

Notes

# Dental Benefits You Can Count On!

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**Dental**  
**Benefit Overview**  
**for**  
**City of Miami**

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## Introduction

Solstice Benefits, Inc. has been providing benefit services in the state of Florida since 1999. Known for its commitment to superb service, accountability and excellence, this locally owned and operated business has flourished to become one of the most dependable and utilized benefit providers in the state. With the continued cost of expenses in today's world, Solstice has incorporated plans that provide you with great benefits at affordable prices.

Your employer, City of Miami, has selected the best dental plan for you and your family that will meet your needs. A value-added comprehensive program (Solstice COM 1000).

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## Introduction (cont'd)

We hope you will find this plan as a valuable benefit to you and your family's overall health and well being. We thank you for choosing us as your benefit provider. Within this brochure is all the necessary information needed to make an informed decision on your benefit selection. Please take a moment to review and familiarize yourself with the information presented.

Our Member Services department is ready and waiting to assist you. If you have questions or need clarification on the information presented within this brochure or questions about your plan selection, we are here to help you. You can contact us Monday through Friday, 8:00 am until 6:00 pm EST. We encourage your feedback, as it enables us to continue our efforts in providing you with exceptional service and products. Simply call 1.877.760.2247.

Below is the option:

1. Solstice COM 1000 Plan, a prepaid in-network plan

Within the summary of the plan offered to you, you will find a benefit analysis and highlighted information. We have included a sample illustration of your possible savings for the plan. These savings are based on national averages and should be used as a guide. Please refer to your member handbook for exact amounts and benefits.

## Dental Option—Prepaid Plan COM 1000

Why is the Com 1000 the DHMO plan for you?

1. No deductibles
2. No primary dentist selection required, allowing you to schedule appointments within the network faster
3. Preventive services, including sealants for children, at no charge
4. No waiting periods
5. Children can see their network Pediatric Dentist up to the age of 16
6. Cosmetic procedures (teeth whitening, bonding, and veneers) are included at a co-payment level
7. 25% discount for procedures not listed within the schedule of benefits
8. You can make appointments at your convenience
9. Orthodontic coverage for both adults and children
10. 293 procedures covered at a co-payment, which means less out-of-pocket expenses for you at the dental office
11. Discount vision and prescription benefits included at no additional charge
12. Over 2,000 general dentists to choose from

### Benefit Analysis

What You Pay (In-Network)		
Typical Annual Cost	With COM 1000 Dental Coverage	Without Dental Coverage
<b>Adult</b>		
Two Periodic Exams	\$0	\$72
Bitewing X-Rays (Four Films)	\$0	\$47
Two Routine Cleanings	\$0	\$140
One Resin/Composite 1-Surface Filling (Anterior)	\$0	\$115
Anterior Root Canal	\$125	\$576
Porcelain Crown*	\$355	\$912
<b>TOTAL</b>	<b>\$480</b>	<b>\$1,862</b>

\* Please see exclusions and limitations for details. This comparison is based on national averages.

## Dental Option—COM 1000 (cont'd)

What You Pay (In-Network)		
Typical Annual Cost	With COM 1000 Dental Coverage	Without Dental Coverage
<b>Child</b>		
Two Periodic Exams	\$0	\$72
Bitewing X-Rays (Two Films)	\$0	\$31
Two Routine Cleanings	\$0	\$100
One Fluoride Cleaning	\$0	\$148
Single Extraction	\$0	\$109
<b>TOTAL</b>	<b>\$0</b>	<b>\$460</b>

\* Please see exclusions and limitations for details. This comparison is based on national averages.

**In this example, the parent and child saved over \$1,842 in one year!**

COM 1000 Rates	
Tier	Monthly Rate
Employee	\$12.18
Employee + One	\$30.52
Employee + Family	\$30.52

### Who Should Select the COM 1000?

- Individuals and families with generally healthy teeth who need a well-rounded in-network only plan.
- Employees and families who want to have a clear and set understanding of their out-of-pocket costs before they visit their in-network dentist.
- Families who wish no fuss with claim forms, deductibles, or maximums.

