

Solera Product Outline

Solera Insurance & Financial Services, Inc. has a comprehensive selection of products available for individuals, families and groups. Please review the product outlines or visit Solera's website for product details and availability.

Individual Products & Product Bundles

- HealthStar AetnaDentalAccess[®]/Vision/Rx
- HealthStar DenteMax Dental/Vision/Rx
- CarePOS Discount Dental Plan
- HealthStar Vision/Rx
- HealthStar AetnaDentalAccess[®]/Rx
- HealthStar DenteMax Dental/Rx

Group Products

- Solera Triple Choice/Dual Option Dental Insurance Plan
- HealthStar AetnaDentalAccess[®]/Vision/Rx
- HealthStar DenteMax Dental/Vision/Rx
- CarePOS Discount Dental Plan for Groups
- HealthStar Vision/Rx
- HealthStar AetnaDentalAccess[®]/Rx
- HealthStar DenteMax Dental/Rx

** Product availability varies from state to state. Please check the Solera website at www.SoleraInsurance.com for product availability in specific states.*



Triple Choice/Dual Option Dental Insurance Plan

Plan Designs

- Preventive Plus Dental Insurance Plan
- Network Select Dental Insurance Plan
- Optima Unlimited Dental Insurance Plan



Availability

- California, Colorado & Nebraska (check for availability in your state)
- Employer Groups (group size restrictions vary by state)
- Paper enrollment and electronic upload through census spreadsheet

Features

- Ameritas Dental Network – approximately 82,000 providers nationwide
 - Dentists continually go through a credentialing process to ensure quality
- Coverage for:
 - Level 1 – Cleanings & Preventive Care covered by all plans twice annually
 - Level 2 – Basic Dental Procedures – coverage varies by plan
 - Level 3 – Major Dental Procedures – coverage varies by plan
- Price points for employees of all compensation levels
- Employees can choose plan that meets their family's needs best
- Online "eServices" tool allows employers to administer their plan directly
- Options for employers to choose plan maximums
- Orthodontics options available
- See product outline for more details

Broker Commissions

- 1st Year - 12% of premium paid
- Renewal - 12% of premium paid

Pricing

- Varies by plan and by state (see plan design summary for specific pricing)

AetnaDentalAccess®/Vision/Rx

Products

- AetnaDentalAccess® Discount Dental Plan by HealthStar
- HealthStar Discount Vision Plan
- HealthStar Discount Rx Plan



Availability

- Most States
- Individual, Families, Employer Groups and Association Groups
- Online Enrollment or Paper Application

Features

- Aetna Dental Network – approximately 76,000 providers nationwide
 - Dentists continually go through a credentialing process to ensure quality
- Discounts range from 15% to 50%
- Discounts cover broad range of procedures
 - Level 1 – Cleanings & Preventive Care
 - Level 2 – Basic Dental Procedures
 - Level 3 – Major Dental Procedures
- Orthodontics and Periodontal services covered
- Online enrollment and payment for individuals
- Vision plan has 12,000 locations nationwide
 - Many major chains – Target, Pearle Vision, LensCrafters, Sears, EyeMasters, JC Penny, & many more
 - See product outline for more details
- Rx plan network features major national and local pharmacy chains
 - Walgreens, Wal-mart, RiteAid, King Soopers, Safeway, CVS, Target, & many more
 - See product outline for more details

Broker Commissions

- 1st Year - 30% of premium paid
- Renewal - 15% of premium paid

Pricing

- Individual: \$10.95 monthly or \$119.95 annually
- Family: \$14.95 monthly or \$159.95 annually

DenteMax Dental/Vision/Rx

Products

- DenteMax Discount Dental Plan by HealthStar
- HealthStar Discount Vision Plan
- HealthStar Discount Rx Plan



Availability

- Most States
- Individual, Families, Employer Groups and Association Groups
- Online Enrollment or Paper Application

Features

- DenteMax Dental Network – approximately 87,000 providers nationwide
 - Dentists continually go through a credentialing process to ensure quality
- Discounts range from 15% to 50%
- Discounts cover broad range of procedures
 - Level 1 – Cleanings & Preventive Care
 - Level 2 – Basic Dental Procedures
 - Level 3 – Major Dental Procedures
- Orthodontics and Periodontal services covered
- Online enrollment and payment for individuals
- Vision plan has 12,000 locations nationwide
 - Many major chains – Target, Pearle Vision, LensCrafters, Sears, EyeMasters, JC Penny, etc.
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AetnaDentalAccess®/Rx

Products

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- HealthStar Discount Rx Plan



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 - See product outline for more details

Broker Commissions

- 1st Year - 30% of premium paid
- Renewal - 15% of premium paid

Pricing

- Individual: \$8.95 monthly or \$99.95 annually
- Family: \$12.95 monthly or \$139.95 annually

DenteMax Dental/Rx

Products

- DenteMax Discount Dental Plan by HealthStar
- HealthStar Discount Rx Plan



Availability

- Most States
- Individual, Families, Employer Groups and Association Groups
- Online Enrollment or Paper Application

Features

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 - Dentists continually go through a credentialing process to ensure quality
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- Individual: \$8.95 monthly or \$99.95 annually
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Vision/Rx

Products

- HealthStar Discount Vision Plan
- HealthStar Discount Rx Plan



Availability

- Most States
- Individual, Families, Employer Groups and Association Groups
- Online Enrollment or Paper Application

Features

- Vision plan has approximately 12,000 locations nationwide
 - Many major chains – Target, Pearle Vision, LensCrafters, Sears, EyeMasters, JC Penny, etc.
- Vision plan offers discounts on most optical needs.
 - Some product and procedures – Prescription eye wear, contact lenses, eye exams, LASIK eye surgery, etc.
- Rx plan network features major national and local pharmacy chains
 - Walgreens, Wal-mart, RiteAid, King Soopers, Safeway, CVS, Target, etc.
 - See product outline for more details.

Broker Commissions

- 1st Year - 30% of premium paid
- Renewal - 15% of premium paid

Pricing

- Individual: \$4.95 monthly or \$49.95 annually
- Family: \$6.95 monthly or \$69.95 annually

Rx Discount Plan

Products

- HealthStar Discount Rx Plan
- Bundled with other Solera products



Availability

- Most States
- Individual, Families, Employer Groups and Association Groups
- Online Enrollment or Paper Application

Features

- Rx plan network features major national and local pharmacy chains
 - Walgreens, Wal-mart, RiteAid, King Soopers, Safeway, CVS, Target, & many more
- Rx plan offers an online pharmacy lookup with the option to find the pharmacy with the lowest price.
 - Price lookup allows for the consumer to search their specific drug, enter the number of pills per day, how many days, and then find the lowest price within their desired zip code.
- Rx plan also covers mail in orders.

Pricing

- Individual: Free with purchase of any Solera Product
- Family: Free with purchase of any Solera Product