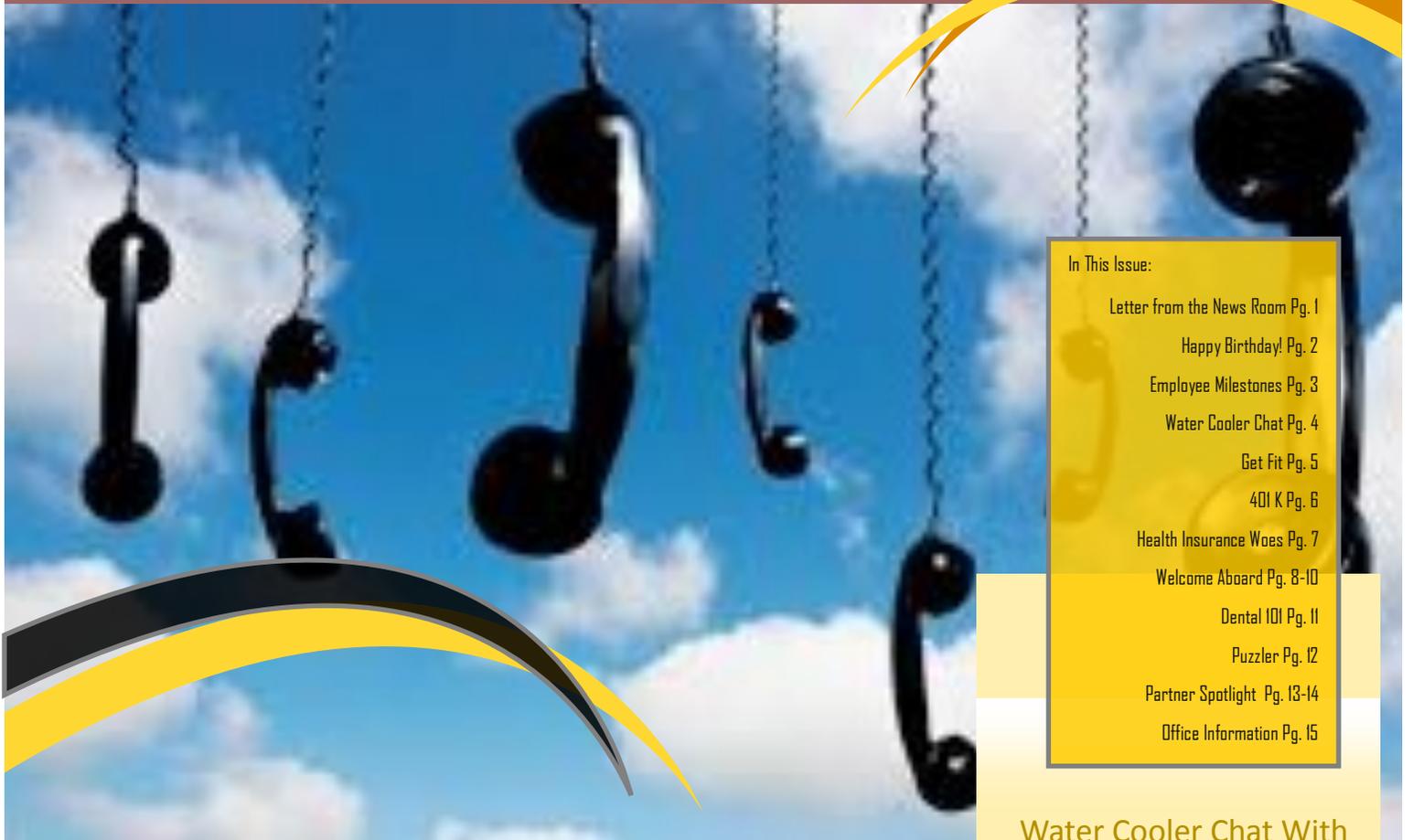


So Cal Dental Quarterly

ISSUE 01 July-September 2014



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Staying Connected.....