## Benefit Incentives—Discount Vision



As part of your dental benefits, Solstice includes discount vision benefits. The Clear 100 Vision plan offers you the advantage of receiving vision services at any of our participating vision providers in our network. This feature is provided to you at NO additional cost.

*\*This plan is not insurance. This plan provides discounts at certain providers for vision services. The plan does not make payments directly to the providers of the vision service.*

*The member is obligated to pay for all vision care services but will receive a discount from those providers who have contracted with the discount plan organization. Solstice Benefits, Inc. Post Office Box 19199, Plantation, Florida 33318, 877.760.2247, a Discount Medical Plan Organization.*

## Benefit Incentives—Discount Prescription



Another free option provided to you is discount prescription benefits. Now you can experience:

1. Savings of an average of 20% on brand and generic drugs when visiting a participating pharmacy;
2. No limits on discount prescription

usage. You and your family may use the drug discount program any time your prescription is not covered by insurance. There are no restrictions and no limits on how many times you may use your card. Even your pet medication is included;

3. Savings on more than 99% of all commonly prescribed medications;
4. Savings of an average of 50% on generic medications when you order by mail.

This option, administered by CVS/Caremark, is accepted at more than 65,000 retail pharmacies nationally, including all major retail chains.

*\* Please note, this plan is not insurance. Savings are only available at participating pharmacies.*

## Benefit Incentives—Prenatal Care Program



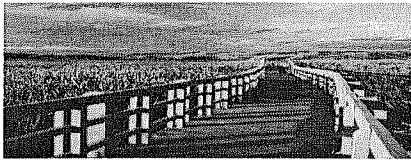
Taking care of your teeth and gums during pregnancy is an important part of your and your unborn child's overall good health and well-being.

Experts say that disease related to the gums and tooth-support structures (periodontal disease) during pregnancy could lead to an increased risk of pre-term delivery.

That's why we've created a program which provides additional network preventive dental care coverage of expectant mothers. If you are in your second trimester of pregnancy, you are eligible for this program's benefits as a part of your dental benefit plan.

On your next visit, tell your dentist that you are pregnant. Provide the stage of your pregnancy and due date, and also make sure the dentist notes your attending physician's or obstetrician's name (this must be included on the claim form). All fees and expenses for cleaning, deep scaling (cleaning the teeth deeper down the tooth), debridement (removing dead and infected tissue) and periodontal maintenance will be waived, if your dentist determines you require these procedures.

## Benefit Incentives—Online Benefits Portal



Solstice is excited to announce the implementation of the online benefits resource tool! As a part of our commitment to providing you with excellent service,

cutting edge tools, and ease of benefit access, we have now activated a new resource, making it easy for you to manage benefits provided to you. Now, you have 24/7 access to benefits information wherever you want and there is no additional cost to you! The system is easy to use, and provides you with the security and privacy needed.

This guide is provided to assist you in the navigation of this exciting new tool. As we continue to strive to make your experiences with Solstice paramount, we believe in giving you the flexibility and freedom needed to properly and comfortably manage the services provided to you.



**Registering in the system is required to be able to access your information.**

To register, simply:

1. Go to [www.SolsticeBenefits.com](http://www.SolsticeBenefits.com)
2. Select "Members" at the top of the screen
3. On the left, there will be a link "Sign in to Your Account", select this link
4. You will be brought to a page requesting your ID and Password. Since you are a new user, select the "Click here to sign-up" link
5. You will be directed to a page requesting information to be completed. Please note the fields marked with an "\*" are required fields
6. Be sure to select "Employee" in the drop down menu titled "I am a:\*".
7. Within the field marked "Company Name", please enter "City of Miami General"
8. Once you have completed the necessary fields, please accept the "Online Trading Agreement" in order to complete the transaction. If you would like to view this agreement, you may do so by selecting the link, "View Online Trading Agreement"
9. Once you have selected "I Accept", click the "Submit" button to submit your registration
10. Your information will be verified against the information in our system and you will be notified via email of the status of your registration request

## Online Benefits Portal—Continued

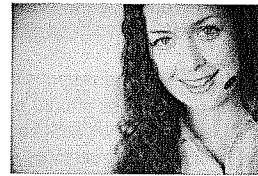
### Finding Participating Providers

Within the benefits portal, there are other resources/tools available to you in order to help ease you in the administration of your benefits. You can access our network without having to log off.



