



TRIPLE CHOICE/DUAL OPTION ENROLLMENT LETTER

Thank you for the opportunity to present the Triple Choice/Dual Option dental plan brought to you by Solera Insurance & Financial Services. This product was created by the formation of a partnership between Solera and Standard Insurance Company, a Fortune 1000 insurance carrier. You will notice Standard's name on many of the forms.

Standard Insurance Company, with assets in excess of \$6.54 billion and \$2.3 billion in annual revenue, is a leading provider of employee benefits products and services. Founded in 1906, The Standard now serves customers coast to coast with a variety of group and individual insurance products. The Standard is licensed in 49 states and the District of Columbia and is accredited for reinsurance in New York. The Standard currently serves more than 30,000 group insurance policyholders, covering more than 6.4 million employees.

Solera has designed the Triple Choice/Dual Option dental plan in partnership with The Standard as a comprehensive dental insurance program for employees at all levels of the organization. Our plan design is unique in that it accommodates employees at all pay scales. With over 73,000 contracted providers across the US, employees can easily locate a dental provider near their home or work in most areas.

Facts about Dental Care:

- For every \$1 spent on preventive oral health care, \$8 to \$50 is saved in restorative and emergency treatment
- Periodontal Disease is linked to a number of major health concerns such as heart disease, stroke, respiratory disease and diabetes
- Patients with periodontal disease are nearly twice as likely to suffer from coronary artery disease
- People with dental benefits coverage are almost twice as likely to visit a dentist in any given year

Your Solera Agent has provided a Plan Design Summary. The Plan Design Summary outlines key characteristics for each plan design, including your states pricing structure. Your Solera Agent will provide you with a full plan description, which includes all features, benefits, and requirements at your request.

Included in this packet, you'll find everything you need to enroll employees into the Triple Choice/Dual Option dental plan. **Please note that all eligible employees must complete the employee enrollment form.**

If you have any questions, your independent Solera representative can help you. Your broker/agent information is:

Broker/Agent Name: _____ Solera Agent ID: SOL_____

Telephone Number: _____

Email Address: _____

Thanks again for considering Solera as your dental plan provider!