“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.

Water Cooler Chat With Sylvia Geren



(Joyce, Beate, Catherine, Connie)

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SC Q Magazine

So Cal Dental Partners

Newsletter Date July 2014

Volume 1, Issue 1

From The News Room



So Cal Dental Partners Editors

Welcome to the first edition of the So Cal Dental Partners News magazine, SC Q. In an attempt to bring closeness between us, in our fast-paced lives and the miles that separate us, this magazine is just another stepping stone for our company. This magazine will circulate every quarter to celebrate our employees accomplishments, birthdays and share up coming events. In addition, each quarter, one employee will be chosen for the "Water Cooler Chat," where you will get a chance to perhaps find out something about your co-worker that you never knew, or perhaps have never met. The employee chosen for Water Cooler Chat will get a special gift as well. Additionally, each issue will focus on one of the board of directors in the likelihood that you will find out something about them that you did not know before you read this magazine.

Each issue will also feature a health and wellness section, a business section, an educational section and information that is helpful for employees that have questions regarding employee benefits. Your ideas and feedback are always welcome.

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July

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 Vangie Lee
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 Danny Oliveros
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August

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 Thuy Nguyen
 Chanlina Nou
 Helen Perez
 Jessica Pinette
 Amanda Chen
 Jennifer Garnatz

September

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 Aisha Aviles
 Cheryl Baker
 Judy Bruins
 Stephanie Dartt
 Christine Galindez
 Karen Garza
 Loree Kavanagh
 Sessaly Luis
 Terry Luna
 Jennifer Pacheco
 Lucrecia Rodriguez
 Carla Sabo
 Linda Smith
 Jolene Tweedie
 Jenna Mecic
 Tatiana Pagacova



MILESTONES

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

5 Year: *Nurcin Hansen July 6 (SC Dental Care)

* Albert Rodriguez Sept. 11 (Inland) *Deborah Lassiter Sept. 11 (Inland)

10 Year: *Virginia Vasquez July 2 (Sea Country)

*Veronica Villa August 1 (Highland)

20 Year: *Barbara Dooley August 12 (Inland)



Water Cooler Chat With Connie Phan

We would like to introduce you to Connie Phan. Connie Phan has worked for So Cal Dental Partners since March of 1997. She started working as a temp at Rancho Niguel Dental. They were so pleased with the work she was doing, that it wasn't before long until they asked her to come on as a full time employee. In 2000, Rancho Niguel Dental branched off and expanded another location, Sea Country Dental. It was then that Dr. Murray told Connie he wanted her to be his quarterback. Not knowing anything about football, Connie went home and asked her family what exactly he meant by quarterback. After they explained it to her, Connie was happy to take on the job as Dr. Murray's quarterback.

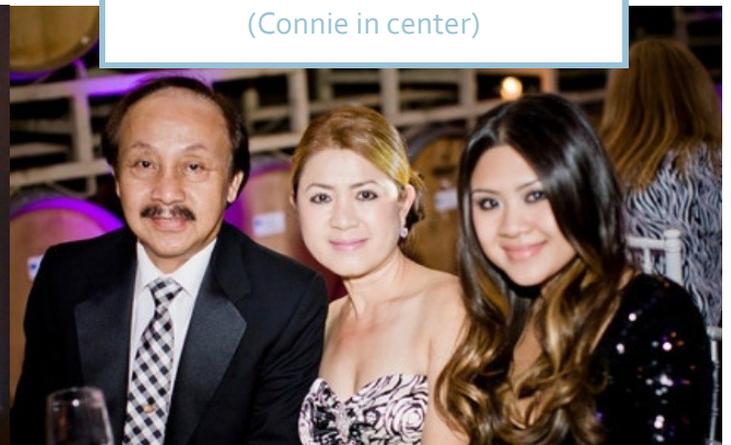
What you might not know about Connie is that she was born in Vietnam and moved to the United States in 1980, when she was just 17 years old. She has been married to her husband for 30 years and they have one daughter, who is 29 years old. Connie has been ballroom dancing since she was 11 years old and continues to do so every week. She has a passion for drawing and painting. Once she even gave a picture that she drew to Dr. Murray as a gift, which he now has hangs in his office. One of her favorite restaurants is Seafood Cove in Westminster, which according to Connie, "has the best lobster ever!" So much so, that she eats there at least once a month. Connie enjoys lot of different movies, but one of her all-time favorite movies is Scarface.

