

# So Cal Dental Quarterly

Volume 4 Issue 03 July-September 2017



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Staying Connected.....

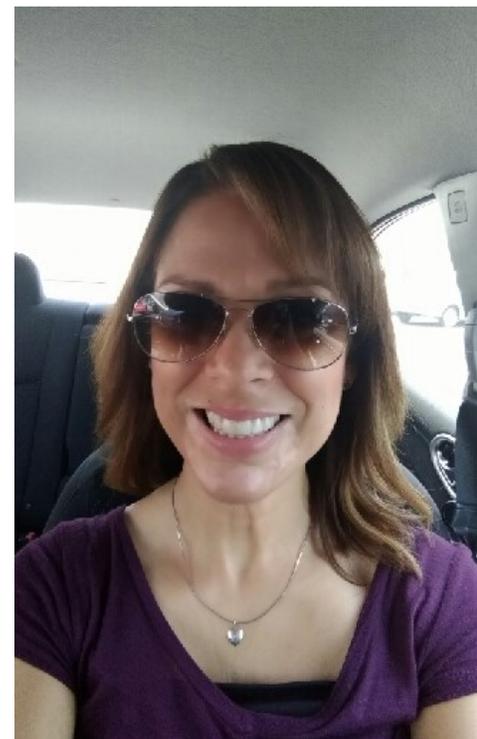
**Water Cooler Chat With  
Eva Flores**

## "OUR MISSION STATEMENT"

To serve our patients with unparalleled excellence demonstrated through the passion and integrity of our services;

To serve our Team Members by providing exceptional working environments, competitive benefit packages, and a philosophy of empowerment and personal accountability, that can create the potential for professional growth and fulfillment;

To conduct our activities with sound social and ethical values, to better guide our growth objective to be the dental services company that our competitors strive to emulate.



### **Corporate Office**

So Cal Dental Partners Corporate  
27 Spectrum Pointe Dr. Ste. 308  
Lake Forest, CA 92630  
[www.socaldentalpartners.com](http://www.socaldentalpartners.com)  
Tel: 949.600.7046  
Fax: 949.600.9899

### **Orange County**

Sea Country Dental  
32341 Golden Lantern, Suite C  
Laguna Niguel, CA 92677  
[www.seacountrydental.net](http://www.seacountrydental.net)  
Tel: 949.496.7910  
Fax: 949.496.3778

Rancho Niguel Dental Group  
30140 Town Center Drive  
Laguna Niguel, CA 92677  
[www.ranchonigueldental.com](http://www.ranchonigueldental.com)  
Tel: 949.249.4180  
Fax: 949.249.4185

South Coast Dental Specialties  
30190 Town Center Drive, Suites A & B  
Laguna Niguel, CA 92677  
[www.scdentalspecialties.com](http://www.scdentalspecialties.com)  
Tel: 949.363.2540  
Fax: 949.363.3352

SC Dental Care  
22972 Moulton Parkway #106  
Laguna Hills, CA 92653  
[www.scdeentalcare.com](http://www.scdeentalcare.com)  
Tel: 949.770.3010  
Fax: 949.837.5410

Mission Dental Implant Center  
26800 Crown Valley Pkwy, Suite 425  
Mission Viejo, CA 92691  
[www.missionimplantcenter.com](http://www.missionimplantcenter.com)  
Tel: 949.364.2935  
Fax: 949.364.2870

Alicia Dentistry  
24481 Alicia Parkway #B-3  
Mission Viejo, CA 92691  
[www.aliciaopds.com](http://www.aliciaopds.com)  
Tel: 949.586.9800  
Fax: 949-586-7659

### **Inland Empire**

Inland Dental Center- Highland  
6982 Boulder Ave  
Highland, CA 92346  
[www.idchighland.com](http://www.idchighland.com)  
Tel: 909.861.2121 (GP)  
Tel: 909.863.7998 (Ortho/Pedo)  
Backline: 909.863.5696

Inland Dental Center- San Bernardino  
362 East Vanderbilt Way  
San Bernardino, CA 92408  
[www.idcsanbernardino.com](http://www.idcsanbernardino.com)  
Tel: 909.384.1111  
Fax: 909.381.2981  
Arrowhead Dental Specialties  
Same address as IDC- San Bernardino  
[www.idcsanbernardino.com/arrowhead-specialties](http://www.idcsanbernardino.com/arrowhead-specialties)  
Tel: 909.381.3131  
Fax: 909.384.9931

