



# Solstice BenefitsBooster

## What is BenefitsBooster?

BenefitsBooster is an Increasing Calendar Year Maximum feature included in select Solstice dental plans that puts dental care decisions directly in the hands of the consumer. Members are encouraged to seek care through an awards-based framework that allows them to carry forward part of their unused calendar year maximum.

## Highlights of the Solstice BenefitsBooster

- No penalty if dental services are not used in the year
- Carry forward unused balances
- Competitor's award balance accepted
- Award balance may be used for out-of-network claims

## How does BenefitsBooster work?

BenefitsBooster is designed for dental plans with deductibles and annual maximums and can be utilized by groups who are either fully insured or ASO. It is administered at the member level, giving each member an opportunity to earn their own awards. Members must use their dental benefit at least once per year, and can qualify for an additional bonus if a member utilizes all in network providers.

Maximum Benefit	Claim Threshold	Carryover Amount	Network Bonus	Increase Limit	Maximum Benefit Limit
\$500	\$250	\$125	\$100	\$500	\$1,000
\$1,000	\$500	\$250	\$100	\$1,000	\$2,000
\$1,250	\$500	\$250	\$100	\$1,250	\$2,500
\$1,500	\$750	\$400	\$100	\$1,500	\$3,000
\$2,000	\$1,000	\$500	\$100	\$1,500	\$3,500
\$2,500	\$1,250	\$600	\$100	\$1,875	\$4,375
\$3,000	\$1,500	\$700	\$100	\$2,250	\$5,250

### There are some limitations to the program:

- New groups sold, and new hires made, in the last three months of the benefit period (October, November or December) will have participation deferred until the 1st month of the next full benefit period
- If a member chooses to terminate coverage, but returns prior to a six-month break in coverage with the same employer, participation will be reinstated without penalty or loss of any previously accumulated award balance, provided the employer still offers a dental plan with BenefitsBooster. Award balance is considered depleted once the six-month window has passed or when consumer purchases another plan without the BenefitsBooster feature.