

WEBINAR SERIES

The Future of Dental Benefits With Solstice Benefits

August 14, 2024

Today's Presenters



Mark J. Sofia

Regional Vice President of Sales
Solstice Benefits

Today's Agenda

- Solstice Background
- EPO/DHMO
- Solstice Access+
- Dental HMO with Open Access
- DHMO Network
- Find a Provider
- Member Perks

Webinar Forum

All participants are muted.

Please type questions in the side navigation panel and we will try to address most questions during today's session.

Today's presentation will be posted online at prestigepeo.com/webinars



Solstice Background



Established in 1998; integrated with UnitedHealthcare in 2021



Unique model:
OPEN ACCESS



Dental Expertise:
20+ years



ONE OF THE LARGEST
DHMO/EPO networks



MEMBER
VALUE ADDED BENEFITS



Not Your Typical EPO/DHMO

GREATER ACCESS

- **500+** procedures covered at a copay
- **Open access = no office assignments!**
Change dentists anytime.
- No rosters, waiting periods, or late entrant penalties
- Coverage on adult and pediatric orthodontia services
- Coverage on dental implants
- **Pediatric coverage** up to the age of 16





Next Generation DHMO: Solstice Access+

Unites Desired Dental Plan Elements To One

- Savings and consistency of a DHMO plan
- The out-of-network (OON) flexibility of a DPPO plan

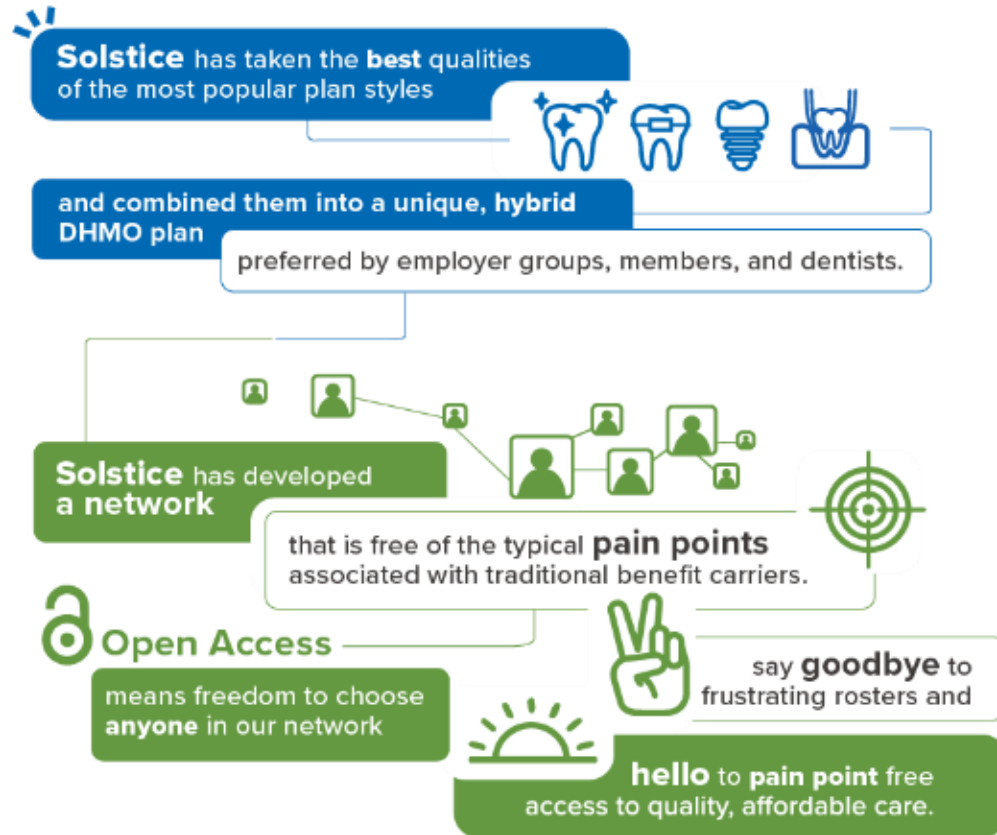
Access+ Plans Offer More

- No maximums, waiting periods, or deductibles
- **35 common dental procedures** reimbursed OON
- Over **500 dental procedures** covered at a copayment
- Pediatric dentistry covered until age 16
- Adult and child orthodontia covered at copayment
- Implant services (all components are covered)



Break Free From Rosters

We have *redefined* dental HMO with Open Access



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 were those in capitated plans. **16X**

OVER 50% More than 50% of capitation plan participants reported dissatisfaction with the plans¹