Inland Dental Center- Heritage Court  
44100 Jefferson Street #D404  
Indio, CA 92201  
[www.idcheritagecourt.com](http://www.idcheritagecourt.com)  
Tel: 760.772.0214 (General/Ortho/Pedo)  
Fax: 760.772.0583

Inland Dental Specialties  
44100 Jefferson Street, E506  
Indio, CA 92201  
[www.idspecialties.net](http://www.idspecialties.net)  
Tel: 760.772.0725 (Endo, Perio, O/S)  
Fax: 760.610.7973

For additional information or feedback, please  
contact us via email:

[dcanu@socaldentalpartners.com](mailto:dcanu@socaldentalpartners.com)  
[deniseg@socaldentalpartners.com](mailto:deniseg@socaldentalpartners.com)  
[Ashleyj@socaldentalpartners.com](mailto:Ashleyj@socaldentalpartners.com)  
[jessicah@socaldentalpartners.com](mailto:jessicah@socaldentalpartners.com)



# SC Q Magazine

So Cal Dental Partners Quarterly Magazine

Newsletter: July—September 2017 Volume 4 , Issue 3

## From the News Room

Hi Team,

Don't forget to send us pics so we can salute the great things you are doing in the next newsletter.

Congratulations to last issue's winners of finding the "tooth": Barbara Dooley of Inland Dental Center, Stephanie Dartt & Cheryl Van Sprew of South Coast Dental Specialties. Way to go! The tooth was located on page 17 on the police car door.

The Winners of "Match the DC Specialists" were: Cheryl Van Sprew & Stephanie Dartt. They won both prizes!

To be eligible for both drawings you **NOW MUST** submit your guess through the corporate website. See complete directions on pages 21 & 22. The first 3 names drawn will be the winners **(note this is a sample not the new location)**



### SC Q Editors-in Chief

So Cal Dental Partners Editors

Debbie Canu	dcanu@socaldentalpartners.com
Ashley Johnston	ashleyj@socaldentalpartners.com
Denise Rodriguez	deniseg@socaldentalpartners.com
Jessica Hollowell	jessicah@socaldentalpartners.com



## July

VANGIE LEE  
WENDY DOUGLAS  
CHARLOTTE KEPIC  
SANDRA MOLINA  
GABRIELLA BAILON  
MARINA GAMBINO  
LINDY HABARADAS  
LISA ESTRADA  
ALBERT RODRIGUEZ  
BARBARA MAHER  
JONATAN ORETGA  
DENNISE DEVANE  
DANNY OLIVEROS  
ARIANNA CASTANEDA  
ELYSE EPPERSON  
IRVING VELAZQUEZ  
DR. ARTHUR ONTIVEROS

## August

LAUREN BASIN  
JACALYN GOODHOPE  
CHANLINA NOU  
SELINA MORENO  
DEBBIE CANU  
NIKKI SMITH  
YERALDIN VILLA-  
PERALTA  
THUY NGUYEN  
LIZETT OLLARSABA  
HELEN PEREZ  
JESSICA VICKERS  
REGINA CALDERON  
JESSICA PINETTE  
BRIANN FARRELL  
NOELLE POROPATICH  
CONNIE COUSINO  
DR. CHRISTOPHER JEON

## September

JOLENE TWEEDIE  
SESSALY LUIS  
CHERYL BAKER  
STEPHANIE DARTT  
KAREN GARZA  
ARIANA CISNEROS  
JUDY BRUINS  
CARLA SABO  
LUCRECIA RODRIGUEZ  
GABRIEL AGUIRRE  
TERRY LUNA  
ALEJANDRA FIGUEROA  
RENEE PIMENTEL  
DR. AL MANESH  
DR. CECILIA KAO



## Are you investing in your 401k?

### What is a 401k?

Many employers sponsor a retirement savings plan for their employees. Under these plans, also commonly known as defined contribution plans, you can save money toward your retirement on a tax-deferred basis – that is, you don't pay federal or state income taxes on your savings or their investment earnings until you withdraw the money at retirement.

Most people's taxable income – and therefore, their tax rate – is lower at retirement than during employment, so they end up paying considerably less in taxes on their savings.

### How does a 401k Plan Work?

With a regular 401(k) plan, money is deducted from your paycheck before taxes are withdrawn, which lowers your taxable income, and therefore, lowers your taxes.

### 401(k) vs. Stocks

Why would you be better off contributing to a 401(k) plan than you would be, say, investing in stocks on your own? After all, with your own investments at least you're not penalized when you sell them.

There are several advantages to a 401(k) over your own investments. Of course, that doesn't mean you shouldn't do both. It is always a smart move to diversify (or spread out) your overall financial investments. The primary advantages to a 401(k) are that **the money is contributed before it is taxed**. Therefore, your taxable wages are lower.