When asked what her favorite thing about working for the company is, Connie says, "Working with Dr. Murray!" She says her great working relationship with Dr. Murray is what has kept her here for so many years.

The picture Connie gave to Dr. Murray, which now hangs in his office.



Connie with her family
(Connie in center)





Staying fit At Work!

According to the American Heart Association, research has shown that the benefits of walking and moderate physical activity for at least 30 minutes a day can have numerous benefits. Some of the many benefits include:

- Tone your muscles
- Boost your cardiovascular endurance
- Help reduce stress and tension
- Increase your energy level
- Help reduce the risk of certain health condition, such as high blood pressure and coronary heart disease
- Enhance mental well-being

For many of us 30 minutes can seem like an impossible task given our hectic schedules. With that being said here are some ideas we would like you to consider incorporating physical activity into your busy schedule.

- Take a quick walk outside over the lunch hour
- Use your 10 minute breaks to split up your physical activity
- Park as far as you can in the parking lot from the front door so you have to walk more
- Use the stairs
- Start a walking group with a few of your coworkers

Once you have consulted your doctor, keep these tips in mind for a safe, effective workout.

- **Start slowly.** Begin by walking for 5 or 10 minutes as your fitness level increases.
- **Go at a comfortable pace.** Don't worry about speed. Regardless of how fast or slow you're walking, your body will still benefit from the workout.
- **Focus on posture.** Keep your back straight, head lifted and shoulders relaxed.
- **Stay hydrated.** Drink plenty of fluids before, during and after your work out.
- **Make it an everyday habit.** The more you walk the better you may feel.

So Cal Dental is currently exploring the idea of starting a wellness program and would like to hear your feedback. Please email Shannon John at shannonj@socaldentalpartners.com with any ideas.





EYE ON IT 401k Retirement Plan

Summary:

So Cal Dental Partners is aligned with American Funds for full and part time employees to participate in the 401(k) plan. The 401(k) offers tax advantage retirement savings plan.

Eligibility Requirements:

Must be 21 years of age.

Complete 12 months of service

Completed minimum of 1000 hours

Enrollment can take place thereafter during open enrollment

All eligibility requirements must be satisfied for rollover

Open Enrollment:

- Must satisfy eligibility requirements for participation
- Semi-Annually

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. Before you convince yourself that borrowing is the best way to address your current financial priorities, make sure you understand the 401(k) rules and the risks that may apply to you.

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 and login
- ◆ Click on Employee Homepage
- ◆ Click on Download Forms
- ◆ On the Top of the page there is a whole section called *American Funds*, there you will find an application, brochures and a Fact Sheet.
- ◆ Complete the application and courier to the Corporate Office

Health Insurance Woes...

So Cal Dental Partners

Health Insurance. Did you know?.....

FACTS:

As a new, full time employee, you will be eligible for health insurance on the 1st day of the month, following 30 days of being employed with the company.

To be considered full time for the sake of health insurance eligibility, you must work a minimum of 30 hours per week. (For all other benefits, you must work a minimum of 32 hours per week to be considered full time.)

Example: If you start April 2nd, then your 30 day mark would be May 2nd, and you would be eligible for health insurance on June 1st.

How do I sign up?