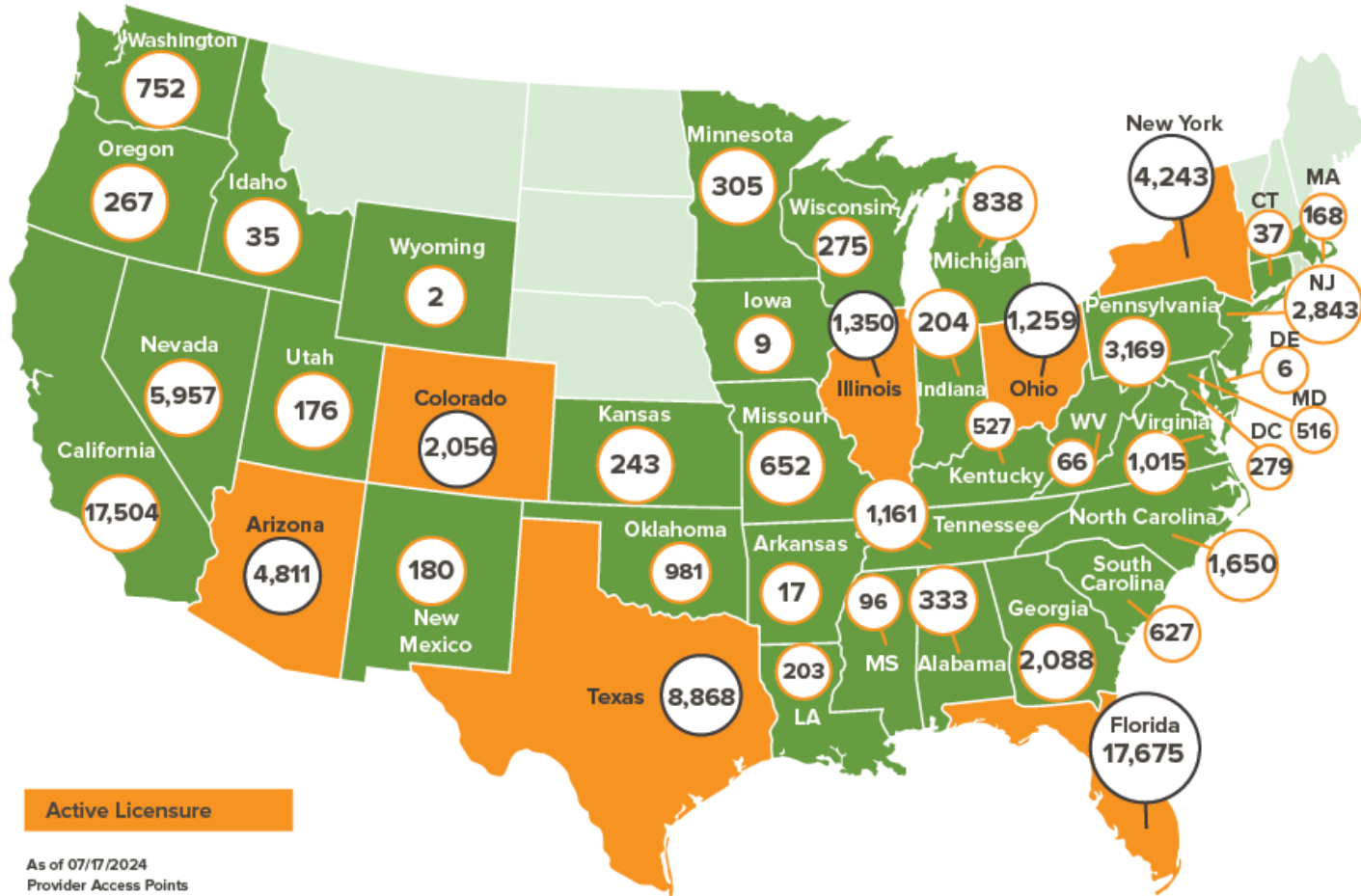
Longer average appointment delays were related to acceptance of capitation models²

Capitation has the potential to increase a patient's health risk because there are incentives to reduce services and incentives to defer care³

