

We are excited to announce that a new benefits package will be available to each full-time* employee beginning March 1, 2024! The new benefits package will be offered through Principal Financial Group, and the following benefits will be available to you:

Group Dental

- Zinnia Wellness will pay 100% of Employee Only Coverage – No Cost to You!
- Plan includes a \$1500 Annual Maximum.
- Rollover Benefit (Max Accumulator) – If you or any covered dependent utilizes less than \$750 of your annual maximum, you will be allowed to rollover \$375 of that maximum to the next year. Accumulations stop after your maximum has reached \$3000.
- To find providers, go to Principal.com/find-dentist
- See Attached Plan Summary for Details

Group Vision

- Zinnia Wellness will pay 100% of Employee Only Coverage – No Cost to you!
- Plan utilizes the VSP Network, which includes Walmart and Sam’s Club
- To find providers, go to VSP.com/eye-doctor
- See Attached Plan Summary for Details

Each full-time employee must complete the Employee Election Form and return to the Office no later than 02/23/2024. Also included are the full plan summaries for both the dental and vision plans. If you cannot print the Employee Election Form out, a copy can be mailed to you, and you can also pick one up at the McMinnville Office.

We want to emphasize that Zinnia Wellness will pay 100% of the Individual/Employee Only Coverage on both the dental and vision plans for all full-time employees. At your expense you may also choose to add your spouse, your children, or have your whole family covered. (These added coverage expenses are listed on the included forms.)

If you have any questions about the dental and vision policies, please contact our broker, Tony Yonkers, at tyonkers@benefits-inc.com

*For the purpose of qualifying for fully paid dental and vision employee benefits, the Zinnia Wellness employee must be employed with Zinnia Wellness full-time, which is equal to 29 hours per week or greater, averaged over 12 or 52 weeks. If an employee transitions to part time (that is, if they drop below full-time employment hours over a 12-week period) then they will no longer be eligible for these benefits.