

2025 - 2026

Seasonal Employees Benefit Guide



September 1, 2025 - August 31, 2026



Welcome to

Mt. Rose Benefits

Pick the Best Benefits For You and Your Family

Employee Benefits Designed For You

Mt. Rose Development strives to provide you and your family with a valuable benefits package. As a seasonal employee, you are a valued part of our team. In an effort to make sure you understand the benefits offered to you, we have put together this benefits guide for the 2025 - 2026 plan year.

This guide will outline the benefits **Mt. Rose Development** offers, so you can identify if this offering provides value to you and your family.

If you have questions about the benefits mentioned in this guide, please don't hesitate to reach out to Human Resources or LP Insurance Services.





Welcome to

Mt. Rose Benefits

Important Contacts

If you have questions regarding your benefits or the material contained in this guide, please contact Human Resources. Contact information is below.

HR Team - Eric, April, and Jess

Phone: (775) 849-0704 ext.209

Email: HR@skirose.com

If you need additional support for an ongoing claim, coordination of care, or have any general questions regarding your coverage throughout the plan year, you may also contact LP Insurance Services at the dedicated contact below.

General Inquiries, Enrollment Assistance, and Escalated Claims Support:

Debby VanDenburgh

Account Manager

Phone: (775) 358-5556

Email: Debby.VanDenburgh@lpins.net

For questions about...	Contact	Contact Information
<p><i>Any of the New Benefits programs:</i></p> <ul style="list-style-type: none">• Teladoc• Kindly Human• Dental• Vision• NB Contacts• NB Rx	<p>New Benefits</p>	<p>www.My BenfitsWork.com 800-800-7616</p>



Who is Eligible

If you're a seasonal employee at **Mt. Rose Development**, you're eligible to enroll in the benefits outlined in this guide.

- Seasonal who worked more than 500 hours last season
- Seasonal - Full-Time
- Seasonal - Part-Time

New Benefits services are available to:

- Spouses
- Children must be your biological child, stepchild, or adopted
- Disabled children of any age
- Seniors that live in your household at an additional cost

How to Enroll

Are you ready to enroll? If you are newly eligible, you will make all elections through **Employee Navigator** when you have completed your eligibility period, **first of the month following your date of hire**.

As a seasonal employee, you can sign up for New Benefits services at any time during the year but why wait! Take advantage of it today!

When to Enroll

The benefits you choose will stay in place until your season ends or during your furlough time if you are a returning employee.

How to Make Changes

If you decide to discontinue the benefits, you may terminate them at any time through **Employee Navigator**.

2025 - 2026 Benefits

New Benefits Includes:



Teladoc



Kindly Human



Dental Discounts



Vision Discounts



NB Contacts



NB RX

Plan Year Begins:

September 01, 2025

Plan Year Ends:

August 31, 2026



Employee Navigator

All benefit elections are completed in our electronic enrollment system through Employee Navigator. You will be able to use this program to make your New Hire elections, view your current elections, access benefit plan materials, and much more.

Manual Login Instructions

1. Go to www.lpins.net
2. At the top right, click "login" and select "Benefits Enrollment Center"
3. At the bottom, select "register as new user" if you do not already have a profile. If you already have a profile but cannot login, please reset your password.
4. Enter personal information and under company identifier enter "["MTROSE"](#)
5. Confirm acknowledgements and click "Start Enrollment"
6. If you have any questions or problems, please contact Debby VanDenburgh at 775-358-5556
7. Once you complete your elections, you must electronically sign and complete your enrollment.
8. When you get the "Acknowledged and Submitted" confirmation, your benefits enrollment is complete!

Need Help

Contact:



Broker Support

Debby VanDenburgh
Email: Debby.VanDenburgh@lpins.net
Phone Number: 775-358-5556



Human Resources

HR Team - Eric, April and Jess
Email: HR@skirose.com
Phone Number: (775) 849-0704 ext.209



Scan the QR code and please follow the steps below



Enjoy On-Demand Health Care

with 24/7 Access to Doctors by Phone or Video



What Teladoc Does for You

General Medical

- Doctors offer a diagnosis, treatment options, and prescription, if medically necessary for a \$0 visit fee
- Treatment for common medical issues such as colds, flu, poison ivy, respiratory infections, bronchitis, pink eye, sinus problems, allergies, urinary tract infections and ear infections
- Includes spouse and dependents — from children to seniors
- U.S. board-certified doctors with an average 20 years practice experience
- If you are caring for an aging parent or loved one, you can provide them access to \$49 visits

