



Full-Time Benefits Guide

Plan Year January 1, 2024 – December 31, 2024

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06. Employee Assistance Program

United Healthcare – Optum Health
Phone (866) 248-4094
www.liveandworkwell.com
Access Code: DMC

07. Medical Plans

United Healthcare
DMC Group #919387
Basic Plus (855) 828-7715
HRA Choice Plus (866) 314-0336
www.myuhc.com

08. Medical – Learn More

10. Virtual Visits

United Healthcare
uhc.com/virtual-visits

13. One-Site Clinic

Honor Health Phone (480) 534-4518

14. Health Savings Account

Optum Bank
Phone (866) 234-8913
www.optum.com

16. Flexible Spending Account

Wex Benefits
www.wexhealth.com
Phone (866) 451-3399

17. Health Reimbursement Account

United Healthcare

18. Dental Plans

United Healthcare | Group #919387
www.myuhc.com

19. Vision Plans

EyeMed | Group # 9805888
Phone (866) 268-4063
www.eyemed.com

20. Life and Disability Benefits

Lincoln Financial
Phone (800) 423-2765

22. Medical Supplement Plans

Aflac | Phone (800) 992-3522
www.aflac.com

23. Retirement and 401(k)

Empower Retirement
Phone (800) 338-4015
www.empowermyretirement.com

24. Legal Shield

Phone (480) 268-1935
www.legalshield.com

25. United Pet Care Insurance

Phone (800) 266-5303
www.unitedpetcare.com

26. Tuition Reimbursement

27. Golf Privileges / Etiquette

29. Additional Benefits

Welcome!

Welcome to your 2024 benefits! Your health and the health of your family is as important to us as it is to you. That's why we have carefully considered the available healthcare options and selected the plans that we feel offer first-rate benefits at a good value. Please carefully review each of your options so that you can choose the plans that will best meet your needs. If you have any questions regarding your benefits, please contact Talent & Culture.

Time Off/Leave

PAID TIME OFF

Paid Time Off (PTO) is available to Full-time teammates after 90 days of employment. PTO is based on length of service and the number of regular hours paid during the pay period and based on a calendar year accrual system. Up to 40 hours of PTO hours can be carried forward year to year. PTO payout upon separation of employment excludes any rollover balance.

All non-exempt (hourly) teammates have the option to cash out up to 40 hours of unused PTO each December, providing that at least 40 hours of PTO remain in their PTO bank to cover unexpected absences. Specific dates for PTO cash-out requests will be announced each November.

Non-Exempt

Paid Time Off Accrual Schedule

TENURE	PTO ACCRUAL FACTOR	MAXIMUM ACCRUAL
1-2 years of service	.0385	Up to 80 hours
3-5 years of service	.0577	Up to 120 hours
6+ years of service	.0777	Up to 160 hours

Non-Exempt

Paid Sick Time (available after 90 days)

TENURE	PST ACCRUAL FACTOR	MAXIMUM ACCRUAL
0-12 months	.033	Up to 40 hours per year
1+ Years	.033	40 hours, able to rollover 40 hours

- Paid Sick Time applies to **ALL** teammates regardless of classification status.
- Accrual includes only regular hours worked.
- You may use up to 60 hours per year.

PAID HOLIDAYS

All other **non-exempt teammates**, who work a recognized holiday, will receive double pay or time and a half for hours worked on the holiday.

Double pay:

Thanksgiving

Time and a half:

New Year's Day
Memorial Day

Independence Day
Labor day

In addition, **all full-time teammates** will receive 8 hours of holiday pay for **Christmas**.

FLOATING HOLIDAY

In January of each year, every Full-time teammate will receive, 16 hours of additional PTO in the form of a Floating Holiday to be used at any time with manager approval. Floating Holiday does not rollover from one year to the next.

BEREAVEMENT

Full-time teammates may be granted up to (40) forty hours of bereavement pay for normally scheduled workdays, to make funeral arrangements and/or attend the funeral of a near relative or any other member of the teammate's household.

Part-time teammates may be granted up to (24) twenty-four hours or bereavement pay for normally scheduled workdays, to make funeral arrangements and/or attend a funeral of a near relative or any other member of the teammate's household.

A near relative is defined as the employee's mother, father, spouse, child, sister, brother, grandparent, grandchild, mother-in-law, father-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law and domestic partner.

Time Off/Leave

PARENTAL LEAVE

To allow teammates (mothers and fathers) to take time off with pay when the need for a leave is for the birth of a child or placement of the child in the teammate's home for adoption or foster care. Each calendar year, teammates may receive the following benefits based on their employment status and scheduled hours:

- **Full-time** teammates receive up to 2 consecutive weeks of pay (80 hours)
- **Part-time** teammates receive up to 1 consecutive week of pay (40 hours)

The above benefit maximums apply per calendar year regardless of the number of children born and/or placed within the year. **Teammates must complete a parental leave request form 60 days prior to birth, or in case of placement as soon as notice is received.**

FAMILY AND MEDICAL LEAVE

Those who have been employed for at least 12 months and who have worked for 1,250 hours in the previous 12 months are eligible for FMLA leave.

LEAVE ENTITLEMENT

Teammates will be entitled to receive a total of 12 work weeks of leave during the 12-month period for one of the following :

- Serious health condition
- Birth, adoption, or foster parent of a child
- To care for a spouse, parent or child with a serious health condition
- National Guard or military reserves, to use any qualifying exigency arising from a call to active duty, or to care for a serious injury incurred in the line of duty.

Classification	Paid Leave
Non-Exempt (Hourly)	Up to 26 weeks under Short Term Disability when applicable based on certification by a health care provider
Exempt (Salaried)	Up to 12 weeks salary continuation

PAYMENT/BENEFITS CONTINUATION DURING LEAVE

A teammate who is on an approved FMLA may be paid during such leave based on non-exempt and exempt status.

Desert Mountain will allow you to maintain benefits while on FMLA; however, you must pay the teammate insurance contributions for your medical benefits if you want them to continue during your FMLA leave.

INTERMITTENT LEAVE

Teammates may opt to take the time intermittently or pursuant to a reduced work schedule if it is certified by the health care provider.

MILITARY LEAVE

Any teammate who is called to active military duty in a branch of the U.S. Armed Forces will be granted unpaid military leave according to federal guidelines.

JURY DUTY

The maximum paid Jury Duty benefit is 10 days. Documentation will be required for each day.

Common Terms

Insurance Terms Explained

Get clear answers so it's easier to make decisions. Working with health insurance can be confusing. At times, you might feel like there's a whole new language to learn. To make it easier, here's a list of common terms and what they mean.

Network

The facility, providers and suppliers your health insurer or plan has contracted with to provide health care services. United Healthcare offers 2 network options to Desert Mountain teammates, the large national network Choice Plus and the local network Navigate.

Explanation of Benefits

An explanation of benefits (EOB) shows you the total charges for your visit. An explanation of benefits is not a bill. It helps you understand how much your health plan covers, and what you'll pay when you get a bill from your provider.

Deductible

A deductible is the amount you must pay before the medical plan begins sharing the cost of services. You pay this full amount, if required by your plan, before the plan pays benefits.

- **Embedded Deductible:** A policy with a deductible for each person covered. Benefits kick in for a family member when they meet their individual deductible and for the whole family when at least two members do so. Embedded policies tend to have higher premiums to accommodate lower deductible options.

Premium

A premium is the **total cost for your medical insurance**. You and your company share this cost. You pay your portion through payroll deductions.



Copay

A **fixed amount** (for example, \$25) you pay for covered health care services to providers who contract with your health insurance or plan. In-network copayments usually are less than out-of-network copayments.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service. You pay coinsurance plus any deductibles you owe.

