

2022

# Code of Conduct



Making members shine, one smile at a time™  
[www.libertydentalplan.com](http://www.libertydentalplan.com)

## EARNING TRUST – A MESSAGE FROM DR. NESHAT

To our employees, providers, contractors, and board members:

LIBERTY Dental Plan is committed to the highest standards of professional and ethical conduct. The principles of fairness, honesty, respect, civility, and accountability are the foundation upon which LIBERTY's reputation and its success are built. These principles assist LIBERTY in providing members, providers, contractors, stakeholders, local and state governments, suppliers, and the general public with the utmost level of confidence in our organization.

LIBERTY will comply with all applicable laws and regulations and, as an organization, we will refrain from even the appearance of misconduct or impropriety. To that end, all LIBERTY employees, providers, contractors and board members must execute their duties and responsibilities with the highest level of integrity, objectivity and sound judgment, in order to prevent against illegal or discriminatory activities, breaches of confidentiality, fraud, waste, abuse, theft and misappropriation.

This Code is your guide. It defines our expectations of ethical behavior and should instruct your decision-making and behavior. It serves as a reminder that operational excellence must be accompanied by personal and professional integrity to achieve true success.

Thank you for being a valued member of the LIBERTY Dental Plan family.



Amir Neshat DDS  
President and CEO

# CONTENTS

1. INTRODUCTION.....	4
2. GENERAL RESPONSIBILITIES.....	6
3. INTERACTIONS WITH OTHERS.....	8
4. OUR RELATIONSHIPS.....	10
5. EXTERNAL AFFAIRS.....	12
6. PROTECTION OF SENSITIVE INFORMATION.....	15
7. ACCURACY OF INFORMATION.....	18
8. RESOURCES FOR QUESTIONS OR CONCERNS.....	20

# 1. INTRODUCTION

## SCOPE & APPLICABILITY

This Code of Conduct (“Code”) applies to all members of the Board of Directors (“Directors”), officers, employees (“Team Members”), contractors, participating providers and agents of LIBERTY Dental Plan Corporation and its subsidiaries and affiliates, including First Tier, Downstream, and Related Entities (“FDRs”) (collectively referred to herein as “Covered Persons”). If you are a Covered Person, you should become familiar with the standards and guidelines in this Code and apply them in both letter and spirit to your activities related LIBERTY’s business. All Covered Persons are required to adhere to the Code’s applicable provisions and are responsible for creating and maintaining an environment in which compliance concerns can be raised, reported, and addressed. No Covered Person, regardless of position, is exempt from the requirements of the LIBERTY Code. Managers have heightened obligations as senior custodians of LIBERTY’s values and culture. Managers are expected to personify our values, set the proper tone-at-the-top and model integrity-based conduct for LIBERTY.

LIBERTY’s Employee Handbook (“Handbook”) provides the foundation for this Code of Conduct. Covered Persons

must carry out their duties to LIBERTY consistent with the following Handbook standards:

- Open Door Policy
- Rules of Conduct
- Confidential Information & Conflicts of Interest
- Privacy & Security
- Non-Discrimination
- Political Activity & Lobbying
- Deficit Reduction Act
- False Claims Act
- Whistleblower Protections

## PURPOSE

LIBERTY is committed to full compliance with all federal and state laws and regulations, contractual requirements, and ethical standards. LIBERTY’s Code is the foundation of LIBERTY’s Compliance Program, which is designed to prevent and detect non-compliance and Fraud, Waste, and Abuse (“FWA”) and to ensure that LIBERTY operates in accordance with the highest ethical, business, and legal standards. The Code sets forth the principles that guide LIBERTY’s decisions and actions and requires Covered Persons to report to the LIBERTY Compliance Officer, or



other appropriately designated individuals, suspected non-compliance, and violations of any law; federal or state health care program requirements; or of LIBERTY's own policies and procedures.

### TRAINING & CERTIFICATION

Each Covered Person must annually certify, in writing or electronically, that s/he has received, read, understood, and shall abide by LIBERTY's Code. New Covered Persons shall receive the Code and shall complete the required certification within 30 days of becoming a Covered Person.

