or educational institution - other than student accident policies, governmental program or state law. Total benefits from all sources cannot exceed 100% of covered charges.</p> |

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|                               |   |
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| <b>Eligibility</b>            | <p><b>Employee:</b><br/>                 Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week. Employees must be enrolled with coverage before it can be offered to their dependents.</p> <p><b>Dependent:</b><br/>                 Eligible dependents include the employee's spouse and children. Additional eligibility requirements may apply.</p>  |
| <b>Waiting periods</b>        | None  |
| <b>Prior dental coverage</b>  | This proposal assumes the group had no prior dental coverage.   |
| <b>Open enrollment period</b> | Any employee or dependent that didn't enroll within 31 days of being eligible can only enroll during the open enrollment period.  |
| <b>Limitations</b>            | <p>The proposed policy contains restrictions and limitations. Before making a purchase decision, review the following limitations and resolve any questions. The following limitations and restrictions are applied as required by state law or as otherwise described in the group policy.</p> <p>The insurance does not pay for treatment or services above: unless specifically mentioned above, veneers, anterior ¾ cast crowns, personalization or cosmetic reasons / performed by an immediate family member / performed by any person who is not a dentist, dental hygienist, or other authorized provider / that do not meet professionally recognized standards of quality / that are not for a covered charge / that exceed prevailing fee charges / unless specifically mentioned above, implants / to alter or maintain vertical dimension or restore or maintain occlusion / that are temporary / for provisional and permanent splinting / for a work related sickness or injury / paid for by U.S. government or its agencies (except Medicaid or as required under state or federal law) / resulting from participation in certain criminal activities / resulting from war or an act of war / for which there would be no cost in the absence of insurance / for duplicating or replacing lost or stolen appliances or prosthetic devices / for replacing tooth structure lost from abrasion or attrition / not expected to correct your dental condition for more than 3 years / for services performed outside a dental office / for patient management / unless specifically mentioned above, occlusal guards / that are an experimental or investigational measure / paid for by a Medicare Supplement Insurance Plan. The insurance also does not cover: drugs or medicines other than antibiotic injections / instructions for plaque control, oral hygiene, or diet control / bite registration or occlusal analysis / orthodontic treatment, service, appliance, or bands / temporomandibular joint (TMJ) disorders.</p> |

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# Discounts and services



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| Discounts and services               |   |
|--------------------------------------|---|
| <b>Laser vision correction</b>       | Employees, their spouses and dependent children save \$800 with featured providers Lasik <i>Plus</i> , TLC Laser Eye Centers or The LASIK Vision Institute or receive 15% off standard pricing or 5% off promotional pricing on LASIK through the National Lasik Network's administered by LCA Vision.  |
| <b>Hearing aid program</b>           | Through Start Hearing, employees and their families are eligible for up to 48% off hearing aids.  |
| <b>Emotional health support line</b> | Employees, their spouses and dependent children have free access to licensed behavioral health clinicians who can provide emotional support, tips for health coping and referrals to local resources.   |
| <b>Vision care</b>                   | Employees, their spouses and dependent children can get discounts on eye exams, prescription glasses and lens options, contact lens evaluations and fittings, as well as LASIK surgery through a nationwide network of VSP providers.   |
| <b>Principal oral health center</b>  | This resource helps employees make better decisions about oral health care. Certified dentists can answer questions, and a dental cost estimator shows approximate costs in a specific ZIP code. The site is also available in Spanish. Stay informed about your dental health: <a href="https://www.principal.com/find-dentist">https://www.principal.com/find-dentist</a> |
| <b>Teeth whitening</b>               | Employees, their spouses and dependent children can save 20% on a dentist-invented teeth whitening technology from GLO Science. Available for home use, it's fast and sensitivity free.   |

**These discounts are not insurance.**

The discounts and services listed here are available to members, and/or their dependents or beneficiaries, with group coverage underwritten by or with administrative services provided by Principal Life Insurance Company. The discounts and services are not a part of the policy or contract and may be changed or discontinued at any time. Although Principal has arranged to make these programs available to you, the third party providers are solely responsible for their products and services.

<sup>4</sup>The articles and resources on Employers Dental Health Edge are made available for the sole purpose of general education on dental health related matters. This information is not intended as medical advice. For answers to your own health concerns, contact your dentist or other health care provider. Employers Dental Services (EDS) does not provide dental or medical advice. EDS is a member of the Principal Financial Group®.