Out-of-pocket Maximum

The annual out-of-pocket maximum protects you from major medical expenses. This is the most you would pay, including your deductible and copay, for eligible expenses during the year. Once you reach the out-of-pocket maximum, the plan pays 100% of the usual, customary and reasonable charges for covered services.

For specific insurance terms not listed here, please feel free to utilize the glossary online with United:
English <http://www.justplainclear.com/en>
En Espanol <http://www.justplainclear.com/es>

Eligibility

Who can enroll in benefits?

You can enroll on the plans included in this guide if you are full-time status, working at least **30 hours/week**. As a new hire, your benefits will be **effective 1st of the month following 60 days of employment**.

Your Dependents can be enrolled on the plan with you if they meet one of the following:

- Legal spouse or domestic partner
- Dependent children
- Children of your spouse or domestic partner
- Dependent children of any age who are incapable of self-sustaining employment because of mental or physical handicap, and who receive from you or your spouse all their support and maintenance, and who were continuously enrolled on the current medical plan **before the age of 26**

How much will it cost?

You will pay for your portion of the benefit cost through payroll deductions.

The deduction amounts are subject to change at any time as deemed appropriate. Any revisions and changes will be provided in writing with a minimum of 30 days prior to the implementation of the change in contributions.

When can I make changes?

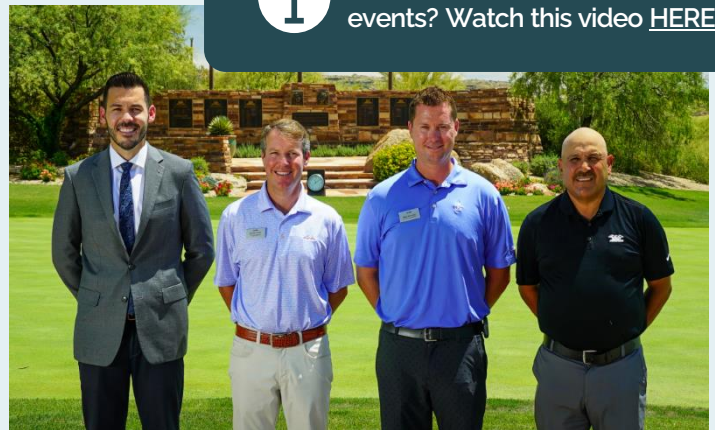
Throughout, you can make changes if one of these **qualifying events** occur: Marriage, Birth of a child, Adoption, Involuntary loss of coverage from a qualified group plan, Divorce, Legal separation, Death of spouse or dependent child.

If you experience a qualified life event, you must notify and provide proof to your HR Department within 30 days of the event to make a change to your benefit elections.

Open Enrollment happens once a year and allows you to freely make changes to your plans and who is enrolled. For Desert Mountain Club this happens during the month of **November** each year for an effective date of **January 1st**.



Want to learn more about qualifying events? Watch this video [HERE!](#)



SBC & Uniform Glossary

Desert Mountain provides you with an easy-to-understand summary about the health plan benefits available to you, aka Summary of Benefits and Coverage (SBC) and a Uniform Glossary that outlines insurance definitions.

SUMMARY OF BENEFITS & COVERAGE (SBCs) are available free of charge from Talent & Culture. Please contact T&C to request information on the medical plans that are offered to you during your plan year.

The **UNIFORM GLOSSARY** is a glossary of insurance definitions in standard, consumer-friendly terms. You may find this helpful as you are evaluating your options. To access the glossary visit: www.healthcare.gov/glossary

Dependent Age Limits

Your dependent children will no longer be eligible to be enrolled on your plan beyond these age limits:

MEDICAL:
Until age **26**

DENTAL:
Until age **26**

VISION:
Until age **26**

CHILD VOLUNTARY LIFE:
Until age **26**

Benefit Enrollment Steps

1. Log on to www.paycom.com or the Paycom App.
2. Click the **Start Enrollment** button to start the enrollment process.
3. Please review your contact information for accuracy.
4. Next, you will be prompted to enter/update your dependent and beneficiaries. Once you complete and save you will be prompted to elect/decline benefits.
5. If you do not want a particular benefit, simply select '**Decline Coverage**' and go to the next benefit.
6. On the right side of the screen you will see a list of all the benefits for which you are eligible, and as you select each one, the total cost per pay period will continue to update.
7. Take your time to understand each benefit before you continue the enrollment process.
8. At the end of the enrollment process you will be asked to review and finalize your elections, please sign and submit indicating that you agree to the benefit coverage amounts.
9. Upon completion you will receive a congratulations message, and your enrollment is complete.
10. If you want to contribute to FSA or HSA, please complete the form for 2024 available in Paycom, DM Portal, or request from Talent & Culture.

Deadline Reminder – Submit your enrollment by the 15th of the month prior to your eligibility date.

* The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents and/or plan document(s) that govern the terms and conditions of the plans described in this guide, the underlying insurance and/or plan documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.



Employee Assistance Program

Sometimes life is stressful. When situations seem too tough to get through on your own, you have a lifeline for help. You and your household members can access confidential, professional assistance from an Employee Assistance Program (EAP).

Through the EAP plan, you have access to personal resources and practical solutions to help make your life work better. Whether you need help managing stress or managing relationships, preparing for a new baby or caring for a loved one, EAP offers a wealth of information and support. It's confidential and available 24/7 at no cost to you.

To get started:

- Go to liveandworkwell.com
 - Access Code: **DMC**
- Or **call (866-248-4094)** (available 24-hours a day, 7 days a week)



EAP BENEFITS	United Healthcare Optum
FACE TO FACE VISITS	6
Visits Covered	6
Visits Frequency Limitation	6 visits per calendar year
PHONE COUNSELING	Unlimited
Calls Covered	Unlimited

Desert Mountain Team

We get it, insurance is confusing. That's why you have a dedicated Desert Mountain employee advocate that loves to help!

Get assistance with:

- **Your enrollment**
As a new hire, during open enrollment and if you have a mid-year qualifying event
- **Accessing Care**
Locating in-network medical, dental and vision providers, hospitals and urgent care facilities near you and how to receive treatment by a specialist with no referrals required.
- **Understanding your Benefits**
Helping you understand the benefits available to you and how to use your insurance plans
- **Determining your Costs**
Explain the cost of service for in-network providers
- **Claims Resolution**
Effectively resolving claims disputes and confirming your claims were processed correctly by your carrier

Talent & Culture
P: 480-595-4002

Medical Plans

All plans are in the UHC National Network, select the plan that best fits your needs. The UHC plans pay benefits at two levels: In-Network and Out-of-Network. In-network benefits are shown below. Covered participants receive higher coverage when they use in-network hospitals and doctors. All PPO Plans



COST PER PAYCHECK (26 ANNUALLY)	Basic Choice Plus No HRA	HRA Choice Plus	HSA Choice Plus
Teammate Only	\$36.40	\$60.32	\$67.60
Teammate + Spouse/Domestic Partner	\$78.00	\$109.20	\$114.40
Teammate + Child(ren)	\$75.92	\$107.12	\$109.20
Teammate + Family	\$114.40	\$164.32	\$171.60