The laws and regulations that govern LIBERTY are complex and constantly changing. To keep current with and refresh our understanding of external expectations and internal policies LIBERTY offers general compliance education, including education on FWA, the Code and the Compliance Program for all Covered Persons, as well as training that is specific to job functions. This education is provided at hire for new staff, at the time of contracting for in-scope contractors, and at appointment for Board members, and annually thereafter. The education and training methods may include group presentations, online courses, and other formats. LIBERTY expects Covered Persons to participate in all required compliance education.

### REVIEW & APPROVAL

LIBERTY Dental Plan routinely reviews the Code to determine if revisions are appropriate and makes any necessary revisions based on such review. Material revisions to the Code are distributed within 30 days after finalization. Each Covered Person shall certify, in writing or electronically, that he or she has received, read, understood, and shall abide by the revised Code within 30 days after the distribution of the revised Code.



John Carvelli

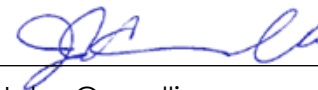
Executive Vice President &

Chief Compliance Officer

---

### BOARD OF DIRECTORS – REVIEW & APPROVAL

*LIBERTY Dental Plan's Board of Directors has reviewed and approved this 2022 Code of Conduct, effective December 16, 2021.*



John Carvelli  
EVP & Chief Compliance Officer

12/16/2021

Date



## 2. GENERAL RESPONSIBILITIES

### COMPLIANCE WITH LAW AND LIBERTY POLICIES

LIBERTY is subject to a wide variety of federal, state, and local laws and regulations, and contractual and program requirements. As a Covered Person, you are expected to comply with these laws, requirements and with LIBERTY policies that apply to your work. Wherever LIBERTY has an internal policy that is stricter than what is required by law, you are expected to follow LIBERTY's policy and standards. Every LIBERTY Team Member is responsible for asking questions when uncertain about the legality or propriety of a particular action. This applies regardless of whether it is your conduct or the conduct of another LIBERTY Team Member that you have learned about.

*Remember, compliance is everyone's responsibility. If you are ever in doubt about any action, be sure to seek guidance from your manager or from the LIBERTY Compliance Officer before proceeding.*

### REPORTING NON-COMPLIANCE AND FWA

Each day we make a deliberate decision to conduct business in a lawful and ethical manner that reflects our values and our culture. We expect Covered Persons to act with integrity, think about their actions,

and speak up if they have a concern. Accordingly, Covered Persons must report actual or potential violations of the LIBERTY Code. We encourage our business partners, members, and other stakeholders to likewise report actual or potential violations of the Code to LIBERTY.

LIBERTY has an open-door policy and encourages and supports open communication, feedback, and discussion about matters of importance or concern. LIBERTY Team Members may choose to first report the concern to their supervisor, and the supervisor is then responsible for reporting any concern regarding non-compliance or FWA to the Compliance Officer. Reports and inquiries may be made to the Compliance Officer in-person, by e-mail, or by telephone. Reports may also be made to LIBERTY's Compliance Hotline by:

- **Phone:** 888-704-9833
- **Email:** [compliancehotline@libertydentalplan.com](mailto:compliancehotline@libertydentalplan.com)
- **Fax:** 714-389-3529
- **Mail:**  
Compliance Hotline  
LIBERTY Dental Plan  
340 Commerce, Suite 100  
Irvine, CA 92602

The Compliance Hotline provides you with a confidential and way to raise concern 24 hours a day, 7days a week. You may choose to remain anonymous, in which case the

report will not identify you, although providing your name will assist us in more effectively investigating your concerns. LIBERTY strictly enforces a non-intimidation and non-retaliation policy for raising concerns in good faith.

### **WHAT HAPPENS WHEN A REPORT IS MADE?**

LIBERTY takes all reports seriously and welcomes the opportunity to resolve problems that may arise and take steps to prevent them from recurring. If the LIBERTY Compliance Officer or Committee undertakes an investigation, whether conducted internally or by an authorized outside party (e.g., external investigators or outside counsel), we are all expected to fully cooperate and assist in the process. To safeguard the integrity of the investigation process, it is important that you maintain the confidentiality of investigation-related information, as instructed.