- ◆ Go to the corporate website: www.socaldentalpartners.com.
- ◆ Your log in is your first and last names all lower case, no spaces. Example: janesmith Your password is your last name and your 2 or 3 digit clock in code. Example: smith123
- ◆ Go to the employee forms section of the website. Decide which plan you would like to sign up for, print out the application, and fill it out.
- ◆ Return the application to the corporate office at least two weeks prior to your eligibility date.



Pretax, leave of absences, premiums.....

As With a 401k contribution, your health insurance premiums are pre-tax.

If your taxable gross wages are \$1000 and your medical premium is \$50. Your new taxable income is \$950

If you are out on a leave of absence beyond 12 weeks, you will be placed on COBRA.

On COBRA you will be responsible for 100% of your health insurance premium while on leave.

How are my premiums taken from my paycheck?

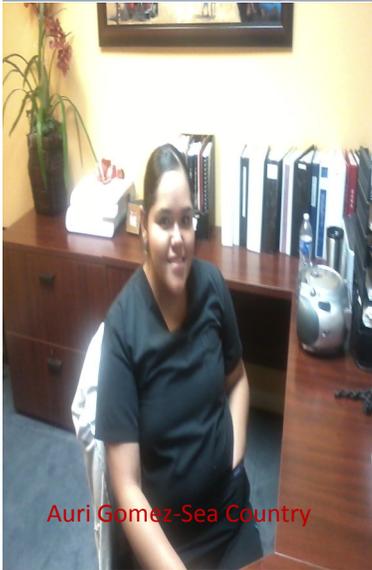
If your insurance is effective June 1st, your first premium will be deducted

June 21st

The 2nd half of the premium is deducted on the 5th payroll

Contact Human Resources if you have any questions regarding your health insurance.

949-600-7046



Auri Gomez-Sea Country



Delores Cruz-Heritage Court



Jennifer Garnatz-Inland



Kendra Chappell-
Heritage Court

Welcome
Aboard.....

New Employees

So Cal Dental Partners.....



Priscilla Williams-Inland



Rachael Bullard-SC Dental

Welcome Aboard.....

New Employees

So Cal Dental Partners.....



Tatiana Pagacova-SCDS



Amanda Chen- Highland



Breanna Young-Highland



Jenna Mee-SC Dental



John Hernandez-Lopez-
Highland

Welcome Aboard.....

New Employees

So Cal Dental Partners.....

Not pictured: Linda Vaughan, Heritage Court; Dr. Catherine Reno, Heritage Court; Dr. Grace Sanchez, Inland

DENTAL TERMINOLOGY 101

Sometimes it's the simple way we convey information to our patients that is the difference between an acceptance of a case and a decline.

Perception is reality.

Below are some examples taken from Sky's the Limit Production Consulting firm that can help with some terminology that all team-members should practice.

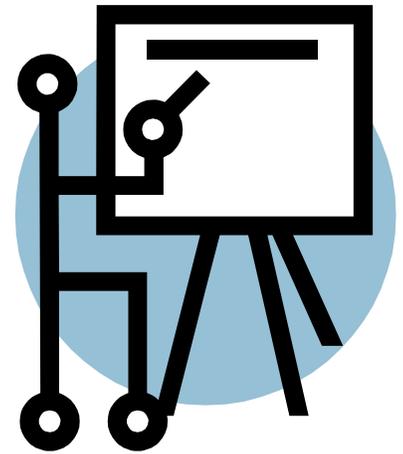
VERBAL SKILLS FOR PRACTICE RESULTS

TRY THIS

1. What is the most important issue for us to address today?
2. I understand you have a concern.
3. Diagnostic digital images
4. Diagnostic picture/film radiograph
5. Necessary diagnostic images
6. When was your last visit to our office?
7. Dr. Smith is providing care/ with a patient
8. Fee (<\$1000); Investment (>\$1000)
9. Your monthly payment would be...
10. The professional fee for today is
11. Treatment/dentistry/procedure
12. Delay your treatment
13. Hygiene Therapy/maintenance/recare
14. Preventative care
15. I am concerned for you

INSTEAD OF THIS

1. What's your problem?
2. What's hurting?
3. X-Rays
4. X-Rays
5. Full Mouth Series
6. Are you a new patient?
7. He can't come to the phone
8. Price
9. Expensive
10. That will be.....
11. Work
12. Cancel your treatment
13. It's just a cleaning / recall
14. Recall / routine/ 6-month/ checkup
15. Here's what is wrong.