MEDICAL PLAN DETAILS	UHC Basic Choice Plus	UHC HRA Choice Plus	UHC HSA Choice Plus
IN-NETWORK BENEFITS	PCP is NOT Required	PCP is NOT Required	PCP is NOT Required
Network Name	Choice Plus	Choice Plus	Choice Plus
Employer Funding	None	\$750 / \$1,500	\$500 / \$1,000
Calendar Year Deductible (Single/Family)	\$2,000/\$4,000	\$2,000/\$4,000	\$2,000/\$4,000
Calendar Year Max Out-Of-Pocket (Single/Family)	\$3,500/\$7,000	\$3,500/\$7,000	\$3,500/\$7,000
PHYSICIAN SERVICES			
Primary Care Office Visit	\$25	\$25	20% after deductible
Specialist Office Visit	\$50	\$50	20% after deductible
Urgent Care	\$50 per visit	\$50 per visit	20% after deductible
MRI/PET/CAT/Nuclear Medicine	20% after deductible	20% after deductible	20% after deductible
Lab/X-Ray	\$0	\$0	20% after deductible
HOSPITAL SERVICES			
Inpatient Care (Includes Maternity)	20% after deductible	20% after deductible	20% after deductible
Inpatient Hospital/Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible
Emergency Room (waived if admitted)	\$500 copay	\$500 copay	20% after deductible
PRESCRIPTIONS			
RX Deductible	See tier below	20% after deductible	20% after deductible
Generic	Tier 1 \$10	20%	20%
Preferred	Tier 2 \$35	20%	20%
Non- Preferred	Tier 3 \$70	20%	20%
Preventive meds	Generic: No cost	Generic: No cost	20% after deductible
Specialty	20% after deductible	20% after deductible	20% after deductible

The co-insurance percentages listed are the amounts that you must pay for the service. For a more complete listing of what is covered, including out-of-network benefits, please consult the detailed benefit summary from the insurance carrier.

BENEFITS ENROLLMENT

Benefit	Carrier	Who Pays	Your Payment
Medical	UHC	DMC & You	Pre-Tax
Dental	UHC	DMC & You	Pre-Tax
Vision	Eye Med	You	Pre-Tax
Flexible Spending Account (F.S.A)	WEX Health	You	Pre-Tax
Health Savings Account (H.S.A)	UHC Optum Bank	DMC & You	Pre-Tax
Health Reimbursement Acct. (H.R.A)	UHC	DMC	-No Cost to You
401 (K)	Empower Retirement	DMC Match & You	Pre-Tax or After Tax
Basic Life	Lincoln Financial	DMC	-No Cost to You
Short Term Disability (Hourly)	Lincoln Financial	DMC	-No Cost to You
Long Term Disability (Salaried)	Lincoln Financial	DMC	-No Cost to You
Employee Assistant Program	Optum UHC	DMC	-No Cost to You
Pet Insurance	United Pet Care	You	After Tax
Legal & Identity Theft Protection	Legal Shield	You	After Tax
Aflac	Aflac	You	Pre-Tax

OUR COMMITMENT TO YOU:

- Plans designed to recognize diverse needs
- Competitive and comprehensive benefits
- Provides plans based on individual needs
- Offers plans that provide long-term financial security for you and your family





Preventive Care

Preventive care visits can help detect unhealthy habits before they become a risk and potentially save your life. Our health plans offer an annual **in-network** well check at **no cost to you**. When you get these services from doctors in your plan's network, you don't have to pay anything out of your own pocket.



To learn more about preventive care benefits, watch this quick educational video [HERE](#).

Where to Seek Care

Benefit from significant savings using an urgent care or virtual care facility versus a hospital Emergency Room (ER) without sacrificing quality of care.

Urgent Care Services

For injuries and illnesses that aren't life threatening but need fast care. Some conditions you can use urgent care for include sprains, strains, minor broken bones, mild asthma attacks, minor infections, small cuts, minor burns, urinary tract infections, pelvic infections, & sore throats.

Get more out of your well checks by preparing yourself:

- Make a list of health concerns.
- Make a list of medications you are taking.
- If you are seeing a new doctor, get copies of your medical records and your family medical history.
- Review your health plan to be sure you understand your coverage.
- Call your doctor in advance to see which tests/screenings are usually run. You can request that your doctor not perform tests not covered by your health plan.

Emergency Care Services

For serious and/or life-threatening conditions such as: heavy bleeding, trouble breathing, severe head injury or changes in mental status, sudden or severe pain, sudden dizziness, weakness, or changes in vision, severe or persistent vomiting or diarrhea, & loss of consciousness.

Virtual Care Services

For minor conditions and convenience. Get care from the comfort of your own home or on the road. Some conditions you can use virtual care for: flu, minor rashes, tooth pain, pink eye, allergies, cold & fever, sore throat, skin infections, headache, & diarrhea.



To learn more about Urgent Care vs Emergency Room care, watch this quick educational video [HERE](#).

Virtual Care



Save Time & Money!

When you're sick and need care quick, a Virtual Visit is a convenient way to start feeling better faster. With a Virtual Visit, you can see and talk to a doctor via mobile device or computer – 24/7, no appointment needed. The doctor can give you a diagnosis and prescription*, if needed. And with a UnitedHealthcare plan, your cost is \$0 on the H.R.A. plans and \$50 on the H.S.A. plan. To get started with a Virtual Visit, go to www.uhc.com/virtualvisits, and your UHC login and password to register. Use the United Healthcare App.

REGISTER IN ADVANCE

It's best to register for all telehealth services in advance, so that service will be quick and easy when you need it. Prepare for your visit, have these items ready to register when you go online:

-Health Plan ID Card
participants

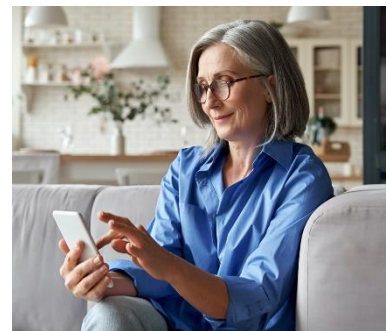
-Pharmacy location

-Payment method for H.S.A. plan

Get Care in 20 minutes or less..

Use a Virtual Visit for these minor medical needs

- Bladder infection/ Urinary tract infection
- Bronchitis
- Cold/ Flu
- Fever
- Pinkeye
- Rash
- Sinus Problems
- Sore throat
- Stomachache



www.uhc.com/virtualvisits

Video chat with a doctor 24/7

When you need care – anytime, day or night – Virtual Visits can be a convenient option. From treating flu and fevers to caring for migraines and allergies, you can video chat with a doctor 24/7.



From your mobile device¹, tablet or computer.



Video chat face-to-face with a doctor in 20 minutes or less.



Get prescriptions², if needed.



Save up to \$1,800 in comparison to the ER.³



The UnitedHealthcare app is available for download for iPhone® or Android™.



Go-anywhere access to your health benefit plan.



◇ **REGISTER ONLINE:** Once you have received your Health I.D. card in the mail register at www.myuhc.com to activate your online account by creating a login and password. To help everyone get the most from their plan, it's important that each member age 18 or over create their own account.

◇ **FIND AN IN-NETWORK PCP:** Although your plan may not require you to choose a PCP (Primary Care Provider) it's a good idea to have one main doctor to guide you through your preventative care such as routine wellness exams and recommend age-appropriate screenings at no additional cost. Learn more at uhc.com/preventivecare.

Use myuhc.com to take charge of your health care.

As a member, **myuhc.com** is where to go for all of your UnitedHealthcare benefit information.

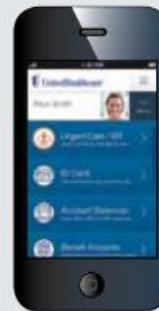
But it offers you more than that. You'll have easy access to tools to help you make decisions about your health, organize your health information and even improve your health.

Take charge of your health care. Be sure to register on myuhc.com after you sign up for your benefits.



Use myuhc.com wherever you are.

Download the UnitedHealthcare Health4Me™ mobile app.



Health4Me provides instant access to your family's critical health information – anytime and anywhere.



Check out these helpful tools.