For example, a person in the 15% tax bracket earning \$1,000 each payday would normally have \$150 withheld from his or her paycheck for taxes. But if that person makes a \$100 contribution to a 401(k) plan every payday, then his or her taxable income is reduced by that amount, to \$900. As a result, his or her tax withholding would be just \$135. Any amount you contribute in excess of your plan's limits does not qualify for tax deductions.

### 401(k) Rules for Borrowers

Borrowing from your 401(k) plan may seem like a great way to get your hands on some easy money, but it could do more harm than good. Therefore, So Cal Dental Partners does NOT permit plan borrowing .

## Open Enrollment

### Yes, That's Your Nest Egg:

Don't forget that So Cal Dental Partners has reinstated the 1% employer match for full time employees. This means that up to 1% of your gross wages will be matched in your 401k but not to exceed your contribution. The only catch is that you must enroll by July 15, 2017 (not our rules, IRS requirement). **NO LATE ENROLLEES WILL BE ACCEPTED.**

**\*\*Note that the match may evolve or change while we are revamping the plan.**

### **Eligibility Requirements:**

Must be 18 years of age.

Complete 12 months of service

Completed minimum of 1000 hours each year

Enrollment can take place thereafter during open enrollment only

## Interested in signing up for 401k?

**Q: Are you are interested in saving for your future and reducing your taxable income?**

Go To :

- ◆ [www.socaldentalpartners.com](http://www.socaldentalpartners.com) and login
- ◆ Click on Employee Portal
- ◆ Insert your email and employee password
- ◆ Click Employee forms, then click 401k forms/info
- ◆ Complete the application and courier to the Corporate Office



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# MILESTONES

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So Cal Dental Partners recognizes that you have a choice where you spend your time. We are proud to recognize the following employees this quarter who will celebrate their milestone anniversaries.

## 5 Years

Sara Nguyen—SC Dental

## 10 Years

Janet Meza—Inland Dental Center

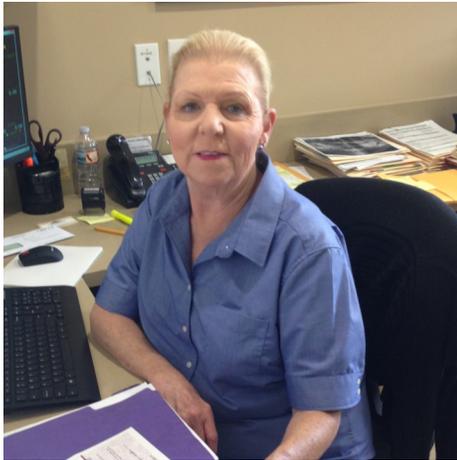
Eva Flores—Inland Dental Center

Lindy Habaradas—Inland Dental Center

Vangie Lee—Inland Dental Center

Stephanie Dartt—South Coast Dental Specialties

# WELCOME ABOARD



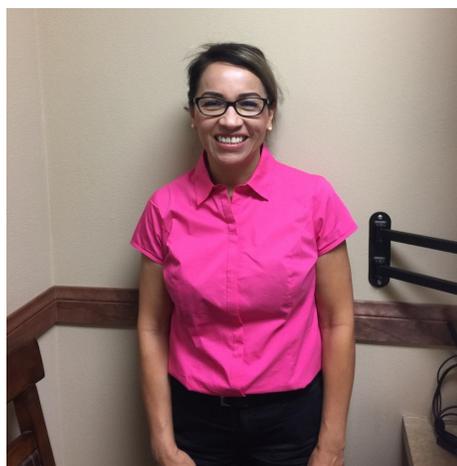
Melanie Dawn  
Insurance Coordinator  
Inland Dental Specialties



Laura Dittman  
Insurance Coordinator  
Sea Country Dental



Michelle Benetier  
Periodontal Assistant  
MDIC



Rosa Mendez  
Front Office Pedo  
IDC Heritage Court



Mari Luna  
Treatment Coordinator  
MDIC



Charlotte Kepic  
Front Office  
IDC Heritage Court

# WELCOME ABOARD



Billy Phipps  
Dental Assistant  
Inland Dental Center



Karin Strozzi  
Treatment Coordinator  
Sea Country Dental



Gina Johnson  
Insurance Coordinator  
Highland Dental



Donna Allen  
Front Office  
Inland Dental Specialties

Welcome to So Cal  
Dental Partners!



# ARE YOU SAVING FOR YOUR CHILDREN'S COLLEGE?

WHAT IS A 529 PLAN? READ MORE.....