Nutrition

- Registered dietitians help you develop a personalized eating plan or manage health conditions like diabetes or high blood pressure
- \$59 per consultation

Dermatology

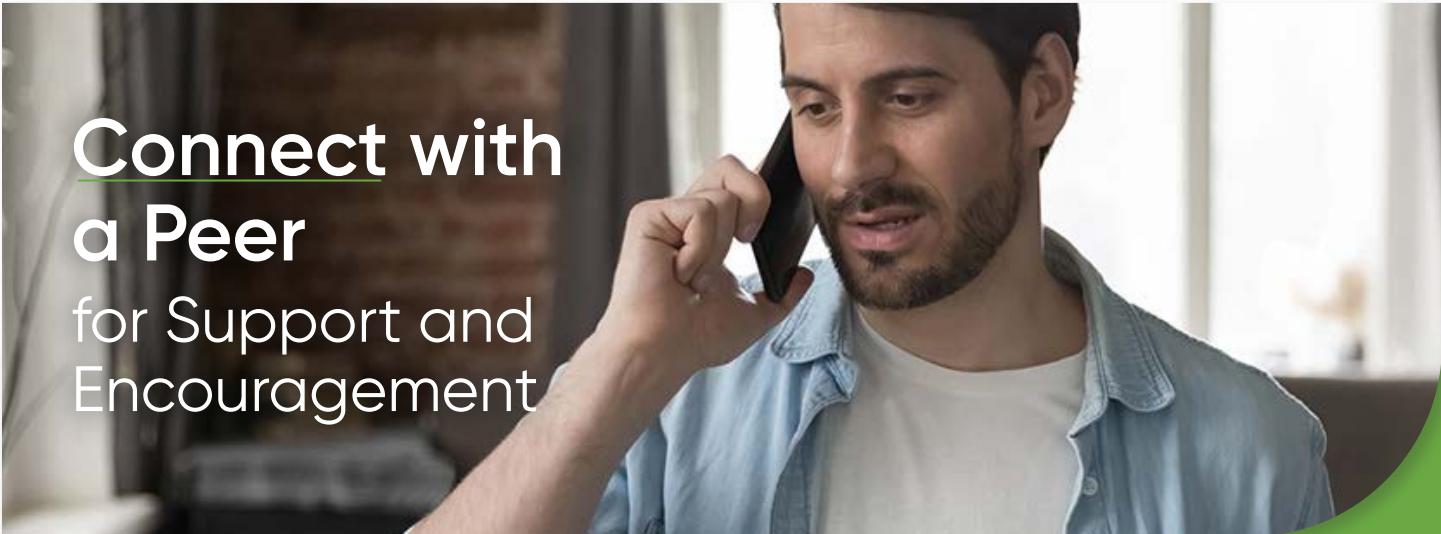
- Upload images for a quick, convenient, and discreet treatment plan within 2 business days for skin conditions such as rash, acne, psoriasis, suspicious moles, and more
- \$75 per consultation, plus one follow-up question



Download the **My Benefits Work Mobile App**
800.800.7616 | MyBenefitsWork.com

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Kindly Human



**Connect with
a Peer
for Support and
Encouragement**

- Feeling heard and understood can reduce stress and anxiety

What Kindly Human Does for You

- Kindly Human's mental wellness platform connects you with individualized, accessible, and relatable Peer Support
- You have access to a catalog of Peers, Peer Listeners, and other helpful resources providing 24/7 non-clinical support for navigating life stressors, such as financial, relationship, work, and health concerns
- Most importantly, Kindly Human matches you with supportive Peers who have similar life experiences and truly understand your unique situation



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Kindly Human does not provide mental health care, advice, diagnosis, or treatment, and is not available for those 17 and under. Kindly Human Peers are not licensed mental health care professionals and do not provide professionally licensed medical, therapeutic or any other kind of services to members. If you believe you are experiencing a medical emergency, call your doctor or 911 immediately.