In an article written by Dr. Paul Homoly, he says, "The difference between the best and worst examples of case acceptance are rarely a matter of a dentist's clinical skill. Rather, it is a matter of point of view. The dentists who are least successful with case acceptance see it as a sales process. Those who are most successful see it as a leadership process. The focus of leadership orientation is connecting with the patients. The best practices know how to blend both and understand better relationships lead to increased sales."

ACROSS

- 1) Bombard with unwanted email
- 5) Fight verbally
- 9) Tend to, as sauce
- 13) Caribbean country
- 14) "Hell ___ no fury"
- 15) Sleuth played by Bogart
- 16) Knowledgeable about
- 17) Kind of sax or singer
- 18) Prop for Rembrandt
- 19) Liftoff spot
- 21) Long-time "Wide World of Sports" host Jim
- 22) Detonating device
- 23) Even the score again
- 25) "Thee," updated
- 27) Steamy or sultry
- 31) Voting group
- 35) Married woman
- 37) Hugh who played House
- 38) Chopper topper
- 40) "Don't delay!"
- 42) Strong cotton thread
- 43) De facto
- 45) Make "it," in a game
- 47) Ex-Soviet news agency
- 48) Like many sandals
- 50) Yon maiden fair
- 52) Poisonous
- 54) Papal representative
- 59) Concealed
- 62) Florida cape
- 64) "Amscray!"
- 65) "Short" death notice
- 66) Bishop Desmond
- 67) Artie and Robert
- 68) "Beloved" novelist Morrison
- 69) Not yet up
- 70) Having a hard time choosing
- 71) Ollie's sidekick
- 72) Weight allowance

DOWN

- 1) Make a bust?
- 2) Insects in the cocoon stage
- 3) More or less
- 4) It fell from heaven
- 5) Iran before Khomeini
- 6) Crab's sensor
- 7) Rose oil
- 8) Colossus of ___
- 9) Apollo apparel
- 10) Chore
- 11) Brain's creation
- 12) Swear by (with "on")
- 15) Highly original and influential
- 20) Blubber
- 24) Rolodex abbr.
- 26) Mantel piece
- 28) Major in astronomy?
- 29) Needs a doc
- 30) Brenda and Peggy
- 31) Obnoxious young'un
- 32) Scottish lake
- 33) Director Preminger
- 34) "The Final ___"
- 36) Barney on "The Simpsons," for one
- 39) Spicy stews
- 41) Baby cry
- 44) Luthor the villain
- 46) Jiggly dessert
- 49) All plants with two seed leaves
- 51) Clerical abbreviation
- 53) "Murder, She Wrote" cove
- 55) Gain access to
- 56) Oranjestad's locale
- 57) Spud
- 58) Give the slip to
- 59) Whispered call
- 60) "Hello, hello, hello," e.g.
- 61) Laugh heartily
- 63) Pinta's companion

ROUND THE WORLD

By Mary Jersey

1	2	3	4		5	6	7	8		9	10	11	12		
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59	60	61				62		63							
64						65					66				
67						68					69				
70						71					72				

Fun Facts with Steve Krieger



Where is the coolest place you have traveled to?

I have traveled many places, some of my favorites include: New Zealand, China, Vietnam, Taiwan, and The Pitcairn Islands.

What do you do for fun?

I enjoy scuba diving and off-roading. I am a bit of an adrenaline junkie.

Can you tell me something about yourself that most people wouldn't know?

I got my pilots license when I was in high school.

Who is your celebrity crush?

Selma Hayek

What is your favorite type of candy?