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



Access to Care: DHMO Network



Active Licensure

As of 07/17/2024
Provider Access Points

80,000+
PROVIDER ACCESS
POINTS

ONE OF THE
LARGEST
DHMO/EPO
NETWORK



Access Overview

July 16, 2024

Access Analysis
Prestige PEO

Employee / Provider Groups
Prestige PEO
General Dentist

Access Map

Employee locations
◆ With access
● Without access

Employee locations
◆ All Employees

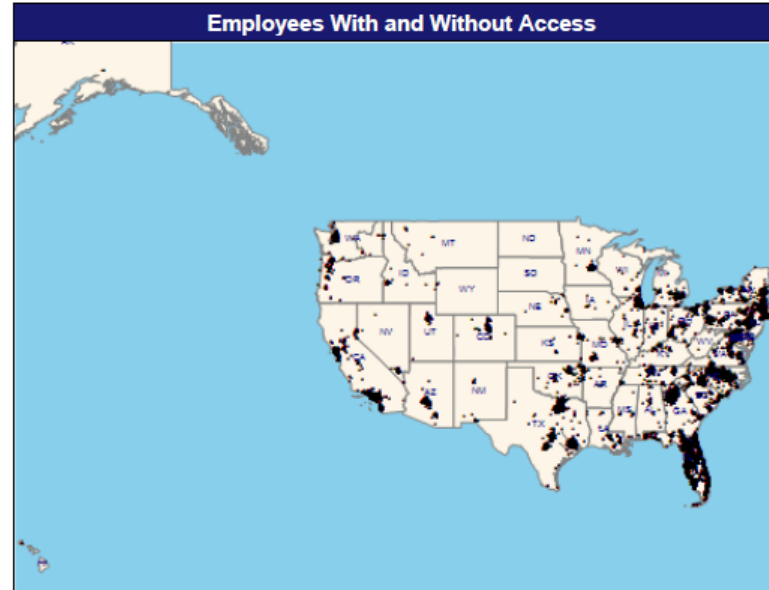
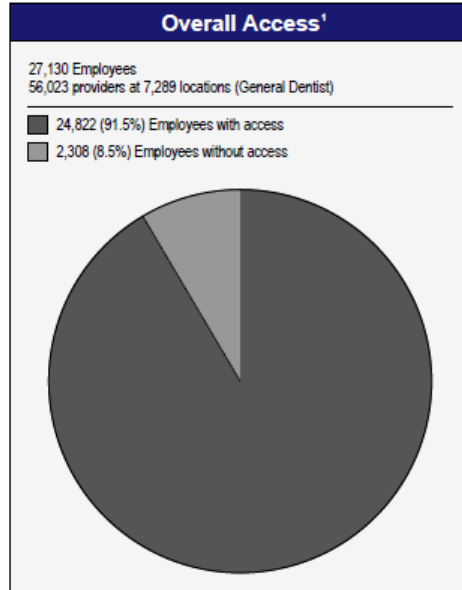
903.09 miles

Comparison Graph

Percent of employees with access to a choice of providers over miles

□ 1st closest
■ 2nd closest
■ 3rd closest

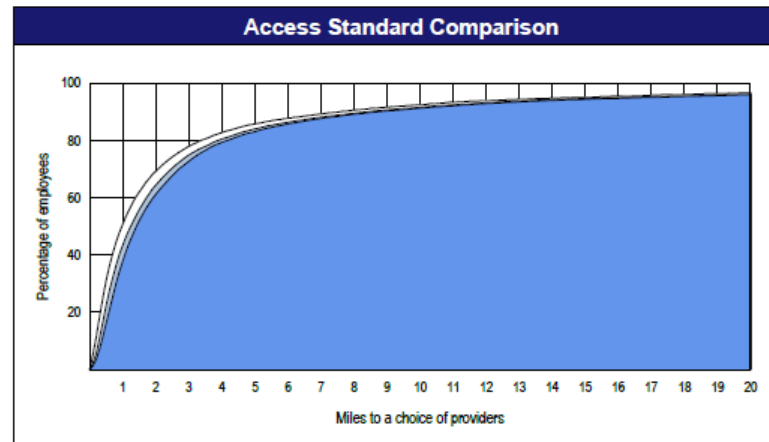
¹ The Access Standard is defined as
(Prestige PEO) employees accessing:
2 (General Dentist) providers in 10 miles



Distances

	Average
Distance to 1st closest provider	4.0 miles
Distance to 2nd closest provider	4.5 miles
Distance to 3rd closest provider	4.7 miles

© 2024 Quest Analytics, LLC.