Easily estimate health care costs.

myHealthcare Cost Estimator shows you the estimated costs for a treatment or procedure. You'll even see what you could be responsible for paying based on your plan. Finally there's a tool that makes searching for health care costs an easy and personal shopping experience.

Easily find high quality doctors.

The **UnitedHealth Premium® designation program** makes it easy to find network doctors who meet national standards for quality and local market benchmarks for cost efficiency. When you do an online search for a network doctor, Look for this symbol:



Easily manage and pay your claims.

myClaims Manager provides a clearer explanation of your claims and costs, which helps you better understand and track your expenses. You can even pay your health care providers online for any claim that shows a 'You Owe' amount.



Using your pharmacy benefits

OptumRX® is your plan's pharmacy services manager and is committed to helping you find cost-effective ways to get your medications(s)

Set up your online account

Once registered on myuuhc.com,® access the pharmacy section to:

- Manage your home delivery medications
- Set up email or text message reminders
- Check your order status.

Use the UnitedHealthcare® app

Manage your prescriptions benefit and home delivery orders with the UnitedHealthcare app on your smartphone or tablet.

Use a network pharmacy

Be sure to fill your prescriptions at a network pharmacy, otherwise they may not be covered or you may pay more. Finding a network pharmacy is easy:

- Log in to myuhc.com Or, use the UnitedHealthcare app
- Or call the number on your health plan ID card.



BrivoaRx®, the OptumRX Specialty pharmacy

Your may be able to use BrivoRx, the OptumRx Specialty Pharmacy. BrivoRx is more than just a way for you to get your specialty medications. We provide ongoing support to help you manage more complicated conditions.

Home delivery from OptumRx.

use OptumRx home delivery to help manage the medications you take regularly. Home delivery is safe, reliable and offers the following advantages:

Cost Saving.

You may pay less for your medication with a 3-month supply through OptumRx.

Convenience.

Get free standard shipping.

24/7 access and reminders.

Speak to a pharmacist any time, any day. Set up medication reminders.

Choose home delivery.



By going online:

Visit myuhc.com, register and follow the simple step-by-step instructions.



By phone:

Call the member phone number on the back of your plan ID card. It's helpful to have your plan ID card and medication bottle available.



By ePrescribe:

Ask your doctor to send an electronic prescription.

Pharmacy
OptumRx



**SAVE UP
TO 80%
ON MEDS**



Search & Compare Prices

Find the lowest local prices for your prescriptions at more than 75,000 pharmacies.



Get Free Coupons

GoodRx coupons can save you up to 80% on your prescriptions at no cost to you.



Show To Your Pharmacist

It's easy, just show the GoodRx app to your pharmacist when picking up your prescription.

On-Site Medical Clinic

HONORHEALTH

For ALL Desert Mountain Club members, teammates and their dependents.

Our wellness clinic, operated by Honor Health, is an independent medical practice dedicated to delivering compassionate affective healthcare to the Desert Mountain teammate and their dependents, whether insured or uninsured, with no copay at the time of visit.

Additional charges may apply to certain procedures/tests/lab work performed at the clinic.

**Medical services provided by a MD on staff daily.
Laboratory/Phlebotomy services may be available with an appointment.**

Hours of Operation

Monday to Friday

8:00 am – 5:00 pm

By appointment only

(480) 534-4518



Health Savings Account

An HSA allows you to save pre-tax dollars for current and future healthcare expenses. The HSA is completely owned by you and allows you to have more control over your healthcare dollars. Unused funds and interest rollover without limit from year to year. If you select the **Choice Plus Network**, you will receive a deposit to a debit card of **\$500 for Individual or \$1,000 for Family**. **HSA employer contributions: 50% in January and 50% in July**, depending on teammates eligibility date.

	Optum
2024 IRS MAXIMUM ANNUAL CONTRIBUTION	
Enrolled as Employee Only	\$4,150
Enrolled with Dependent(s)	\$8,300
DMC CONTRIBUTION TO YOUR HAS (50% January & 50% July)	
Enrolled as Employee Only	\$500
Enrolled with Dependent(s)	\$1,000
TOTAL AMOUNT EMPLOYEE CAN CONTRIBUTE AFTER EMPLOYER CONTRIBUTION	
Enrolled as Employee Only	\$3,650
Enrolled with Dependent(s)	\$7,300



What is an HSA/HDHP plan? Watch this video [HERE](#) to find out more!

Are you eligible for an HSA?

You are eligible to open and fund an HSA if:

- You are enrolled in the HSA medical plan as your sole health plan coverage
- You are not eligible to be claimed as a dependent on someone else's tax return
- You are not enrolled in Medicare or TRICARE for Life
- You have not received Veterans Administration (VA) Benefits within the past 3 months (excludes VA benefits received for a combat-related condition/disability)

Using your HSA as a powerful retirement tool

The funds in an HSA can be used for general non-medical purposes, without penalty, once you reach age 65. While HSAs are not intended to be used for retirement — they're designed for you to use funds to pay for qualifying healthcare expenses — they are a tax-friendly investment vehicle and can act as a powerful retirement-savings tool if you let your balance compound over years.

How to use an HSA

START IT

You can set up your own HSA!

BUILD IT

To contribute to the HSA from your paycheck complete the HSA Contribution form located on www.paycom.com under the Documents tab and bring to T&C.

USE IT

You can use the money in your HSA to pay for covered health care for you and your qualified dependents (like the deductible and coinsurance). Withdrawals from your HSA (for qualified expenses) are tax-free!

GROW IT

Unused money in your account will roll over to the next year. Your account will earn interest and grow over time.

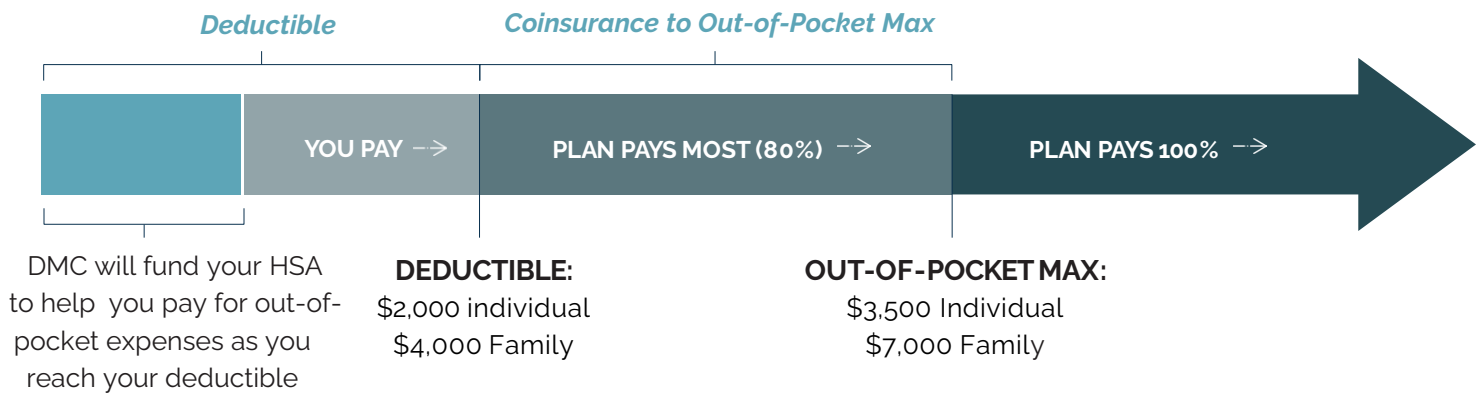
KEEP IT

You always own the money in your HSA, including all contributions and any interest and other investment earnings. You can also take the account with you if you change employers.