All Compliance investigations will be conducted and documented in accordance with LIBERTY's Compliance Program. LIBERTY Team Members are not permitted to conduct their own investigations, unless directed to do so by the LIBERTY Compliance Officer. We each have an obligation to assist in any compliance investigations and provide information in an open, honest and transparent manner. If an allegation is made against you, you must fully cooperate with the investigation and refrain from interfering with the investigation or otherwise acting

improperly. LIBERTY relies on us to trust the process and support investigations to determine the relevant facts.

### **CORRECTIVE & DISCIPLINARY ACTIONS**

Request for a corrective action plan, disciplinary action, or termination may be taken, for among, other things:

- participating in an action that violates the Code or LIBERTY's policies and procedures
- failure to report a violation of the Code or LIBERTY's policies and procedures or failure to cooperate in an investigation of a violation
- failure of a supervisor to detect and report a violation of the Code, if the failure reflects inadequate supervision
- retaliation or intimidation of any kind against an individual for reporting a violation of the Code or LIBERTY's policies and procedures

Covered Persons will be disciplined or sanctioned based upon the severity of the violation. Disciplinary action will be taken on a fair and equitable basis.



## ZERO TOLERANCE FOR RETALIATION

If you seek advice, raise a concern or report misconduct, you are doing the right thing. LIBERTY's commitment to its ethical, business, and legal standards mandates that it provides an environment for all Covered Persons to express their concerns and report actual or suspected misconduct or FWA without fear of retaliation. LIBERTY will not tolerate any form of retaliation against Covered Persons who, in good faith, raise a concern, report an actual or potential violation of law, the Code or LIBERTY policy, or who participate in an investigation. Retaliation is any action that affects the terms or conditions of employment (e.g., termination, suspension, demotion, or reduction in compensation or responsibilities) because of an individual raising a concern, making a report, or participating in an investigation. "Good faith" does not mean that your report is true or that the allegation is ultimately substantiated, but rather that you are providing all of the information you have and that you believe it may give rise to an actual or potential violation or misconduct.

Any person who retaliates or threatens to retaliate against an individual for raising a concern, reporting an actual or potential violation, or participating in an investigation will be subject to disciplinary action, up to and including termination of employment or contract. If you feel that you or someone else has been retaliated against in

violation of this Code, you should contact the LIBERTY Compliance Officer or Human Capital.

## 3. INTERACTIONS WITH OTHERS

### ESSENTIAL PRINCIPLES

In connection with LIBERTY's commitment to ethical and responsible conduct, it is essential that all Covered Persons:

- Perform their work with honesty, integrity, objectivity, and responsibility
- Encourage honesty and integrity in communication and fair evaluation of programs and persons. This behavior is reflected in our marketing, enrollment activities, purchasing, documentation, claims payment, contracting, and billing procedures. It also guides the organization, Directors and LIBERTY Team Members in their relationships and interactions with clients, members, contractors (including FDRs), and other business partners
- Act with the utmost level of professional care, avoiding any real or apparent conflicts of interest





- Act in good faith without misrepresenting facts or allowing independent judgment to be compromised
- Accept responsibility for all actions
- Not knowingly be a party to any illegal or unethical activity
- Comply with all LIBERTY policies and procedures
- Proactively promote ethical behavior amongst peers, in the work environment, and the community
- Exercise responsible use and control over all LIBERTY assets and resources
- Create a culture of compliance

LIBERTY exists and succeeds due to the trust we have earned for integrity and fair dealing. We always strive to do the right thing and to deal fairly and honestly with our clients, members, Team Members, business partners and even our competitors.

### DEALING FAIRLY WITH CLIENTS

LIBERTY respects the contracts and commitments that we make to our clients and prospective clients. We strive to exceed minimum compliance with the

rules governing our business and to operate with the utmost reliability and transparency, especially when the interests of our clients are at stake. LIBERTY Team Members involved in selling, advertising, promoting and marketing our products and services are each responsible for ensuring that our sales, marketing and promotional materials contain accurate descriptions of our products and services, and that they do not facilitate false or deceptive advertising or any other misrepresentations. LIBERTY Team Members must always be transparent, accurate and truthful when representing the quality of our products and services.

State and federal law strictly limits and regulates rewards, incentives and promotional activities for entities who receive funding from Medicare and Medicaid. Any false, misleading, or inappropriate conduct related to our sales and marketing initiatives, and our general representations to and interactions with our clients, is strictly prohibited.