Dental

Powered by Aetna Dental Access®

Enjoy a Bright Smile at a Lower Cost

Save 15 to 50% on dental care, in most instances

What Dental Does for You

- Save on dental services such as cleanings, X-rays, crowns, root canals and fillings at over 300,000* available dental practice locations nationwide
- Need specialty dental care? Save on orthodontics and periodontics, too!
- Use the discounts as often as needed
- Use the Dental Price Transparency tool in the mobile app to know exactly what procedures cost before going to the dentist

How your Dental Discounts Compare to Insurance

Insurance isn't the only option when you need dental care. Your dental discounts provide valuable savings for you and your family, with no limit on the number of times you can use them.

	Typical Insurance Coverage	Aetna Dental Access®
I reached my annual maximum, but I need to get a filling.	After hitting your maximum with co-pays and deductibles, additional services or procedures will not be covered for the rest of the plan year	Save 15% to 50% per visit** off cleanings, x-rays, fillings, root canals, and crowns as often as needed
My son needs braces, but I'm not sure how we can afford that right now.	Dependents may be covered for an additional cost, but orthodontists are not always covered	Save 15% to 50% per visit** off orthodontic services, with dependents covered at no additional cost
Ouch! I broke my tooth and need surgery.	Surgeries are not covered until after year one of the plan	Save 15% to 50% per visit** off surgical procedures with no waiting period



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*As of February 2025.

**Actual costs and savings vary by provider, service and geographical area.

The discount program provides access to the Aetna Dental Access® network, which is administered by Aetna Life Insurance Company (ALIC). ALIC does not offer or administer the discount program, and is not an affiliate, agent or principal of the discount program. Dental providers are independent contractors and not employees or agents of ALIC. ALIC does not provide dental care or treatment and is not responsible for outcomes.



See Better Savings

on Eye Exams and Eyewear

- Save 10% to 60% on glasses, contacts, eye exams, and more

What Vision Does for You

With your Vision benefit, enjoy savings on:

- **Eyewear & Exams**

- 20% to 60% off prescription eyewear including most frames, lenses, and specialty items such as tints, coatings, and UV protection
- 10% to 30% off exams
- Over 20,000 participating chains including LensCrafters, Pearle Vision, Visionworks, JCPenney, Target, and more

- **Laser Surgery**

- 40% to 50% off the national average cost of LASIK surgery

How your Vision Discounts Compare to Insurance

Insurance isn't the only option when you need vision care. Your vision discounts provide valuable savings for you and your family, with no limit on the number of times you can use them.

	Typical Insurance Coverage	Coast to Coast Vision
My prescription changed and I need new eyeglasses.	Receive 20% off any amount exceeding your frame allowance.	Save 20% to 60% off as many pairs of prescription glasses as you want.
I've been wearing glasses for years and want to try contacts now.	Receive 15% off a contact exam, but no additional discounts are provided	Save 10% to 40% off brand contacts, and 10% to 30% off eye exams. Even if you've already purchased glasses that year.
I'm ready to take the plunge and get Lasik eye surgery.	Lasik eye surgery is not covered	Save 40% to 50% off the national average for Lasik eye surgery.



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Enjoy Deep Discounts

on Top Contact Lens Brands

Save 10% to 40% on deeply discounted contact lenses with the convenience of home delivery

What NB Contacts Does for You

- Save 10% to 40% on top brands like BioTrue, Dailies, Biofinity, and Acuvue
- Enjoy exclusive savings* on 6-pack, 30-pack, and 90-pack options delivered straight to your door
- Choose from over 15 top contact lens brands to find the perfect fit for your vision needs
- Whether you prefer daily, monthly, or specialty lenses, you'll find a wide selection of high-quality options that fit your vision needs and budget



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*NB Contacts is committed to offering deeply discounted prices on contact lenses. If you find a lower advertised price from an authorized U.S.-based retailer or wholesaler ("Supplier"), we will match the advertised price, subject to the following [terms and conditions](#).

Save on Prescriptions

for the Whole Family, Including Pets



- Save 10% to 85% on most prescription medications

What NB Rx Does for You

- Receive discounts on thousands of medications at 60,000+ retail pharmacies nationwide, including Walgreens, Target, CVS, and many other independent, national, and regional chains
- Find the best deal by comparing prescription prices at participating pharmacies with our Rx pricing tool located through your mobile app or web portal; then text or email the prescription price to easily cash in your savings at the pharmacy

- My Medicine Cabinet feature allows you to save your prescription search so you can easily refresh pricing for your next refill
- Even if you have insurance, you can present both cards at the pharmacy or research online to receive the lowest price



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Pharmacy discounts are not insurance, not intended as a substitute for insurance, and only available at participating pharmacies.