How your plan and the HSA work together



By enrolling in the HSA medical plan, you can stretch your health care dollars and still have comprehensive and rich coverage for you and your family. Here's how the HSA plan works in-network:



1 In-network preventive care is covered at 100%

The HSA medical plan provides in-network preventive care at 100%, with no deductibles, copays, or coinsurance.

2 Reach your deductible by using your HSA

The HSA is there to help you pay for non-preventive care. Your HSA will help you pay for a portion of your deductible.

3 Coinsurance: sometimes you need a little extra protection

If you reach your deductible, the HSA plan pays 80% coinsurance and you pay 20% for in-network care, other than Prescriptions which begin with their co-pays.

Like the other PPO plans, the plan begins paying its share of most covered medical expenses after you meet your deductible. Once your out-of-pocket costs (deductible, copays, coinsurance, etc.) reach the specified maximum,



Flexible Spending Account



What is an FSA? Watch this video [HERE](#) to find out more!

A Flexible Spending Account (FSA) allows you to aside money every paycheck on an income tax-free basis. You then can use this money throughout the year to pay for eligible expenses tax free!

	FLEX FACTS
IRS MAXIMUM ANNUAL CONTRIBUTION	
Health Care FSA	\$3,050
Dependent Care FSA	\$5,000
COMMON QUESTIONS	
Does my plan have a debit card?	Yes
Is there a grace period to incur eligible expenses?	2.5-month grace period for DCA only
Does any funding roll over to the next year?	\$610
Is there a run-out period to submit claims?	90 days for all accounts
Is the same debit card used for Health & Dependent Accounts?	Yes
Is there a cost for ordering a new or additional debit card?	No

How does it work?

Regular elected amounts are deducted from your gross wages and credited to your spending account.

- Health Care Account & Limited Purpose Account funds are completely available the first pay cycle of the plan year.
- Dependent Care Account funds are available as they are deducted from your paychecks.
- You can use the funds in your accounts to pay for applicable expenses as they arise.
- Accounts abide by the "use it or lose it rule", which means any funds remaining in your accounts at the end of the plan year will be forfeited.
- IRS law states that you can't have both a Health Care FSA and an HSA. You may only be enrolled in one of the two plans.

Note: A paper form must be completed annually for a Flexible Spending Account.

Health Care FSA

You can set aside pre-tax dollars to pay for health care expenses not covered under the medical, dental or vision plan. This also includes many medical related qualifying items as well, such as over-the-counter medication, contact lens solution, and prescription sunglasses.

SAMPLE LIST OF ELIGIBLE EXPENSES:

Doctor visits, co-payments, Prescription drugs co-payments, Hospital co-insurance payments, Dental co-payments, Contact Lenses, Prescription Sunglasses.

NOTE: IRS law states that you can't have both a Health Care FSA and an HSA. You may only be enrolled in one of the two PPO plans offered by Desert Mountain Club.

Dependent Care FSA

You can set aside pre-tax dollars to pay for dependent care expenses, such as a child's day care, extended care, after school care or assistance for an elderly parent or incapacitated dependent.

SAMPLE LIST OF ELIGIBLE EXPENSES FOR CHILDREN & ADULT/ELDER CARE:

Nanny, babysitter, pre-K, before and after school care through age 12, and nurse fees.

Expenses paid to a relative are also eligible if they are age 19 or older and are not a tax dependent of the FSA participant.

Health Reimbursement Account



Still confused about HRAs? Watch this video [HERE!](#)

A health reimbursement arrangement (HRA) is an IRS-approved, employer-funded, tax-advantaged health benefit linked to the HRA Choice Plus Network. You can use your HRA dollars for eligible health care expenses after your copay amount until the money is used up.

Benefits of having an HRA

The number one benefit is that Desert Mountain Club will fund your HRA account! Money you do not use during 2024 may be rolled over to 2025 (up to your deductible amount). This will reduce your share of the deductible in the next year.

When you use up the money in your HRA, you pay for all of your health care expenses until you meet the calendar year deductible.

Once you meet your deductible, you pay 20% of the cost (coinsurance) for your eligible expenses and the plan pays the rest. When you meet your out-of-pocket maximum (The most you can pay in a plan year) your plan pays eligible expenses at 100%.

	United Healthcare
DMC CONTRIBUTION TO YOUR HRA	
Enrolled as Employee Only	\$750
Enrolled with Dependent(s)	\$1,500

Coinsurance

20% up to Out-of-Pocket Max (after deductible)

Deductible After HRA Fund Choice Plus Plan:

Individual: \$2,000 minus \$750 HRA = \$1,250
 Family: \$4,000 minus \$1,500 HRA = \$2,500

Out of Pocket Maximum Choice Plus:

Individual: \$3,500 minus \$750 HRA = \$2,750
 Family: \$7,000 minus \$1,500 HRA = \$5,500



HRA funds for Desert Mountain Choice Plus Plan:

January – March 100%

Individual: \$750 Family: \$1,500

April – June 75%

Individual: \$562.50 Family: \$1,125

July – September 50%

Individual: \$375 Family: \$750

October – December 25%

Individual: \$187.50 Family: \$375

Coinsurance

20% up to Out-of-Pocket Max (after deductible)

Deductible after HRA contribution:

- Individual \$2,000 minus \$750 HRA = \$1,250
- Family: \$4,000 minus \$1,500 HRA = \$2,500

Max out of Pocket after HRA contribution:

- Individual: \$3,500 minus \$750 HRA = \$2,750
- Family \$7,000 minus \$1,500 HRA = \$5,500

Dental Plans

Proper dental care is essential to not only your oral health but your overall well-being. Desert Mountain now offers two plans through UnitedHealthcare. Maximize your benefits when visiting a PPO Provider. Visit the www.uhc.com website to find participating providers in your location



COST PER PAYCHECK (26 ANNUALLY)	UHC Basic	UHC Enhanced
Teammate Only	\$8.00	\$11.77
Teammate + Spouse/Domestic Partner	\$17.00	\$24.62
Teammate + Child(ren)	\$23.00	\$33.07
Teammate + Family	\$31.00	\$44.96

DENTAL PLAN DETAILS	UHC BASIC	UHC ENHANCED
	IN-NETWORK BENEFITS	IN-NETWORK BENEFITS
Network Name	UHC Options PPO 30	UHC Options PPO 30
Calendar Year Deductible (Single/Family)	\$50 / \$150	\$25 / \$75
Calendar Year Max Benefit	\$2,000	\$5,000
PREVENTATIVE SERVICES		
Preventive Treatment (deductible waived- e.g., teeth cleaning every 6 months, X-Rays, Fluoride)	0% 2x per year	0% 3x per year
BASIC SERVICES		
Basic Treatments (e.g., fillings, simple oral surgery, minor periodontics, endodontics)	You are responsible for 20% after Deductible	You are responsible for 20% after Deductible
MAJOR SERVICES		
Major Restorative Care (e.g., crowns, bridges, inlays, dentures, prosthesis over implant)	You are responsible for 50% after deductible	You are responsible for 50% after deductible
ORTHODONTICS		
Lifetime Maximum for Orthodontia	\$1,000	\$2,000

Your dental health is important to your overall health. That's why your dental coverage focuses heavily on preventive care.. For more information, you can visit the UHC website at www.myuhc.com or call their customer service 1-888-545-5205.

The co-insurance percentages listed are the amounts that you must pay for the service. For a more complete listing of what is covered, including out-of-network benefits, you can find the plan details in the Paycom enrollment system..

Vision Plan

Desert Mountain offers vision plans through EyeMed allowing you to receive care from any vision provider you choose, however, you are likely to experience the most savings when you choose a vision provider that participates in the EyeMed Network of providers.