### FAIR COMPETITION

LIBERTY is committed to conducting business in a manner that helps maintain a free and competitive market for our goods and services. Treating everyone, including our competitors, fairly and honestly helps to ensure that consumers have access to the best health care options at a fair price.

Our values require that we compete in a legal, fair, and ethical manner. The laws regarding competition (e.g., antitrust) are complex and violations can carry severe penalties, including fines and imprisonment for individual Team Members. LIBERTY Team Members must always take special care to avoid engaging in anti-competitive activities or unfair trade practices. Such types of agreements with competitors are always illegal and must be avoided regardless of the circumstances. If a conversation with a competitor touches on one of these or any other inappropriate areas, you must immediately end the conversation and report it to the LIBERTY Legal Department or Compliance Officer. Examples of inappropriate and anti-competitive activity include:

- Agreeing with competitors to fix prices we or they will charge
- Agreeing to collude on a competitive bid
- Agreeing to divide a particular market, territories or set of clients or members.

Important reminders for compliance in this area:

- Do not enter into any agreements with a competitor except as approved by the Legal Department.

- Avoid any discussions with competitors regarding pricing or supplier relationships unless the discussions have an appropriate business purpose and, even then, keep such discussions to a minimum, need-to-know basis.
- Avoid any action that could be an illegal interference with a competitor's contractual relationship with a third party (e.g., its customers or vendors).
- Avoid soliciting or obtaining confidential information about a competitor in a manner that would be illegal or unethical (e.g., asking someone to violate a contractual agreement, such as a confidentiality agreement, with a current or prior employer).

## 4. OUR RELATIONSHIPS

### CONFLICTS OF INTEREST

When conducting LIBERTY's business or making use of LIBERTY's assets or confidential information, all LIBERTY Directors and Team Members have an obligation to act in the best interests of LIBERTY. It is the policy of LIBERTY that LIBERTY's Directors and Team Members carry out their respective duties in a manner that avoids actual, potential, or perceived conflicts of interest. Each of

LIBERTY's Directors and Team Members has the continuing obligation to disclose any personal ownership, interest, or other relationship that might affect his or her ability to exercise impartial, ethical, and business-based judgments in fulfilling his or her responsibilities.

Members of the Board of Directors and officers of LIBERTY have a clear fiduciary obligation to LIBERTY in connection with their service in such capacities. At all times, they shall act in a manner consistent with this fiduciary obligation and shall exercise particular care that no detriment to the interests of LIBERTY (or appearance of such detriment) may result from a conflict between those interests and any personal interests which the individual may have. For more information on LIBERTY's expectations regarding disclosure of conflicts of interest, please refer to the LIBERTY's Conflicts of Interest Policy.

## **EXCHANGING GIFTS & ENTERTAINMENT**

Our business transactions should be objective and free of improper, or the appearance of improper, influence. While exchanging gifts, business courtesies, and entertainment is a common business practice which promotes good working relationships and goodwill with clients, vendors, and business partners, this is an area where actual or perceived conflicts of interest may easily arise.

Exchanging gifts, either directly or indirectly, is not appropriate if it creates an obligation on either party, puts the giver or receiver in a situation where either party appears to be biased or beholden to the gift giver, or is done with the intent to influence a business decision or transaction. For example, gifts that are excessive or accepted under certain questionable circumstances (e.g., while negotiating a contract or participating in a request for proposal with the giver) could create an actual or perceived conflict of interest.

If you are offered an item of value that is inappropriate, politely decline. If you are unsure about whether you can accept a particular gift, invitation, or item of value, ask your manager or consult the Compliance Officer for guidance. If you are not able to inquire in a timely manner, you should politely decline the offer.

## **ITEMS OF VALUE FOR GOVERNMENT OFFICIALS**

Various laws prohibit the exchange of any item of value to or from a government official, employee, or intermediary. Covered Persons must never offer, give, receive, or solicit any item of value to obtain or retain any business, advantage or benefit involving a governmental agency.

## RELATIONSHIPS WITH MEMBERS

LIBERTY's goal is to arrange for the highest quality of dental services, in the most ethical and compassionate fashion for our members, without regard to race, religion, age, gender, sexual orientation, ethnic background, or disability. LIBERTY provides reasonable accommodations and modifications for members with disabilities, as required by applicable laws, rules and regulations, and requires its contractors, including FDRs to do the same.