1. Select "My Health Links" tab
2. Under "PPO Networks", click on "Search for Participating Providers"
3. Another window will pop up, and will direct you to our provider search menu
4. Enter the appropriate search parameters (i.e. city, county, ZIP, etc.)
5. Your options will be displayed

### Contact Us



We hope this guide was able to assist you in accessing your benefits information. If you should have any difficulty accessing your information, or need further assistance, please do not hesitate to contact us.

As part of our commitment to you, we are more than willing to guide you through this new tool.

You can contact our Member Services department at 1-877-760-2247.

Thank you for your continued patronage. We look forward to making your experiences pleasant and filled with ease!

## Tips on Using Your Prepaid Plan COM 1000 Dental

- When selecting a dentist for your dental care, you should consider several items: The location of the office may be important if you require regular visits for prolonged treatment, the office's services relating to anesthesia, and whether the provider is a private practitioner or part of a larger office.
- You may select a dental provider from the many offices in the Solstice network without prior authorization: however, for the convenience of the provider and to prevent delays when arriving at the dental office, you may contact Solstice in advance of your appointment to inform us of your selection.
- When seeing a dentist for the first time, you may be required to undergo an oral examination including a diagnostic X-rays first, before your routine cleaning is done. This allows your dentist to assess your needs and more appropriately schedule your next appointment.
- After the dentist has completed the evaluation, you should request a written treatment plan of the care the dentist is recommending, including the ADA code, four (4) digit number, for each treatment. Review this treatment plan and compare it with your Schedule of Benefits. It should match! If you require assistance with analyzing your treatment plan and the charges, please call Solstice's Member Services Department at **877-760-2247**.
- Ask your dentist about alternative treatment options. The provider should instruct you regarding the different options and the costs associated with each. You have the final decision as to your dental care treatment.
- The listed co-payments on the Schedule of Benefits are the fees that you are responsible to pay your dentist for the treatment you receive. Any additional fee charges should be reviewed with your provider and should match the fees listed. Please review the Schedule of Benefits closely for exclusions and limitations, as well as specialty care services.
- Should the services of a specialist (Oral Surgeon, Endodontist, Orthodontist, Periodontist, Prosthodontist or Pediatric Dentist) be necessary, you may receive this care in either one of two ways: (1) You may go directly to a participating specialist with no referral and receive a 25% reduction off the provider's usual and customary fee(s); or (2) You must obtain prior written authorization from Solstice Benefits and receive specialty treatment by an approved participating specialist at the listed co-payments. Please refer to the Specialty Care Referral Policy in your member handbook.
- Should you be traveling out of the state of Florida, and require the services of a dentist specifically for the relief of pain, Solstice will reimburse up to \$100.00 per occurrence on prepaid plans. You should mail your receipt and treatment information from the dental office to:  
**Solstice Benefits, Inc**  
**PO Box 19199**  
**Plantation, FL 33318**
- Each member receives two (2) ID cards for you and your covered dependents. Each ID card has the name of the primary subscriber. These can be used by your dependents. Additional ID cards will be provided upon request.
- Visit our website at: [www.solsticebenefits.com](http://www.solsticebenefits.com)



## How Do I Enroll?

The upcoming open enrollment period is your opportunity to choose the best option for dental care. You have been presented with the options and their benefits.

In order to enroll, all you would need to do is complete a standard Solstice Benefits enrollment form and submit to your Human Resources Department

Our Member Services department is available to you for any questions you may have regarding your coverage.

Again, thank you for allowing Solstice the opportunity to provide benefit services for you and your family!

### Dental Benefits You Can Count On!

Business Address  
P.O. Box 19199  
Plantation, FL 33318

Phone: 1.877.760.2247  
Fax: 954.476.8816  
[www.SolsticeBenefits.com](http://www.SolsticeBenefits.com)