Making the Most of



Your Benefits

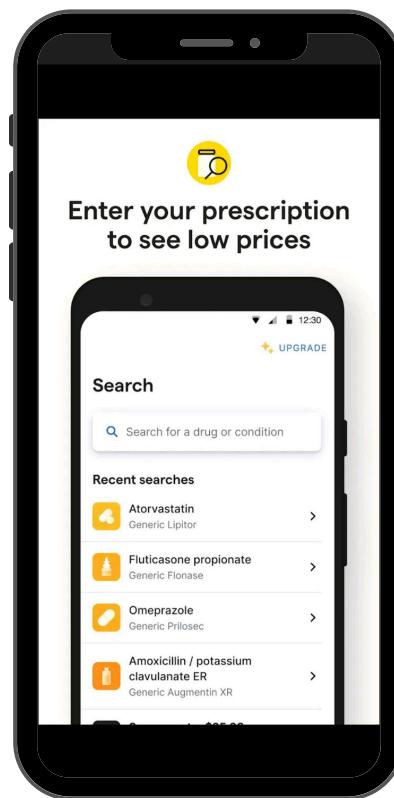
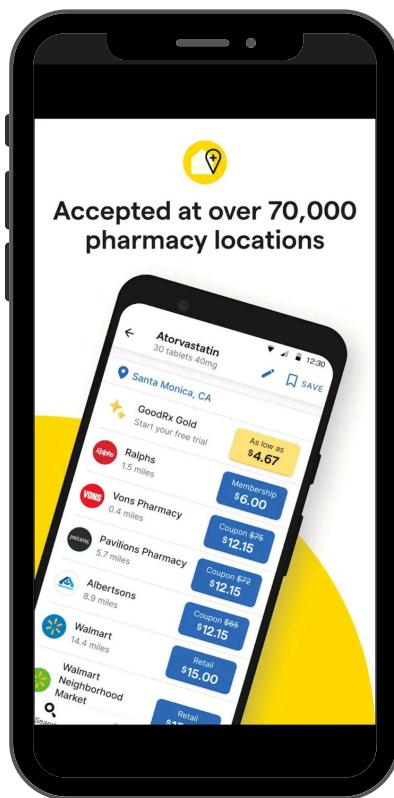
GoodRx - Retail Alternative

GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. **It is 100% free and there is no registration required!**

While your out of pocket costs can be reduced, money spent for prescriptions through GoodRx do not accumulate to your medical plan deductible or out of pocket maximum.

GoodRx.com/mobile

Scan the QR Code to download the app today!



***Membership available for additional savings**



Start Saving With Cost Plus Drugs - Mail Order Alternative

Cost Plus Drugs offers hundreds of common drugs at the lowest possible prices and shipped right to your door. They negotiate directly with manufacturers and pass all savings directly to our patients.

Get started today in 3 easy steps!



Find your medication

Go to costplusdrugs.com/medications/ to find your generic drugs on our medication list.



Create your account

Go to costplusdrugs.com/create-account/ and enter your basic health information. Make sure to complete all steps.



Ask your doctor to send a new prescription to: "Mark Cuban Cost Plus Drug Co."

Put the email address you used to create your account on the Rx.



Scan the QR code or visit costplusdrugs.com to get started!

Shipped directly to your door!



ACCESS BENEFITS ON-DEMAND USING MY BENEFITS WORK MOBILE APP



My Benefits Work provides on-the-go access to 30+ non-traditional benefits through New Benefits, with a variety of health and lifestyle options including telemedicine, health advocacy, identity theft, and caregiver support.

Teledoc

Gain no cost, **24/7** access to doctors via phone or video for you, your spouse, and your dependent children for general medical (**\$0**), dermatology (**\$75**), and nutrition appointments (**\$59**)

Kindly Human

Gain access to a mental wellness platform that connects you with individualized, accessible, and relatable peer support!