To ensure quality of care is provided by our network of providers, LIBERTY ensures that all providers are qualified and appropriately licensed, registered, or credentialed, and that our providers comply with this Code when rendering services to members. LIBERTY honors and requires that our providers honor the dignity and privacy of all members and treat them with consideration, courtesy, and respect. In addition, LIBERTY promotes a continuous quality and performance improvement program and monitors the quality of services received by its members. Members are encouraged to report any concerns about the quality of services provided by LIBERTY's providers or the other services they received from LIBERTY Team Members.

## 5. EXTERNAL AFFAIRS

### THIRD PARTY VENDORS & CONTRACTORS

LIBERTY believes in working with business partners that demonstrate high standards of ethical business conduct and legal compliance. We expect our FDRs, suppliers and vendors, and anyone who may perform services or activities on our behalf to be guided by the same values and standards set forth in this Code.

Through LIBERTY's formal Delegated Vendor Oversight Program, when we initiate a relationship with a new business partner, we must conduct appropriate due diligence to ensure that any business relationship will be mutually beneficial and appropriate. LIBERTY Team Members will ensure that any new business partners meet our required competencies, have a proven track record of compliance and ethics, and engage in responsible conduct and contracting. This will help to ensure that the new relationship does not harm LIBERTY, our clients, or our members.

Those of us who manage our business partner relationships should know and follow LIBERTY policies for suppliers and procurement and should exercise proper due diligence and oversight for vendor conduct prior to entering into the business partner relationship and on an ongoing basis thereafter. All LIBERTY Team Members have a responsibility



to report any actual or suspected business partner misconduct to a manager or to the Compliance Officer. For further guidance regarding business partner selection, management, and oversight, contact LIBERTY's Compliance Department.

## **DOING BUSINESS WITH THE GOVERNMENT**

Both LIBERTY and its clients hold a number of government contracts and conduct business with state and federal governments. There are many specific rules and prohibitions that must be observed when doing business with the government and it is critical that we perform all obligations under each government contract carefully, completely, and with the highest degree of honesty and integrity.

Failure to abide by the unique laws, rules and regulatory provisions of government contracts can subject both LIBERTY and Covered Persons to severe civil or criminal penalties and may also result in disciplinary action against our Team Members, including termination of employment or contract, and LIBERTY's loss of its government contracts. The following rules always apply when we are dealing with government officials, employees, or intermediaries:

- Never request, seek, or obtain any confidential information regarding the selection criteria used in awarding government contracts or business.

- Never falsify records or knowingly submit false, misleading, or incomplete information to the government. All government contract claims must be charged to the correct accounts and no unallowable costs may be included in claims presented to the government.
- Immediately report any actual or potential deviation from the government contract requirements, however slight, to the appropriate department manager. The department manager should report such concerns to the Compliance Officer.
- When signing a government certification or attestation, you must first confirm you are authorized to do so, and that it is accurate and complete.

For additional guidance regarding these rules or your responsibilities relating to LIBERTY's government contracts, please consult with your manager or with the LIBERTY Compliance Officer.

## **BRIBES, KICKBACKS & OTHER IMPROPER PAYMENTS**

LIBERTY must always conduct business with integrity and succeed only through the quality of its products and services, never through bribery, improper



payments, or any other type of illegal or inappropriate activities. Although the exchange of gifts or items of value might be an acceptable business practice in certain situations, it is never permissible to do so to obtain or retain any business, members, benefit, or advantage.

LIBERTY does not offer items or services for free or below fair market value to beneficiaries of federal or state health care programs to induce referrals. Federal and state anti-kickback laws make it a crime to knowingly and willfully offer, pay solicit or receive something of value to induce or reward referrals of business for which payment may be made under federal or state healthcare programs such as Medicare and Medicaid. Therefore, Covered Persons are strictly prohibited from offering, asking for, or accepting money, a gift, or other benefit in exchange for member referrals, purchases, leases, or orders for services.

If you become aware of, or receive a request for, any actual or potential improper payment or arrangement related to LIBERTY's business, you must immediately contact the Compliance Officer.