COST PER PAYCHECK (24 ANNUALLY)	EyeMed BASIC PLAN	EyeMed ENHANCED PLAN
Teammate Only	\$1.98	\$3.20
Teammate + Spouse/Domestic Partner	\$3.75	\$6.08
Teammate + Child(ren)	\$3.95	\$6.40
Teammate + Family	\$5.81	\$9.41



VISION PLAN DETAILS	EYE MED PPO Plans	
	BASIC PLAN	ENHANCED PLAN
Network Name	EyeMed	EyeMed
BENEFIT FREQUENCY		
Examination	12	12
Lenses	12	12
Frames	24	12
VISION EXAM	\$10	\$10
LENSES & FRAMES	\$25	\$15
Single Vision	100%	100%
Bifocals	100%	100%
Trifocals	100%	100%
Progressives	80% of charge less \$55 Allowance	80% of charge less \$70 Allowance
Frames	\$100 Allowance	\$150 Allowance
ELECTIVE CONTACTS	\$115 Allowance	\$150 Allowance



The copays listed are the amounts that you must pay for the service. For a more complete listing of what is covered, including out-of-network benefits, please consult the detailed benefit summary located in the Paycom enrollment system.

You can visit www.eyemed.com to create an account and download an ID card.

Life Insurance

These plans are available to you and your dependents. **When enrolling, don't forget to name your beneficiary that must be over the age of 21.**

Group Life Insurance & AD&D Accidental Death & Dismemberment

Desert Mountain provides Full time teammates with Life and Accidental Death & Dismemberment (AD&D) coverage, 100% **free of charge.**

In the event of an accidental death, your beneficiary will receive twice the amount of your benefit amount.

IRS Regulation: Employees can receive employer paid life insurance up to \$50,000 on a tax-free basis and do not have to report the payment as income. However, an amount more than \$50,000 will trigger taxable income for the "economic value" of the coverage provided to you.

	Lincoln Financial Group
BENEFIT AMOUNT	
<u>HOURLY</u> Teammates	\$35,000
<u>SALARIED</u> Teammates	2 times Annual Salary to a maximum of \$500,000
Reduction Schedule	35% at 65; 20% at 70; 15% at 75
Spouse Benefit	\$10,000
Child Life Benefit	Birth to age 26: \$10,000

A basic summary of Voluntary Life benefits are included here. Benefits are based on the employee's age. Please view the carrier's full plan summary document for a detailed description of what is or is not covered, along with rates.



To better understand the benefits of voluntary plans, listen to this podcast [HERE!](#)



Disability Insurance

Your income is often your most important financial asset. Disability insurance will help to replace a portion of your income if you experience a covered illness or injury. This plans is available to you at no cost.

Short-term Disability

Desert Mountain Club offers Employer Paid Short-Term Disability insurance through Lincoln Financial for Regular Full-time teammates.


The Disability plans pays you a benefit while you are temporarily unable to work due to a sickness or injury. It provides income protection so you can focus on your health rather than worrying about paying your bills and expenses.

Please view the carrier's full plan summary document for a detailed description of what is or is not covered.



WEEKLY BENEFIT	
Percentage of Salary	60%
Maximum Weekly Benefit	\$750
PLAN DETAILS	
Benefit Begins (days after an accident/illness)	14 days / 14 days
Maximum Benefit Duration	24 Weeks
Pre-Existing Limitations	3/12



 What is a disability claim? Watch this video [HERE](#) to find out!



Evidence of Insurability (EOI) may be required if you enroll after your initial eligibility period.

Medical Supplemental



For added protection, we are pleased to offer **Accident**, **Critical Illness**, and **Hospital Indemnity** insurance options! These coverages are 100% employee paid through payroll deductions.

01 Accident Insurance



Accident insurance can help you pay for the out-of-pocket costs you may experience after an accident and pays regardless of any other insurance you have.

- A limited benefit policy (not health insurance)
- Spend benefits on what you need — medical expenses, groceries, utilities
- Benefits for common injuries like fractures, dislocations, and concussions
- Benefits for emergency room visits, ambulance, hospital care, surgery and physical therapy

02 Critical Illness Insurance



Being diagnosed with a critical illness can be devastating, both personally and financially. Breathe easier knowing critical illness insurance can help you pay your out-of-pocket expenses and allow you to focus on your health.



Evidence of Insurability (EOI) may be required if you elect coverage over the guaranteed issue amount or if you enroll after your initial eligibility period.

03 Hospital Indemnity Insurance



Hospital indemnity insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehab facility. The benefit amount is determined by the type of facility and the number of days you stay. A few examples of how this coverage could be used are:

- Medical expenses, like deductibles and copays
- Travel, food and lodging expenses for family
- Childcare
- Everyday expenses like utilities and groceries

COST PER PAYCHECK (24 ANNUALLY)	Aflac ACCIDENT	Aflac HOSPITAL INDEMNITY	Aflac CRITICAL ILLNESS
Teammate Only	\$5.84	\$10.35	Based on selected coverage. See the plan document in Paycom under the benefits tab.
Teammate + Spouse/ Domestic Partner	\$9.59	\$19.76	
Employee + Child(ren)	\$12.93	\$15.94	
Employee + Family	\$16.88	\$25.34	

Retirement & 401(k)



FINANCIAL WELLNESS

Plan your financial future - join our 401(k) plan! Whether you are just starting out or nearing retirement, or anywhere in between, enrolling in the DMC 401(k) Retirement Savings Plan can help you get your financial future and your retirement on track.

Full-time teammates 21 years of age and older are eligible to enroll in the 401(k) Plan after 6 months of service and must have worked a minimum of 500 hours.

- Catch up contributions for teammates over 50 - \$7,500
- Plan maximum is set by the IRS annually — \$23,000 for 2024
- Pre-Tax and Roth available
- Match: 50% up to 8%
- Deferral: 1% up to 75%

- To Enroll and make any changes: www.empowermyretirement.com or call 800-338-4015

Teammates participating in the 401K plan will be immediately 100% vested in the company match.

Start by registering your account:

- Log on and select *Register*
 - Choose the *I do not have a PIN* tab
- Follow the prompts to create your username and password.

A screenshot of the "Participant Login" form. It features a white background with a blue border. At the top, it says "Participant Login". Below this are two input fields: "Username" with a person icon and "Password" with a lock icon and a toggle for visibility. A blue link "Login help?" is positioned below the password field. At the bottom, there are two large buttons: a blue "SIGN IN" button and a green "REGISTER" button.A screenshot of the "Account verification" form. It has a dark blue header with the title "Account verification" and the instruction "Enter the information below to verify your account." Below the header are three tabs: "I do not have a PIN", "I have a PIN", and "I have a plan enrollment code". The form contains several input fields: "SOCIAL SECURITY NUMBER", "ZIP / POSTAL CODE", "LAST NAME (GENERALLY INCLUDES SUFFIX: E.G., JR, SR, III)", and "DATE OF BIRTH MM/DD/YYYY". A blue "CONTINUE" button is at the bottom.












HAVE YOU EVER?

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> Needed your Will prepared or updated <input type="checkbox"/> Been overcharged for a repair or paid an unfair bill <input type="checkbox"/> Had trouble with a warranty or defective product <input type="checkbox"/> Signed a contract <input type="checkbox"/> Received a moving traffic violation <input type="checkbox"/> Had concerns regarding child support | <ul style="list-style-type: none"> <input type="checkbox"/> Worried about being a victim of Identity theft <input type="checkbox"/> Been concerned about your child's identity <input type="checkbox"/> Lost your wallet <input type="checkbox"/> Worried about entering personal information on-line <input type="checkbox"/> Feared the security of your medical information <input type="checkbox"/> Been pursued by a collection agency |
|--|---|

WHAT IS LEGALSHIELD?