Many of our teammates have small children and college seems so far away, but the time will be here before you know it! Will your child have enough money for college? There are many ways to save for college and a 529 plan is a great place to start.

With a 529 plan your investment grows tax-deferred, and distributions to pay for the beneficiary's college costs come out federally tax-free. The tax-free treatment was made permanent with the Pension Protection Act of 2006.



## Types of 529 plans

529 plans are usually categorized as either prepaid or savings plans.

**Savings Plans** work much like a 401K or IRA by investing your contributions in mutual funds or similar investments. The plan will offer you several investment options from which to choose. Your account will go up or down in value based on the performance of the particular option you select.

**Prepaid Plans** let you pre-pay all or part of the costs of an in-state public college education. They may also be converted for use at private and out-of-state colleges. The Private College 529 Plan is a separate prepaid plan for private colleges.

Educational institutions can offer a 529 prepaid plan but not a 529 savings plan (the Private College 529 Plan is the only institution-sponsored 529 plan thus far).

## Donor retains control of funds

You, the donor, stay in control of the account. With few exceptions, the named beneficiary has no rights to the funds. You are the one who calls the shots; you decide when withdrawals are taken and for what purpose. Most plans even allow you to reclaim the funds for yourself any time you desire, no questions asked. (However, the earnings portion of the "non-qualified" withdrawal will be subject to income tax and an additional 10% penalty tax). Compare this level of control to a custodial account under the Uniform Transfers to Minors Acts (UTMA) and you will find the 529 plan gives you much more say in how your investment is used!

*For example*, if you have a 5 year old child, he/she will be eligible for college in 2028. Given inflation and rising school costs, for an in-state public 4 year college your child's tuition and books for four years are estimated to total approximately the following:

Tuition: \$50,626    Books/supplies: \$8,230    Room & Board: \$59,144 (optional)

Start Saving Now.....

Go to [www.savingforcollege.com](http://www.savingforcollege.com) for the full story of this article and to calculate different scenarios of college costs based on your families needs and wants.

Any savings is better than no savings.....

To start your child's savings talk to any financial advisor, (i.e. Edward Jones, Merrill Lynch). You can go online and *google* financial investors in your area.

# So Cal's Summer Fitness Survival Guide



With hot dogs, burgers, and beer often being the staple of our summertime parties, it is very easy to fall back out of shape. For those reasons we want to give you some summertime tips to help you get through that family vacation or the backyard BBQ. It is important to know that you can continue to have fun, stay healthy, and look great in your swimsuit all summer if you abide by some basic strategies.

## WORK OUT IN THE MORNING

I think we can all agree that summers in Southern California are hot! For many people the thought of going out in the sun and sweating doesn't seem like the most appealing idea. There is no need to fully ditch your outdoor workout if you can squeeze in an early morning routine. The best part is that you will feel more energized and ready to start your day.

## PLAY

Even if summertime doesn't mean vacation time for you, get outside and move around. As Southern Californians we are lucky to live within driving distance from the beach. It is a great place to enjoy the fresh air. Make it a day trip and drive down the beach with your family and friends. Some of the activities to consider would be riding bikes, rollerblading, beach volleyball, or going for a swim.



## ENJOY INDOOR ACTIVITIES

If you're not a morning exercise person, you can still get in a good workout and stay out of the heat. Head to the gym and run on a nearby treadmill as you listen to upbeat music, pop in a workout video at home, power walk through the mall for some fast paced window shopping, or head to the local rock climbing wall with a group of friends. (TIP: Youtube has a great variety of exercise videos you can watch online!)

## STAY HYDRATED WITH THE RIGHT STUFF

Summertime favorites such as sugary lemonade and iced tea are refreshing and delicious, but only consume them in

moderation, as they do little to keep you hydrated and they pack on unnecessary calories. It's especially important in the warm summer months to stay hydrated during exercise by drinking water. Replenish your fluids if you have been sweating excessively due to heat or exercise. (TIP: Make your water tastier by adding a slice of fresh citrus fruit to your next glass of water.)

The idea is to get creative when trying to stay healthy. It's easy to let the weather intervene and put a wrench in our routines, but there is always something we can do to keep ourselves moving. "Staying Fit from your Toes to your Teeth," is not just a slogan we used on our fitness bags, it is a way of life we would like all our employees to live by so that they can live healthier and stronger lives.



# Get to Know Eva

## What is your hometown?

I consider Fontana, CA my hometown. I was born in Los Angeles and lived in Glendale until the age of 2. Since then I have mainly been staying in the Inland Empire.