### **SANCTIONED PERSONS & ENTITIES**

Federal laws provide for the exclusion of individuals and entities from participating in federally funded programs if they are identified on exclusion lists

maintained by the federal government. Additional federal and state laws prohibit the employment of, contracting with or payment of monies to certain individuals and entities. LIBERTY routinely reviews applicable exclusion lists to ensure that we comply with these requirements for Team Members, Directors, FDRs, and vendors. Any Covered Person that becomes subject to such exclusion or debarment must immediately report this fact to the Compliance Officer, and LIBERTY must address such exclusions in accordance with its Corporate Sanction Screening Policy applicable law, and contractual requirements.

### **AUDITS, INVESTIGATIONS & INQUIRIES**

From time to time, LIBERTY may be asked to cooperate with external (government or regulatory) audits, investigations, and inquiries regarding how LIBERTY conducts its business, either directly or through its clients. It is LIBERTY's policy to fully cooperate with all governmental agencies and clients regarding audits, investigations, inquiries, and requests for information. If you receive a notice of a government audit, investigation, inquiry, or request for information, you should immediately communicate it to the Legal and Compliance Departments so that LIBERTY can properly ascertain the needs of the regulators and take appropriate action.



When LIBERTY receives official requests for information or cooperation, LIBERTY will notify you of your responsibilities in connection with the request. If you are directly contacted by government investigators, LIBERTY requests that you immediately notify the Legal Department or Compliance Officer to inform them that you have been contacted. You may not provide LIBERTY documents, data, or confidential information in response to a government request without first obtaining authorization from the Compliance and Legal Departments.

LIBERTY requires that all information provided to the government be accurate and complete. Any time you speak with government regulators or investigators, you must be accurate and truthful in your answers to their questions. Any action by Covered Persons to destroy, alter, or change any LIBERTY record or a contractor or FDR's record in response to a request for such records is prohibited and will subject the Covered Person to immediate discharge or termination and possible criminal prosecution.

## 6. PROTECTION OF SENSITIVE INFORMATION

### PROTECTING LIBERTY ASSETS

LIBERTY's assets are essential to our competitiveness and success. LIBERTY's facilities, equipment, materials, property, technology, information, and

brand have been built through the hard work of many people. These assets also include LIBERTY's intellectual property such as trademarks, patents, copyrights, trade secrets (e.g., customer lists, terms, and conditions; rates and fees; and business and marketing plans), salary information, unpublished financial data and reports, and other forms of valuable confidential and proprietary information. All publications, materials, databases, and other programs developed by or for LIBERTY are intellectual property belonging to LIBERTY. LIBERTY property should only be used for legitimate business purposes, and we must take proactive measures to prevent its theft, loss, waste, damage, unauthorized access, use or disclosure, or misuse. These obligations continue even after an individual's employment or relationship with LIBERTY ends.

Loss or misuse of these assets jeopardizes LIBERTY and our ability to compete in the market, as well as the trust that our members, clients, and business partners place in our care of their confidential information. If you access or disclose confidential information, be sure you have the right to do so as part of your official job responsibilities, and only access or disclose such information in accordance with the law and our policies. We must never use LIBERTY's confidential or proprietary information for our own personal benefit or for any unlawful or unethical purpose.



## CONFIDENTIALITY, PRIVACY & SECURITY

Whether you are dealing with LIBERTY confidential information or sensitive personal information, a Covered Person may only access, use or disclose information as authorized by the appropriate LIBERTY manager and to the extent necessary to perform responsibilities on behalf of LIBERTY. Individually identifiable personal information ("IPI") includes protected health information ("PHI") and other types of personally identifiable or sensitive information. Examples of IPI include, but are not limited to:

- Names, addresses, phone numbers, birth dates, driver's license and Social Security numbers
- Credit card, banking and other financial information
- Medical information, including treatment, health status and medical history
- Claims payment and benefit information
- Employee salary and earnings data
- Employee identification numbers
- All other types of patient or claims data

While performing or providing services on behalf of LIBERTY, Covered Persons may obtain and access IPI. This information must be adequately protected, both to safeguard individual and plan privacy as well as to comply with various local, state, and federal privacy and data protection laws. This includes contracting with and overseeing qualified business partners to whom such sensitive information may be disclosed for necessary business or administrative purposes.