Access Overview

July 16, 2024

Access Analysis
Prestige PEO

Employee / Provider Groups
Prestige PEO
Specialist

Access Map

Employee locations
◆ With access
● Without access

Employee locations
◆ All Employees

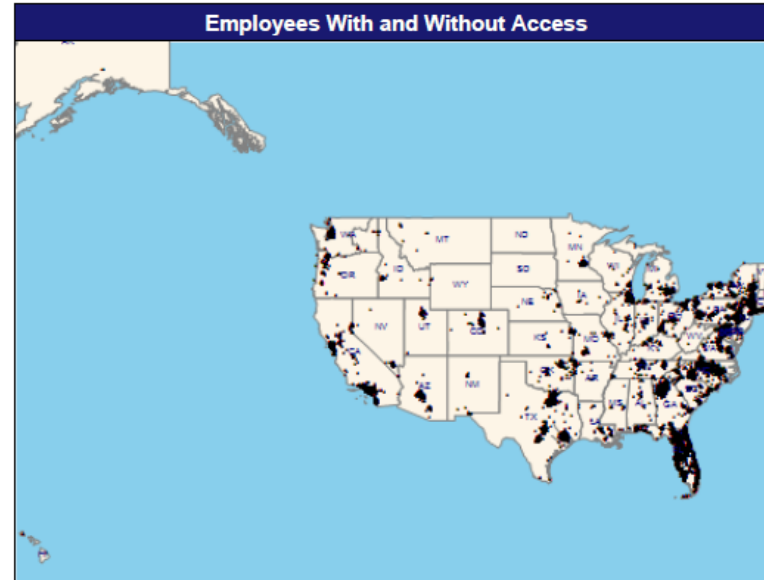
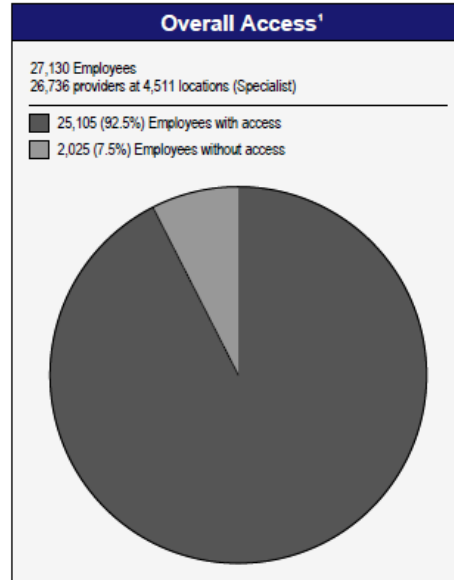
903.09 miles

Comparison Graph

Percent of employees with access to a choice of providers over miles

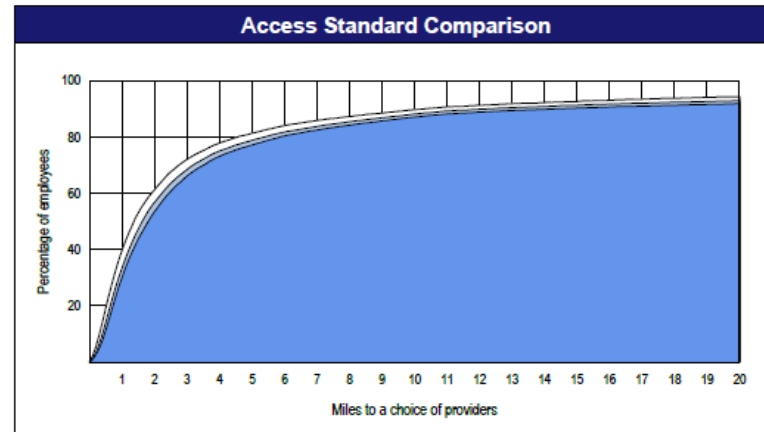
□ 1st closest
■ 2nd closest
■ 3rd closest

¹ The Access Standard is defined as (Prestige PEO) employees accessing: 1 (Specialist) provider in 15 miles



Distances

	Average
Distance to 1st closest provider	6.6 miles
Distance to 2nd closest provider	7.4 miles
Distance to 3rd closest provider	7.9 miles



© 2024 Quest Analytics, LLC.



Find a Provider

Finding a Solstice network provider is easier than ever with our provider search. Simply visit www.solsticebenefits.com and follow the instructions below.



LOCATE A SOLSTICE PROVIDER ON THE WEB

- Step 1:** Select dental as your product.
- Step 2:** Select S100B or S800B as your plan.
- Step 3:** Select the type of provider specialty you need to visit.
- Step 4:** Enter your ZIP code then hit search.

Member Perks

Prenatal Care

- Receive additional cleanings at no cost in the 2nd or 3rd trimester

Oral Cancer Screenings

- Coverage on oral cancer screening procedures such as brush biopsy

Pharmacy Plan

- Get savings on 99% of all commonly prescribed medications
 - Certain pet medications

Hearing Aid Discounts

- Save up to 40% on retail prices on hearing aids
- Get a 3-year warranty and 1-year battery supply with hearing aid purchases
- Complimentary hearing screening

Educational Member Resources

- Our educational content covers a wide range of dental health topics. (www.solsticebenefits.com)

PrestigePEO



You can view today's presentation and video recording by visiting:
www.prestigepeo.com/open-enrollment-webinars



Be on the look out for our email newsletter, **PrestigePEO Insights**



Join us on **LinkedIn, Facebook, Instagram, Twitter, and YouTube** to receive event notifications and weekly updates



Reach out to your support teams – HR and Compliance, Employee Benefits, and Payroll directly from our **PrestigeGO mobile app**



PrestigePEO™

Human Resources, Employee Benefits, and Payroll Simplified

You started your business because you had a great idea. We started our business to handle the rest.