Can you believe this? Steve says he, "Doesn't care much for candy!"

What is your favorite movie?

Casino, Scarface, and basically any movie with Al Pacino & Robert Dinero.

What was your last indulgence?

Going to Mexico for the weekend!

What was the last injury you sustained?

While attending a off-road race in Mexico, I was hit by a van and dragged for a short distance. I'm ok!

On his iPod:



- The Stones
- Led Zepplin

- Journey
- Social Distortion

A Conversation with Steve Krieger

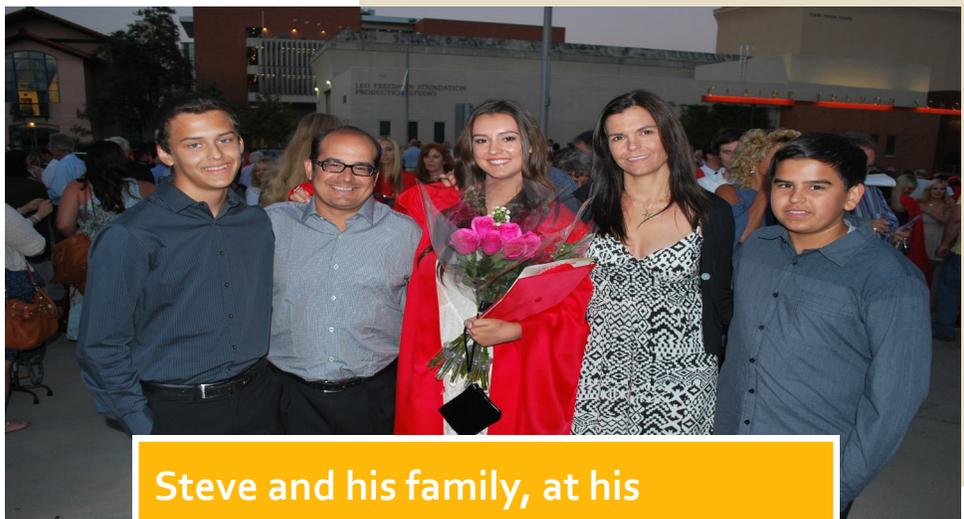
As you all know, Steve Krieger is one of the six partners at So Cal Dental Partners. What many of you may not know is the story of how Steve became one of the partners. He was born in Newport Beach and this is where he lived until he was in elementary school, when his family moved to Oregon. Right before high school, Steve's family moved to Redlands, Ca where he met Rodney Boyd and his future wife, Tisja. From high school, he went on to complete his bachelor's degree in business from University of Southern California. While attending college, Steve not only remained friends with Rodney but was also his roommate for about a year and a half. After college, Steve married Tisja in 1993 when he was 25 years young. Tisja and Steve now have three children, Kaci, Keaton & Kole.

Steve comes from a long line of entrepreneur's like his parents, Steve & Paula, whom own and operate a 76 gas station, which is family operated. While working at the gas station, in the summer of 1999, Steve was seeking out new business opportunities. At this same time, Rancho Niguel Dental Group was rapidly growing and this is when Rodney asked him if he could help with the business side of the dental practice. Steve agreed and they quickly formed and evolved to what is now So Cal Dental Partners.

Outside of business, Steve is an adrenaline junkie, including: off-road racing, flying and scuba-diving. He has been flying planes since he got his pilot license in high school. In addition, he loves traveling to different parts of the world. Some of the places he has traveled to are: The Pitcairn Islands in the South Pacific, New Zealand, China, Taiwan, Mexico and of course, Vietnam.

With all of Steve's experience, education and business intellect, one would think that Steve's need for adrenaline would most be satisfied by working for a fortune 500 Company, but Steve says, "NO! I enjoy the dynamics of a small company, because of the flexibility, family feeling and laid-back atmosphere. I am just not a corporate guy."

Next quarter, SC Q Magazine will featureto be announced



Steve and his family, at his
daughter Kaci's High School