Prescriptions

Save **10% - 85%** on most prescription medicine, discover best deals near you, and easily save on your next refill!

Dental

Save **15% - 50%** on dental care and access tools on the app that allow you to know how much your procedures are going to be before going to the dentist!

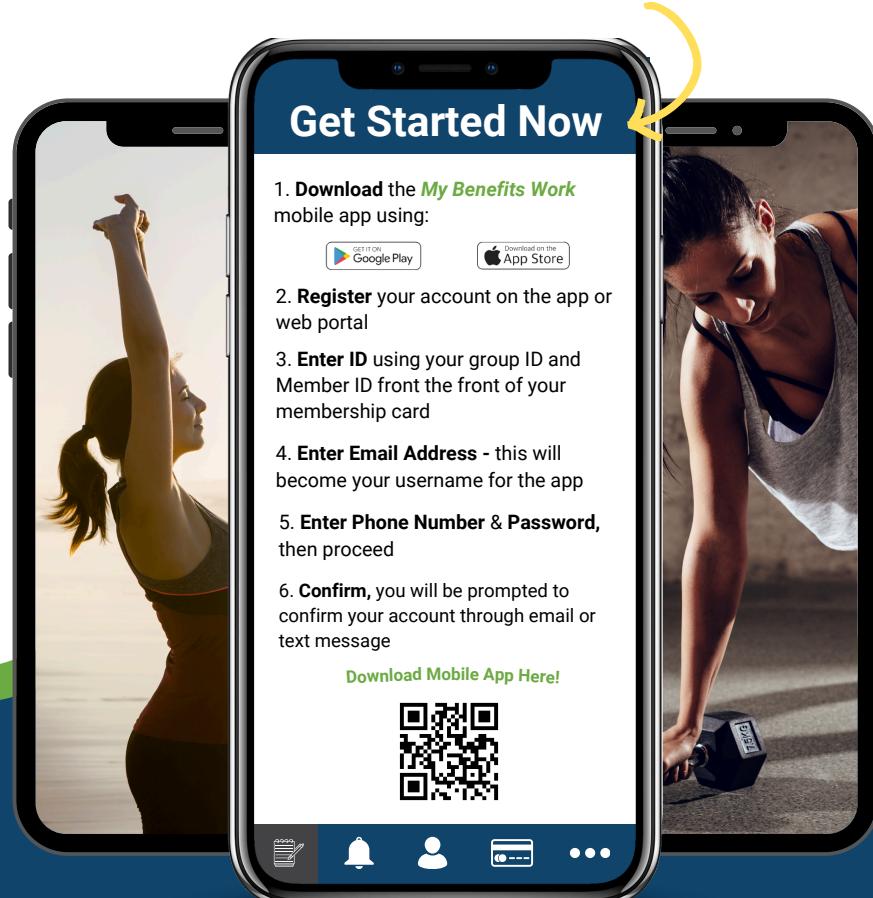
Vision

Save **10% - 60%** on glasses, eye exams and more!



Also, add your spouse and legal dependents to your account and they'll be able to easily use your benefit program, too!

Once you receive your membership card, follow the steps below to download the app and register for access to network and benefit information!