## What are three words that describe you?

I asked my friends, family, and coworkers what three words describe me and they said, "caring, funny, and honest."

## What is the first concert you ever attended?

Brad Paisley at the Glen Helen Amphitheatre

## What is your favorite TV show?

Jane the Virgin is my favorite TV show because it reminds me of the telenovelas my mother watched.

## What is your biggest pet peeve?

Two of my biggest pet peeves are laziness (just ask my kids and coworkers) and people chewing loudly (I just can't!)

## What were your favorite and least favorite subjects in school?

My favorite was history and my least favorite was English

## If you could hire someone to cook, clean, or do yard work, which would you choose?

I would definitely hire a cook, I'm not that great at cooking

## If you could go back in time what year would you go to?

If I could go back in time I would go to the year I graduated high school. I now know how important it is to continue your education by going to college.

## When you were a kid what did you want to be when you grew up?

When I was a kid I wanted to be a grade school teacher. I really loved my teachers and they really encouraged me to be a great student.

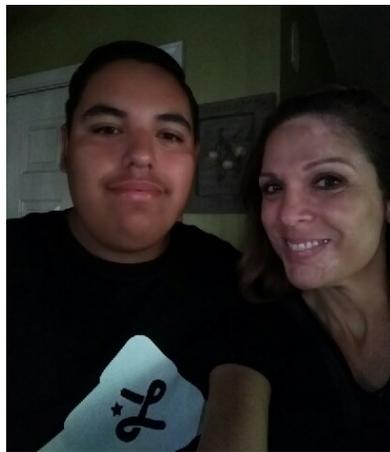




# Water Cooler Chat with Eva Flores

So Cal Dental is excited to celebrate the 10 year anniversary of Eva Flores, a team member at Inland Dental Center-SB. Eva joined the Inland Dental Center team working in the front office in 2007.

Born and raised in the Inland Empire, Eva considers Fontana her hometown. She briefly moved to Orange County for a few years to see what



else was out there and see if she would enjoy living somewhere else, but ultimately decided to move back home to the Inland Empire. She currently lives in the city of Rialto.



Eva says family is one of the most important aspects in her life, and she has five children—three girls and two boys. Her youngest kid is 17 years old and will be a senior in high school this year!

When Eva isn't at work, she loves to be doing anything outdoors! Some of her favorite activities include cycling, either outdoors or in a class at the gym, and hiking.

Eva has been with So Cal Dental Partners for 10 years and is an integral part of this company. When we asked what she loves most about the company, she said she "loves the family atmosphere—it's like my second home."



# **HAPPY 4TH OF JULY**

## **Red, White, and Blue Fruit Skewers with Cheesecake Yogurt Dip**

### **Ingredients:**

#### For the cheesecake dipping sauce

- 4 oz 1/3 less fat cream cheese, softened
- 1 cup fat free Greek yogurt
- 1 tsp vanilla
- 1/4 cup raw sugar

#### For the skewers

- 14 oz angel food cake, cut in 1-inch cubes
- 72-84 strawberries, stems removed
- 1 pint blueberries

**Makes 24 to 28 skewers**



### **Directions:**

1. In a medium bowl, combine the cream cheese with yogurt, vanilla, and sugar. Mix well until sugar dissolves; set aside.
2. Thread 3 strawberries and 2 cubes of cake onto each skewer, alternating between strawberries and cake. Finish each skewer with 3 blueberries. Place finished skewers on a platter and refrigerate until ready to eat.

*Do you have a recipe you would like to share? Please email Debbie the recipe, your name and a picture of the food to: [dcanu@socaldentalpartners.com](mailto:dcanu@socaldentalpartners.com)*

*Taken from Skinnytaste.com*

Servings: 24 • Size: 1 skewer, 1 tbsp dip • Old Points: 2 • Weight Watcher Points+: 2 pt

Calories: 85 • Fat: 1 g • Carb: 16 g • Fiber: 1 g • Protein: 3 g • Sugar: 6 g

Sodium: 128 mg • Cholest: 0 mg

# Meet our new Orthodontist, Dr. Zamani!

So Cal Dental Partners is proud to introduce our new orthodontist, Dr. Payam Zamani. Dr. Zamani was born in Maryland, and shortly after moved to Iran. He lived in Iran until he was 7 years old, and then moved back to the United States in Palos Verdes. He attended Palos Verdes Peninsula High School and then moved on to get his Bachelor's Degree in Biochemistry from UC Irvine.

