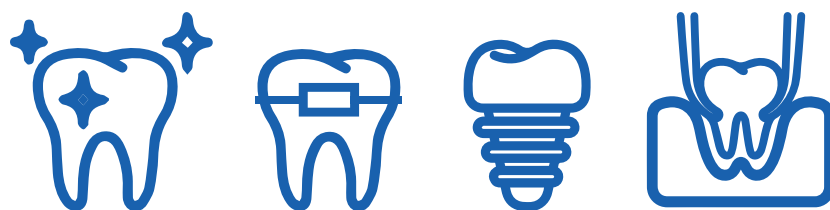




# BREAK FREE FROM ROSTERS

We have re-defined dental HMO with Open Access

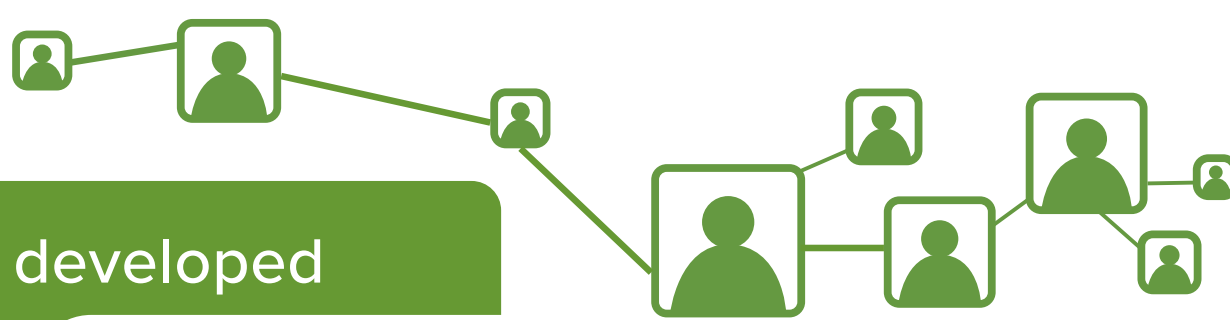
**Solstice** has taken the **best** qualities of the most popular plan styles



and combined them into a unique, hybrid DHMO plan

preferred by members and dentists.

**Solstice** has developed a network



that is free of the typical **pain points** associated with traditional benefit carriers.



**Open Access**

means freedom to choose **anyone** in our network



say **goodbye** to frustrating rosters and



**hello** to pain point free access to quality, affordable care.

**2,340**  
Respondents

&

Fortune  
**500**  
Companies

were interviewed about their experiences with their dental plan\*.

## The Findings?

Those enrolled in fee-for-service / non-capitated plans were **FOUR times** more likely to be very satisfied with their dental plans than those in capitated plans.

**4X**

The fee-for-service / non-capitated plan enrollees were **SIXTEEN times** more likely to be very satisfied with their dentists than those in capitated plans.

**16X**



More than 50% of capitation plan participants reported dissatisfaction with the plans<sup>1</sup>

Longer average appointment delays were related to acceptance of capitation models<sup>2</sup>

Capitation has the potential to increase a patient's health risk because there are incentives to reduce services and incentives to defer care<sup>3</sup>

\*Solstice" is the brand name for plans, products, and services provided by the subsidiaries and affiliate companies of Solstice Benefits, Inc. Plans, products, and services are provided by one or more Solstice entities. Not all plans, products, and services are available in each state. Solstice legal entities include: Solstice Benefits, Inc., Solstice Health Insurance Company, Solstice Healthplans, Inc., Solstice Healthplans of Arizona, Inc., Solstice of Illinois, Inc., Solstice Healthplans of Ohio, Inc., Solstice Healthplans of Texas, Inc., Solstice of New York, Inc., Solstice Administrators, Inc., Solstice Administrators of Alabama, Inc., Solstice Administrators of Arizona, Inc., Solstice of Minnesota, Inc., Solstice Administrators of Missouri, Inc., Solstice Administrators of North Carolina, Inc., Solstice Administrators of Texas, Inc., Claims Management Systems, Inc. Administrative Office for all Solstice entities: 7901 SW 6th Ct., Ste. 400, Plantation, FL 33324. 954.370.1700. www.solsticebenefits.com

<sup>1</sup>Journal of the American Dental Association  
<sup>2</sup>American Dental Association Health Policy Publication  
<sup>3</sup>Department of Health Services Study  
 3 University of California Department of Medicine study