Failure to properly access, use, manage, protect, disclose, and dispose of IPI can result in significant damage to the LIBERTY, Team Members, business partners and members, including the possibility of identity theft. In addition, strict privacy and data security laws including the Health Information Privacy and Accountability Act ("HIPAA"), as well as LIBERTY policies, require us to properly secure our members and clients' sensitive information and to collect, manage, safeguard, disclose and dispose of it in the appropriate manner. Team Members should refer to LIBERTY's HIPAA policies and procedures for full obligations under HIPAA, and to LIBERTY's Incident Management Plan for obligations.

## INTELLECTUAL PROPERTY

Team Members will not misappropriate or misuse the intellectual property of any other entity, including





copyrighted, trademarked, or patented materials, and trade secrets. If you are in doubt as to whether any material legally belongs to someone else or can be used for LIBERTY's benefit, you should seek advice from LIBERTY's Legal Department.

## **SOCIAL MEDIA**

LIBERTY recognizes that, more and more, communication with providers, members and other stakeholders occurs through social media platforms like Facebook, Twitter, Instagram, LinkedIn, and YouTube, to name just a few. Communication may take the form of images, videos, posts, and blogs. Covered Persons must not post or otherwise transmit LIBERTY confidential, proprietary or member information on social media platforms. Moreover, only authorized users (as defined in LIBERTY's Social Media policy) who have been approved by LIBERTY's Marketing & Communication Committee may represent LIBERTY, post information, make representations or communicate on behalf of LIBERTY on social media. Covered Persons should not represent that they are communicating the views of LIBERTY or do anything that might create the impression that they are communicating on behalf of, or as an authorized or designated representative of LIBERTY on personal, public, or other Social Media sites.

## **RECORDS MANAGEMENT, RETENTION & DISPOSAL**

Properly maintaining our business records is vital to our compliance with laws and regulations. However, knowing what documents and information to keep, and for how long, can be complex. In the event of a lawsuit or investigation, LIBERTY may be required to suspend usual document retention or disposal rules and preserve evidence. The consequences of a wrong decision, whether to retain too long or discard too soon, can be costly and may expose LIBERTY to serious risks.

Our medical and business records must be retained and, when appropriate, disposed of in accordance with the law and LIBERTY policy. For state and federal government programs, records must be retained a minimum of ten (10) years. This applies to paper-based and electronic records regardless of medium, file format or storage location. To comply with all laws and regulations regarding records management, we have adopted records retention policies and procedures concerning the types of documents we are required to maintain, establishing retention schedules for each type of record and specifying circumstances, such as lawsuits or investigations, when it is necessary to maintain or segregate certain records. Refer to LIBERTY's Record Retention Policy or contact LIBERTY's Compliance and Legal Departments regarding details on record retention schedules, retention holds, or applicable laws.



## 7. ACCURACY OF DOCUMENTATION

### FALSE CLAIMS ACT

The False Claims Act is a federal law that is intended to prevent fraud in federally funded programs such as Medicare and Medicaid. Covered Persons must make sure that all claims submitted to the government for payment are true and accurate. If you submit a false claim, both you and LIBERTY may be held liable. In addition to the federal False Claims Act, many states have enacted similar state laws. Both federal and state False Claims Acts apply when a company or person:

- Presents to the federal government a false or fraudulent claim for payment
- Uses a false record or statement to get a claim paid by the federal government
- Conspires with others to get a false or fraudulent claim paid by the federal or state government
- Uses a false record or statement to conceal, avoid, or decrease an obligation to pay or transmit money or property to the federal government

### ACCURATE BOOKS AND RECORDS

All LIBERTY Team Members contribute in some way to creating LIBERTY's financial statements, books, and

records. Whether you have prepared a timesheet, a statement of benefits or an expense report, or you have purchased goods or services, your actions contribute to the ultimate documentation of our books and records.

We are required to maintain and provide full, accurate, timely and transparent reporting of information about our company and operations. To fulfill this obligation, every business record we create and approve must be accurate, complete, and reliable. Making or approving false or misleading records or documentation, or failing to properly disclose relevant items, undermines our ability to make good decisions and is strictly prohibited.

In connection with these responsibilities, LIBERTY Team Members must never do any of the following:

- Intentionally create a false or misleading record
- Knowingly make improper changes or false entries, or willfully fail to make correct entries, on any of LIBERTY's records or documents
- Intentionally omit or conceal relevant information

The integrity of our internal controls and procedures is only as strong as our organizational culture of open communication and honesty. If you have concerns about any aspect of LIBERTY's financial reporting or any accounting, audit or internal control issues, you should

report them to your manager or to the Compliance Officer.