While obtaining his bachelor's degree, Dr. Zamani lived in Madrid for a year and taught others English while he learned Spanish. After finishing his bachelor's degree, he started out his career by teaching science at an elementary school for a year. After that, he decided to go to USC Dental School in 2012. Next, he went to the University of Pittsburg to complete his orthodontic training and get a masters in facial aesthetics. Dr. Zamani chose to specialize in orthodontics because when he was in high school he did an internship for an orthodontist and enjoyed it.

Outside of his professional life, Dr. Zamani enjoys spending time with his family. His dad is a retired physician and his mom owns a travel company. His older sister owns a juicery in Beverly Hills called Alchemy Juicery. He also got engaged just two weeks ago to his fiancé Natalie, who is an attorney in Los Angeles. Natalie and Dr. Zamani met while they were attending USC and after 5 years of dating, they plan to get married next summer.



Dr. Zamani also loves travelling, and has been to Thailand, Honduras, Peru, India, Japan, and Egypt. His goal is to visit all of the seven wonders of the world.

Dr. Zamani, So Cal Dental Partners is proud to have you as a part of our team. Welcome!

# The Science Behind Customer Loyalty

68%

68% of customers leave because they feel brands do not care about them

Acquiring new customers is 500% more expensive than keeping customers you already had

500%

16x

The cost of bringing a new customer up to the same level of profitability as an old one is up to 16x more

Lowering your customer churn rate by 5% can increase your profitability by 25-125%.

125%



# The Science Behind Customer Loyalty

## Deliver Unexpected Rewards

The Science: Unexpected rewards produce a huge rush of dopamine in the brain, something that doesn't occur when we know a reward is on its way.

How To: The key is to ensure rewards are not predictable. Mix things up and try not to stick to patterns. Reward customers when they least expect it and you could reap the biggest rewards.

## Start and End Strong

The Science: The primacy and recency effect is a cognitive bias that causes our brains to focus on the first and last aspects of an interaction or incident.

How To: Concentrate on the start and the end of any interaction with your brand, whether it's an email, phone call, social media interaction, or face to face. Always start and end in the best possible way.

## Create a Social Identity

The Science: Social identity theory shows us that when people feel part of an established in-group, they are more likely to stay loyal to that group.

How To: Help to foster this shared bond between customers by offering channels they can use to communicate with each other.

Groups, events, and forums can be helpful, while creating a common name or club can help build a sense of belonging.

Source: Desjardins, Jeff. "Here's 5 Ways to Build Customer Loyalty". 17 April 2017



# HEALTH INSURANCE

## 101

### Change of Health Insurance Company

Due to health care premiums continually rising, So Cal Dental Partners took the initiative to attempt to reduce monthly premiums for employees by switching over from a traditional health insurance to a employer driven health insurance plan. We all know that it has been a rocky start in the transition but we are hopeful that things will begin to streamline easier as time goes on.

So why did So Cal Dental Partners change health insurance companies? Below are some gruesome facts about the future of health insurance taken from [www.obamafacts.com](http://www.obamafacts.com).

1. 1 in 2 Americans technically has a pre-existing condition. According to the CDC, 75 percent of all healthcare expenditures go toward treating chronic diseases, many of which are preventable. Refusing coverage for pre-existing conditions, putting people in high-risk pools, or charging sick people more for coverage was one of the main ways premium rates were artificially kept low before the ACA.
2. Before the ACA premiums were rising at an unsustainable rate, and without taking subsidies into account this trend has continued under the Affordable Care Act (in part due to insurers having to cover pre-existing conditions). In 2013, Blue Shield of California announced that it wanted to raise health insurance premiums by up to 20 percent to combat rising health care costs. In 2015 insurers continued to raise rates to maintain a profit under the increasing cost of the rest of the healthcare system.

As a result of increased premiums and reduced coverage, So Cal Dental Partners has invested in E.D.I.S. We are continually trying to progress and with progress comes kinks. We realize that there are kinks in the new insurance and we want to assure you that we are taking this very seriously and doing our best to accommodate everyone. We hope that our experience with the new insurance is beneficial to everyone. Rest assured that every year we re-evaluate our insurance position and we will make changes if necessary. Thank you for your patience!

# HEALTH INSURANCE

## 101

### FAQ's

#### **What is the name of my health insurance provider?**

Your insurance company is called EDIS. EDIS stands for employer driven insurance services, otherwise known as an employer "self-funded plan."

#### **Who is Ben-Elect?**

Ben-Elect processes your health insurance claims on behalf of EDIS.

#### **My name is spelled wrong on my insurance card. What do I do?**

Please notify corporate about the error and we will make the correction. Your health coverage is not affected by this error

#### **What if my doctor says they won't take this insurance?**

Please call Ben-Elect using the number on the back of your insurance card 888-886-7973. They will do their best to call your provider and explain your benefits. We are finding that this type of insurance is not as common and providers need to be educated as well.