LegalShield was founded in 1972, with the mission to make equal justice under law a reality for all North Americans. The 3.5 million individuals enrolled as LegalShield members throughout the United States and Canada can talk to a lawyer on any personal legal matter, no matter how trivial or traumatic, all without worrying about high hourly costs. LegalShield has provided identity theft protection since 2003 with Kroll Advisory Solutions, the world's leading company in ID Theft consulting and restoration. We have safeguarded over 1 million members, provided more than 200,000 identity consultations, and helped restore nearly 10,000 individual identities.

THE LEGALSHIELD® MEMBERSHIP INCLUDES:

-  ✓ Personal Legal advice on unlimited issues
-  ✓ Letters/ calls made on your behalf
-  ✓ Contracts & documents reviewed (up to 15 pages)
-  ✓ Residential Loan Document Assistance
-  ✓ Lawyers prepare your Will, your Living Will and your Health Care Power of Attorney
-  ✓ Moving Traffic Violations (available 15 days after enrollment)
-  ✓ IRS Audit Assistance
-  ✓ Trial Defense (if named defendant/ respondent in a covered civil action suit)
-  ✓ Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)
-  ✓ 25% Preferred Member Discount (Bankruptcy, Criminal Charges, DUI, Other Matters, etc.)
-  ✓ 24/7 Emergency Access for covered situations

LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under age 18 for whom the member is legal guardian; never married, dependent children up to age 26 if a full-time college student; and physically or mentally disabled dependent children. An individual rate is available for those enrollees who are not married, do not have a domestic partner and do not have minor children or dependents. No family benefits are available to individual plan members. Ask your Independent Associate for details.

THE IDSHIELD™ MEMBERSHIP INCLUDES:

-  **Privacy Monitoring**
Monitoring your name, SSN, date of birth, email address (up to 10), phone numbers (up to 10), driver license & passport numbers, and medical ID numbers (up to 10) provides you with comprehensive identity protection service that leaves nothing to chance.
-  **Security Monitoring**
SSN, credit cards (up to 10), and bank account (up to 10) monitoring, sex offender search, financial activity alerts and quarterly credit score tracking keep you secure from every angle. With the family plan, Minor Identity Protection is included and provides monitoring for up to 8 children under the age of 18.
-  **Consultation**
Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection.
-  **Full Service Restoration**
Complete identity recovery services by Kroll Licensed Private Investigators and our \$5 million service guarantee ensure that if your identity is stolen, it will be restored to its pre-theft status.

IDShield plans are available at individual or family rates. A family rate covers the member, member's spouse and up to 8 dependents up to the age of 18

Payroll Deducted 26 pay Periods	Individual	Family
LegalShield	\$7.82	\$8.74
IDShield	\$4.13	\$8.74
Combined	\$11.95	\$15.64

For more information, please call your independent associate:

Bill Rand
480.268.1935 - cell
bill@billrand.com

Home Business Supplement available - \$4.59/ pay period

This is a general overview and is for illustrative purposes only. Plans and services vary from state to state. See a plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.



Identity Protection

Identity theft is when thieves steal your personal information in order to take over or open new accounts, file fake tax returns, rent or buy properties, or do other criminal things in your name. Identity Theft protection through ID Shield focuses on what matters —helping protect your identity and assets.

For more information:

Website: www.legalshield.com/info/desertmountain

Phone: 480.268.1935



Legal Program

Legal coverage is available through LegalShield and can help you address common situations like:

- Wills & Estate Planning
- Tax Issues
- Real Estate Home Ownership
- Driving Matters
- Debt-Related Matters
- Criminal Activities
- Consumer Protection

For more information:

Website:

www.legalshield.com/info/desertmountain

Phone: 480.268.1935

LegalShield ID Shield	Teammate	Family
LegalShield	\$7.82	\$8.74
ID Shield	\$4.13	\$8.74
Combined	\$11.95	\$15.64



Pet Insurance

You care about your pets and consider them a member of your family. As an important part of the family, you want to make sure they are well taken care of. We are pleased to provide you with a pet coverage benefit options through United Pet Care. A complete list of what is covered is included in the carrier benefit summary.

For more information or to enroll:

Website: www.unitedpetcare.com

Customer Service: (800) 266-5303



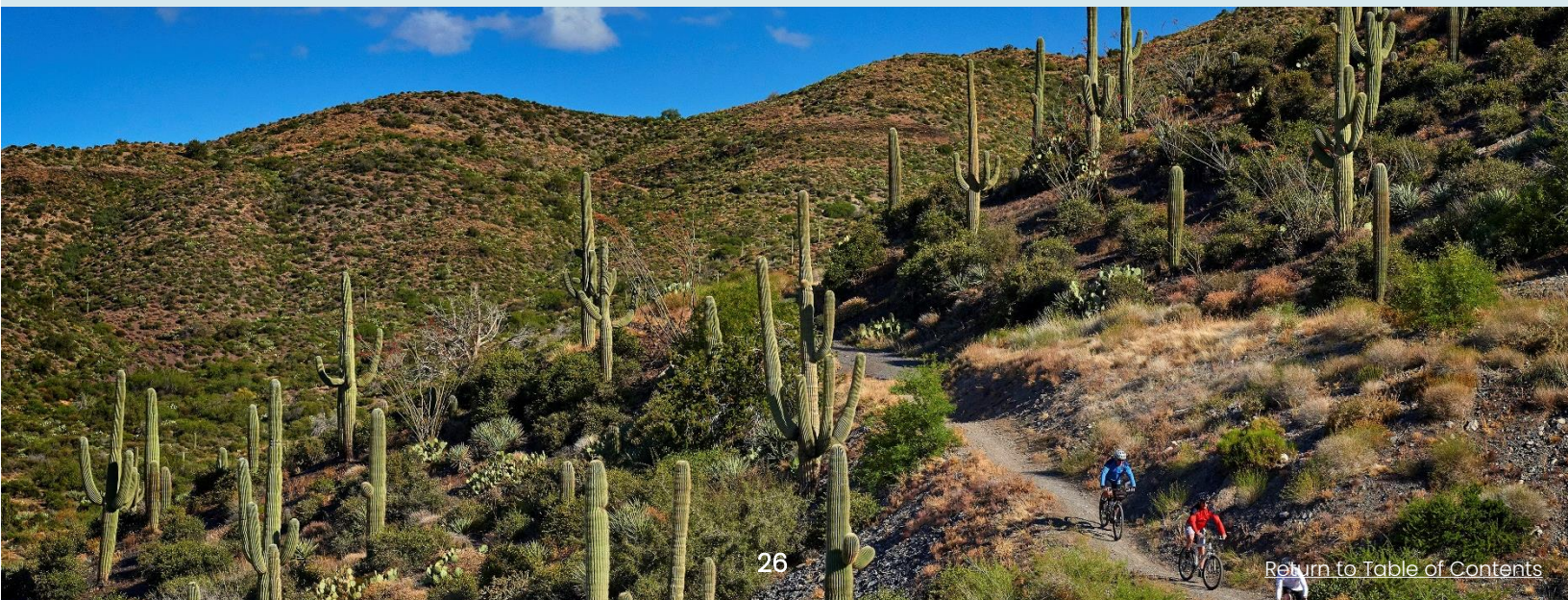
United Pet Care	Vet Pet
One Pet	\$5.38
Two Pets	\$10.26
Three Pets	\$15.04
Four Pets	19.74

Tuition Reimbursement

All full-time teammates with 6 months service may receive tuition reimbursement up to \$5,000 per calendar year, with a lifetime maximum of \$10,000.