## PREVENTING FRAUD, WASTE & ABUSE

Fraud, Waste and Abuse (“FWA”) are significant concerns for all health care organizations. Combating FWA in all forms is our legal and ethical obligation, and it is essentially linked with our ability to provide services of the highest quality. LIBERTY and all Covered Persons must constantly be vigilant in preventing, detecting, and remediating the various types of FWA, and Covered Persons must promptly report any activity that is suspected of being fraudulent, wasteful, or abusive. This is not only expected by our members and clients in order to keep health care affordable, but also required by the federal and state governments.

- **Fraud:** Fraud is an intentional misrepresentation of a known fact made for the purpose of obtaining a benefit or financial gain. Fraud encompasses an array of irregularities and illegal acts characterized by intentional deception. These include, but are not limited to, theft, embezzlement, and bribery, misappropriations, falsifying records, forgery or alteration of documents, kickbacks, destruction, or removal of property.
- **Waste:** Waste includes any practice that results in an unnecessary use or consumption of financial or

medical resources. Waste does not necessarily involve personal gain, but often signifies poor management decisions, practices, or controls.

- **Abuse:** Abuse is a practice that is inconsistent with accepted business, financial, or medical practices or standards and that results in unnecessary costs or reimbursement.

Fraudulent, wasteful, or abusive activity of any kind, including for the benefit of LIBERTY is expressly forbidden. Please refer to LIBERTY’s Anti-Fraud Plan for more information regarding LIBERTY’s FWA prevention activities.

The failure of any LIBERTY team member to properly and timely identify and address FWA may subject LIBERTY to substantial legal, financial, and reputational risks. Any Covered Person found to have committed fraud shall be subject to disciplinary or punitive action by LIBERTY and investigation by external law enforcement agencies when warranted. LIBERTY Team Members, business partners and others may raise FWA concerns, anonymously if preferred, through the toll-free **Compliance Hotline: 888-704-9833**

## DISCLOSING & RETURNING OVERPAYMENTS

LIBERTY identifies, investigates, and addresses all potential violations of law and compliance issues, and discloses relevant findings to appropriate governmental agencies, consistent with its obligations under applicable laws, regulations, guidelines, and contractual requirements.




LIBERTY reports any overpayments to appropriate governmental agencies and makes necessary refunds in a timely manner. Under federal law, all identified overpayments must be refunded to the government payer within 60 days of identification. Failure to do so can result in fines and other penalties. Therefore, Covered Persons must promptly report knowledge of any overpayment to the Compliance Officer.

## 8. RESOURCES FOR QUESTIONS & CONCERNS

LIBERTY expects you to be able to recognize actual or potential problems, and to seek advice when you have a question. You must report any actual or

suspected violations of the Code to a compliance representative, a manager, a senior staff member, legal counsel, Human Capital or to the Chief Compliance Officer or Compliance Committee. You can also anonymously report concerns by calling or emailing the **Compliance Hotline: 888-704-9833**.

LIBERTY will not tolerate any retaliation against you by another employee, supervisor, manager, or officer for making a report in good faith. Retaliation damages the employee, morale and LIBERTY's reputation and credibility. Retaliation in any form against an employee for reporting an ethical or compliance issue in good faith is contrary to LIBERTY's policies and values.

Report Compliance, Privacy, Ethics or Fraud, Waste & Abuse Concerns		
<b>Call:</b> 888.704.9833	<b>Mail:</b> Compliance Officer	
<b>Fax:</b> 714.389.3529	<b>LIBERTY Dental Plan</b>	
<b>Email:</b> <a href="mailto:compliancehotline@libertydentalplan.com">compliancehotline@libertydentalplan.com</a>	340 Commerce, Suite 100	
	Irvine, CA 92602	
<p><b>Anyone can report concerns</b> 24 hours a day, 7 days a week, including employees, members, providers, vendors, etc. <b>LIBERTY</b> enforces a strict policy of non-retaliation. Retaliation against anyone who reports compliance concerns in good faith is strictly prohibited. If you see retaliation or believe it has occurred, you must report it.</p>		