#### **What if my doctor says the fees are too low?**

EDIS is authorized to pay up to 180% of Medicare costs. This means that if Medicare is willing to pay \$100 for a doctor visit, your insurance will pay up to \$180 for the same visit but never less than \$100

#### **What's in it for me?**

By reducing annual premiums it is our goal to be able to provide a wellness program for all employees on the healthcare plan and help reduce future costs.

# Congratulations!

A big congratulations to Jenna at SC Dental Care, who got married to the love of her life!



Congrats to Noelle at Rancho who got married to her husband Bryan at the Aliso Viejo Country Club on May 13th.



# Congratulations on your Retirement

A huge congratulations to Sylvia Geren who retired from Inland Dental Center after being with the company for over 20 years. She will be missed!



# St. Patrick's Day



# CINCO DE MAYO @ IDC & CORPORATE





# Finding The Tooth

Once you find the tooth in the magazine, follow the directions below to submit your guess for the tooth location. Everyone who guesses correctly will be entered in a drawing to win a prize! Instead of emailing it to us directly this time, you will need to submit the answer on our website.

1. Go to [www.socaldentalpartners.com](http://www.socaldentalpartners.com)
2. Click employee portal and log in with your email and password. If your unsure of what your email and password is, contact your manager or email [ashleyj@socaldentalpartners.com](mailto:ashleyj@socaldentalpartners.com) to get this information.
3. After you log in, you will see a button that says "Tooth Guesses". Click this button.
4. Specify the location of the tooth, and your first and last name, and press submit.

Here is a sample of what the tooth looks like →



# Holiday Recipe Contest

Do you have a favorite or unique Christmas, Hanukkah, or Thanksgiving recipe?  
Send them to us!

In our next issue we will display some employee recipes to get into the holiday spirit.  
If we choose your recipe to put into the magazine you will be entered into a drawing  
to win a gift card.

Email your favorite recipe, including ingredients and directions and any pics you may  
have, to corporate at [ashleyj@socaldentalspartners.com](mailto:ashleyj@socaldentalspartners.com).



# Z-Systems: Ceramic Implants

Z-systems are ceramic implants that are a great alternative to titanium implants. Our very own Dr. Manesh uses Z-systems in his practice to provide his patients with the most up-to-date state of the art technology. Below are some of the benefits of using these implants

## 1. More Natural

Bones and gums integrate better with zirconium oxide ceramics

## 2. More Sustainable

Less plaque accretion than on titanium. This reduces the risk of periimplantitis as well as cardiovascular diseases and strokes.

## 3. More Aesthetic

Thanks to the white material, no gray shadows are visible even with thin or receding gums

## 4. Healthier

Z-systems implants are metal-free, biocompatible, conduct neither heat nor electrical energy, and cause no irritation to the immune system

## 5. Stronger

Ceramic is much stronger than titanium

## 6. More Visible

Ceramic implants are opaque to X-rays, and easier to recognize in critical situations.

