

“It’s all about choice and meeting the individual needs of organizations and their employees.”



SOLERA INSURANCE & FINANCIAL SERVICES, INC.

Choices for Unique Solutions:

- Choose plan designs to offer employees
- \$1,000 or \$1,500 maximums
- Orthodontics coverage optional
- Option to move Perio & Endo to Type 2 Services

Flexible Benefit Options:

- Voluntary benefit
- Employer-paid benefit
- Employer contribution benefit
- All benefit options for the same low rates

Contact your Solera–appointed broker today to design a dental benefit that is ideal for your company and your employees.

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For more information, contact:

Triple Choice/Dual Option Dental Plan

- Preventive Plus
- Network Select
- Optima Unlimited



Choices Create Cost Savings

Solera understands that a desirable employee benefits package is often key to attracting and retaining quality employees. The best employee benefit is one that is chosen by the employee to meet their specific needs. Solera's Triple Choice/Dual Option dental plan is not a "one size fits all" dental plan. Instead, the Triple Choice/Dual Option dental plan provides choices!

Matching the appropriate dental benefits with specific benefits needs and budget of each individual employee creates a better match of benefit to needs. This saves money for both the employer and the employee. No more one benefit for all that is underutilized by some and over utilized by others!

One popular approach taken by employers offering Solera's Triple Choice/Dual Option Dental Plan is to pay the premium for the Preventive Plus plan and allow each employee the option to "buy up" to the higher plan offered under the plan design.

"Many employers have considerably lowered their dental premiums while improving employee satisfaction."

Employer Benefits

- Three plan choices allow employers to customize their dental benefit package.
- Pre-tax payment reduces FICA liabilities for employer.
- Solera's plan adopts previous plan waiting and satisfied annual deductibles.



Employee Benefits

- Gives employees the opportunity to pay for their dental plan with pretax dollars.
- Plan choices provide employees with options to match their family's dental coverage needs.
- Solera's plan adopts previous plan waiting and satisfied deductibles.
- Choice of plans better matches needs

Triple Choice/Dual Option Offers Flexibility

Not all Dental Plans are the Same

Solera has designed its Triple Choice/Dual Option Dental Plan around the idea that more choice creates better employee benefits. By matching an employee's individual needs with a plan that closely meets those needs, there is greater satisfaction.

Why buy a benefit that doesn't meet your needs? When a single dental benefit is offered to employees, the employer often pays for benefits that are not used. While some employees require just preventive care, others require major dental restoration. An employee that does not typically use higher dental benefits is paying for benefits that are rarely - if ever utilized. Offering an employee the option of Solera's Preventive Plus plan allows the employee and/or employer to pay less for appropriate dental coverage.

Voluntary or Employer-Paid Benefit

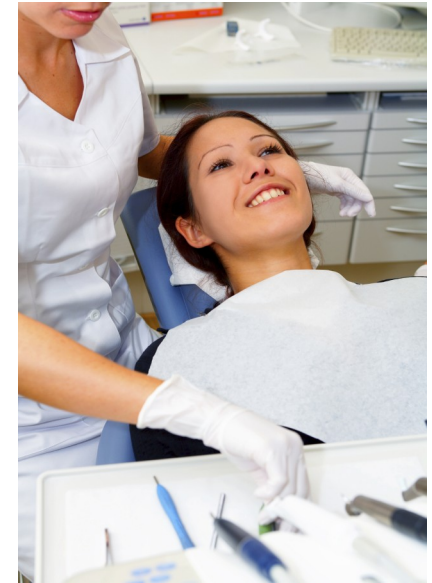
Solera's Triple Choice/Dual Option Dental Plan is designed to accommodate either a voluntary employee benefit or an employer-paid benefit.

Under a voluntary basis, employers often create a "benefit bank" that allows employees to choose which benefits they value most by establishing a predetermined budget that each employee spends on benefits of their choice.

Under an employer-paid scenario, many of our clients choose to purchase the Preventive Plus plan for each employee and offer a buy-up option that allows each employee the option to pay the small differential for additional dental benefits.

Employees Have Different Needs

Jane is a person that has minimal dental care needs. She visits her dentist twice each year



and rarely requires more care.

John requires more comprehensive care on a regular basis. In addition to cleanings, he has additional procedures almost every year.

Solera's Triple Choice/Dual Option plan accommodates both employees' needs. Jane saves money by purchasing the Preventive Plus plan and getting her preventive care paid by the plan. John elects for the Network Select plan and gains more comprehensive coverage for basic and major dental care. Both employees have attained a dental benefit that meets their individual needs.

"I got the right dental plan for my needs and was able to use the savings to get a vision plan for my family."