Standard Operating Procedure

- Course approval will be based on degree program(s) or course(s) directly related to the teammates job or future jobs the teammate may be assigned.
- Upon completion of the course(s) the teammate must submit proof of a C grade (2.5) or better. A check will then be issued covering the amount authorized for tuition.
- Books and other related costs are not reimbursable.
- Request form from Talent & Culture, obtain supervisor approval, return form to Talent & Culture Manager



Golf Privileges



Winter Season (October 1 to May 31) – Teammate golf is available on Mondays after 2:00PM on all open courses. Guests are not allowed. On special occasions, a teammate may request approval from the host Head Golf Professional to bring a winter season guest via their department manager/direct supervisor.

Summer Season (June 1 to September 30) – From June 1st through September 30th, teammate golf is available daily after 12:00PM on all courses (*subject to business levels*). Teammates may bring a maximum of one guest with approval from the host Head Golf Professional.

Golf Etiquette

- All teammate golf requests are to be made via your department manager/direct supervisor. Managers must contact the golf shop same-day to verify that there is availability for teammate golf. If so, the Professional staff will advise *approximately* when you may be able to play (*please note that the Club does not book formal tee times for teammate golf*).

- If invited to play with members, your manager/direct supervisor must contact the host Head Golf Professional in advance of the date of play to inform them of your invitation.

NOTE: Teammates are allowed a maximum of six (6) Winter Season rounds with members.

- There will be no teammate golf permitted on holidays and tournament days.

- All teammates ***MUST*** check in to the golf shop upon arrival.

- Please do not use the Bag Drop and observe teammate protocol by parking in those spots furthest from the clubhouse. Prime parking is reserved for the Desert Mountain membership.

- Proper golf attire and a professional appearance are required at all times. A collared shirt is expected, and shirts are to be tucked in. Cargo and gym shorts are prohibited, and all hats must be worn facing forward. Please refrain from wearing current uniform-issued attire.
- As representatives of Desert Mountain Club, teammates must conduct themselves in a professional manner at all times (*please no swearing or throwing/banging clubs*). Alcohol consumption of any kind while on property is strictly prohibited.
- Appropriate golf footwear is required; Flip flops, sandals, or bare feet are not allowed.
- All teammates are expected to have their own set of clubs and golf bag to use. If a teammate does not own clubs, a rental set may be utilized at a half rate of \$50 (*subject to availability*).
- Failure to adhere to the policies and expectations defined above may result in suspension or a full revoke of all golf privileges. The golf team thanks you for respecting the courses.
- Teammates are not allowed to utilize the practice areas. However, warming up before a round is permitted.
- Please inquire with the outside service professional staff as to which golf cart to use.
- Members have priority. If a member group comes up behind you, please step to the side and allow them to play through. If you are playing behind a member, please do not push them along. You should make every effort to maintain a pace consistent with the group in front.
- Please help the Agronomy team ensure the golf courses remain in the best condition possible by repairing all ball marks, fixing/filling divots and raking bunkers.
- If using the chipping green, please retrieve all used golf balls and leave the area neat and tidy.
- Please follow all GPS cart prompts. Only individuals age 16 and older may operate a golf cart.
- When returning your cart, please bring it back to the wash bay located in the cart barn and remove all trash from the cart before leaving.
- If playing later in the afternoon, please do not be the last cart on the course; The golf team will not wait for teammate play to finish. If choosing to walk, you have the option to remain on the course until dark.
- Groups larger than four are not permitted.
- Range balls are for use exclusively around the practice facilities and are not to be taken from this area under any circumstance.
- All teammate golf privileges are subject to change at the discretion of the Director of Golf.





HELPING HANDS

DO YOU NEED MONEY FOR AN UNEXPECTED EMERGENCY?

Helping Hands is a teammate benefit designed to assist those who face significant, temporary financial hardships, caused by an unexpected event beyond their control. This benefit is funded by both the DM Foundation and teammate contribution.



Do you Qualify?

1. Any teammate in good standing.
2. Employed at DMC for at least 3 months
3. Has worked at least 300 hours



Contact

Contact Talent & Culture for further application instructions at:
jmarquez@desertmt.com
Main: 480.595.4002



Examples of hardship

- Loss or serious damage to vehicle
- Denied health insurance claim
- Serious illness of spouse or child
- Loss of spouse's or partners job

MAXIMUM BENEFIT AMOUNT IS \$2,500

Annual Education Scholarship



Are you eligible?



Teammate must be in good standing



Full-time teammates with **6 months of service**



Part-time teammates employed for the **last 6 months - averaging 15 hours per week prior to the scholarship deadline**



You and your family are eligible to receive up to \$5,000

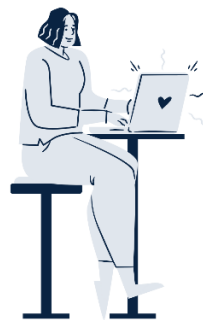


Only available once a year

- The Desert Mountain Foundation (DMF) provides scholarships for eligible teammates, their spouses, dependent children, and grandchildren attending a community college or a 4-year university.
- This scholarship is funded by the Desert Mountain Foundation, Desert Mountain Club, and its Members



www.azfoundation.org

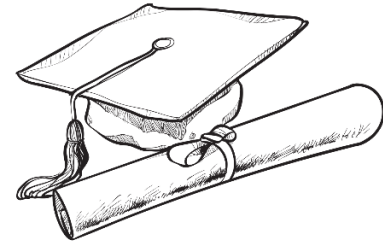


Deadlines:

Application information deadlines will be published at the beginning of every calendar year.

CONTACT TALENT & CULTURE FOR ADDITIONAL GUIDANCE VIA TEXT OR CALL. 480.595.4002

Professional Development Scholarship



Are you eligible?



Full-time teammates with **6 months of service**



Part-time teammates employed for the **last 6 months - averaging 15 hours per week prior to the scholarship deadline**



This scholarship is **available year round**



Application available at the Talent & Culture Office



Teammate must be in good standings

What could qualify as Professional Development?

- Any course that will help you advance in your career, and is not required for your current job
- Certificates offer specialized education and training that allow the student to develop transferable skill-sets specific to the work field or type of job they desire to be in.

Please note:

- Grants cannot be awarded for professional certificates or continuing education courses that are required for your job.
- The school must have a tax identification number



FUNDED BY DESERT MOUNTAIN MEMBERS
SINCE 2013



Contact:

Reach out to Talent & Culture for additional guidance via text or call. 480.595.4002



Sonoran SPA & Retail Discounts

- All Desert Mountain Teammates may receive a discount on spa and salon services when business volumes permit. Appointments are to be approved by the Spa Director.
- A discount of 30% will be applied to all spa services and a 20% discount will be applied to nail and hair services.
- A 40% discount will be applied to select spa and salon merchandise. A sale merchandise is not available for further discounts. New merchandise must be on the floor for 30 days before a teammate may purchase unless approved by spa management.

“Apparel” Includes Soft Goods such as:

Shirts, Sweaters, Woven, Fleece, Outerwear, Pants, Shorts, Skorts, Dresses, Swimwear, Headwear, and Socks.

“All Other Products” Includes:

Clothing Accessories – Belts, Scarves (non-golf), Gloves, Sunglasses & Undergarments, Shoes, Gifts, Accessories, Grips, Training Aids, Books, Cards, Spa Products, F&B Items, Artwork, Sundries, and Batteries.

Special Orders:

Invoice Total + Tax (paid with cash or money order only)

Exclusions:

Sale Merchandise

Russ Lyon/Sotheby's sales executives and principal (owners) receive a 20% discount only on DM logo'd apparel and headwear for their own personal use.

Note:

To ensure a proper selection for our members and their guests, employees may purchase merchandise only after it has been on the floor for a minimum of 4 weeks; common sense exceptions apply (i.e., an urgent managerial need, a VIP guest, etc.) Thank you for understanding.



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MOUNTAIN**