Employee Cost

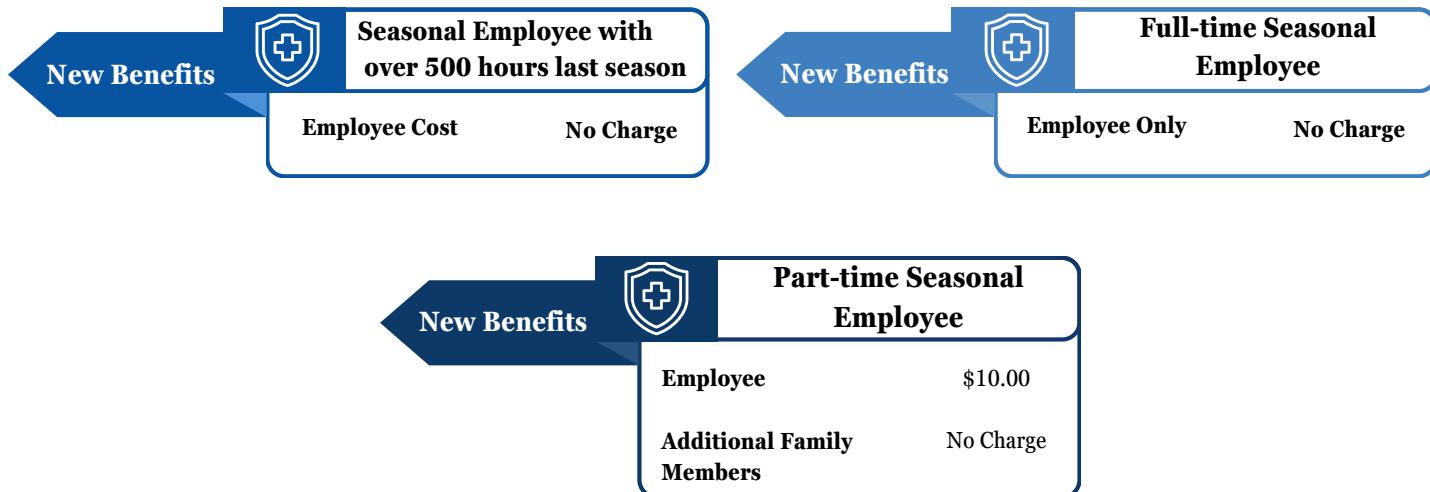
Overview



Please remember to check your pay stubs after the enrollment period to ensure your elections was processed correctly!

Mt. Rose Development is proud to offer affordable benefits to our seasonal employees and their families.

Below is the cost of the New Benefits program to seasonal employees. If you have any questions, please reach out to Human Resources.



**Please enroll in Employee Navigator as soon as possible to start these great programs for you & your family!
Act now to make this happen!**

**If you are a Seasonal Employee with over 500 hours last season, turn the page for an additional benefit available to you at no cost!
You must enroll within 30 days of eligibility.**



Dental Plan

Available to Seasonal Employee with greater than 500 hours last season

Mt. Rose Development also offers dental insurance to employees and their eligible dependents. Dental coverage for the **2025 - 2026** plan year will be provided by **Principal**.

- With your dental plan, you can visit any dentist, but you pay less out-of-pocket when you obtain care from a dentist who is in the **DDS Network**.
- You must meet your annual deductible before the plan begins paying benefits for basic or major care.
- All dental benefits are based on the negotiated rates if you utilize an in-network dentist. If you go to an out-of-network provider, you will be responsible for the difference between the negotiated fee and the amount the dentist charges.

Find a provider by scanning the QR code below!



The table below summarizes the key features of the dental plans offered. Please refer to the official plan documents for additional information on coverage and exclusions.

Plan Features

Calendar Year Benefit Max.

*Total amount the carrier pays toward your care
Per person*

Calendar Year Deductible

Individual / Family maximum

Preventive Care

Routine exams and cleanings; deductible waived

Basic Services

Composite fillings, endo/perio, etc.

Major Services

Crowns, onlays, etc.

Orthodontia Services

Child/ren up to age 21

Orthodontia Lifetime Max.

*Total amount the carrier pays toward your care
Per person*

Rates

Employee Only

Employee & Spouse

Employee & Child(ren)

Employee & Family

Dental Plan

\$2,000 Per Person

\$50 / \$150

No Charge!

20% After Deductible

50% After Deductible

50%

\$1,500 Per Person

\$0.00

\$38.59

\$58.49

\$104.09



Locate

Your Benefits

Provider Search Instructions

To ensure you receive the lowest out of pocket costs, it is always recommended you use a contracted dentist. Below are step by step instructions to search for dentists that are in the network. If you have any questions, please reach out to LP Insurance or the insurance carrier.

Dental	Principal
Step 1	Go to – www.Principal.com/find-dentist
Step 2	Click “search for a dentist”
Step 3	Enter Zip code, click “continue” and start your search

For questions about...

Contact

Contact Information

Dental
Group # 1143655

Principal

www.principal.com
800-247-4695



This Guide is only intended to offer an outline of benefits. All details and contract obligations of plans are stated in the group contract/insurance documents, including any disclosures (whether regarding "grandfathering" of plans or others) required by the new health reform law, the Patient Protection and Affordable Care Act (PPACA). In the event of conflict between this guide and the group contract/insurance documents, the group contract/insurance documents will prevail. Please contact your Human Resources Department for further information.