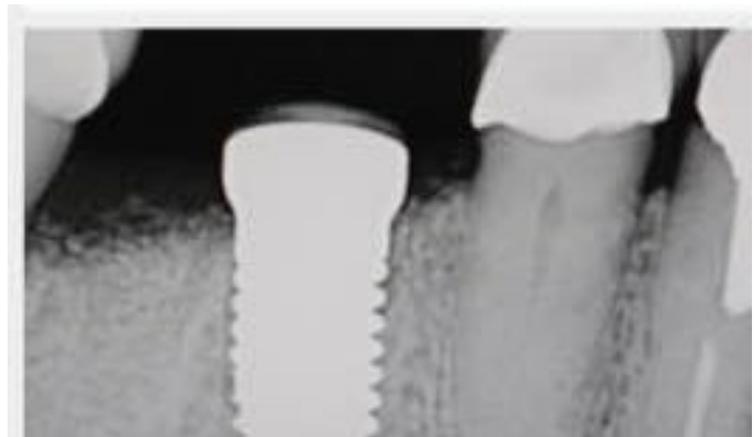


Source: <http://zsystems.com/en/doctors/why-ceramics.html>

# Z-Systems: Ceramic Implants

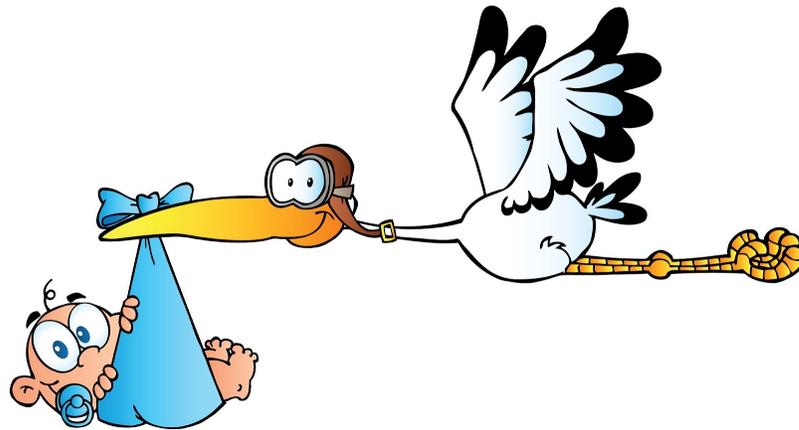


*Dr. Al Manesh of Mission Dental Implant Center*



# ARE YOU PREGNANT?

## LET US HELP YOU!



First and foremost it is important for you to know that we are here to help you. When the time comes to have your baby, we want you to feel knowledgeable so that you can focus on your baby! Below are a list of questions and answers to help you get through the process.

### **1. Who should I notify first?**

We suggest that you always keep your manager in the loop at all times. However, it is important to *contact the corporate office directly*. Please do not rely on your managers to do this. We need to speak with you directly.

### **2. When should I notify the corporate office?**

The corporate office would like to know as soon as you inform your manager. In the event that any health concerns come up during your pregnancy, this gives us adequate time to get all your paperwork to you so that you can prepare for your time off.

### **3. How do I contact the corporate office?**

The corporate office is open Monday through Friday from 8 AM–5 PM. The number you can reach us at is (949) 600-7046. You can also email Denise at: [deniseg@socaldentalpartners.com](mailto:deniseg@socaldentalpartners.com).

### **4. What kind of information will you need from me?**

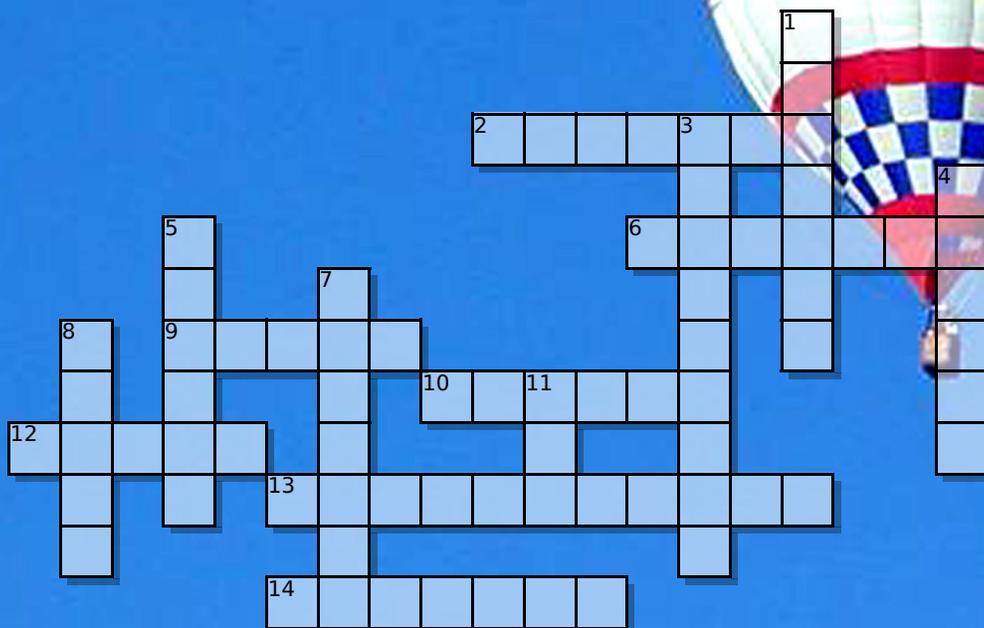
The corporate office will ask you about your expected due date and follow up with you before the date to find out when you plan to go out on maternity leave. This gives enough time to send out all the paperwork and informational pamphlets to you so that you have time to read through everything.

### **5. What if there is an emergency and I can't return unexpectedly?**

This is another reason why it's important to let the corporate office know you are pregnant as soon as possible. We understand that this happens and want to help make this experience less stressful. First, call your manager. Second, call or email the corporate office.

# SQ MAG PUZZLER

VOL. 4 Issue 3 Answers at  
[www.socaldentalpartners.com](http://www.socaldentalpartners.com)



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