

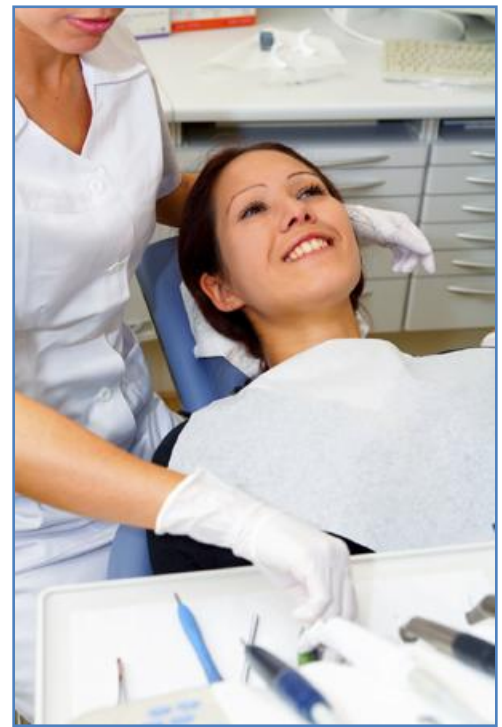
Solera Insurance & Financial Services Inc. offers CarePOS Dental Plan, a nationwide dental program for individuals that provides deep discounts for a full spectrum of dental services including orthodontics and cosmetic procedures. This program provides access to over 55,000 dental providers across the US.

Given regular checkups, proper dental maintenance and all the advances in dental care, no one should suffer from tooth decay or dental disease. By participating in Solera's group dental plans, enrollees have the opportunity to make dental care both easier and less costly.

Through the CarePOS discount dental plan, Solera provides enrollees with direct access to the same dental discounts that big insurance companies enjoy. While some discount plans state a range of discounts for procedures, **Solera's CarePOS discount dental plan publishes specific fee schedules** so our enrollees know exactly what they will pay for all procedures before services are performed!

Enrollee Benefits

- No limits on visits & no maximums
- No age limits
- No limitations on pre-existing conditions
- No waiting periods for benefits to start
- Extensive national network of professionals
- Cosmetic dentistry/orthodontics included
- Guaranteed approval
- No deductibles for any procedures
- Published fee schedule for all procedures
 - no guesswork on discounts
- Low cost
 - Individual - \$9.95/mo (\$11.75 for groups)
 - Enrollee +1 - \$16.95/mo (\$21.75 for groups)
 - Family - \$21.95/mo (\$31.75 for groups)



Additional Bonuses

Solera provides all enrollees with:

- Free EyeMed vision discount card
- Free prescription drug discount card
- Free hearing discount card

CarePOS Sample Discounts

Dental Service	Average Price	You Pay (Sched. CI-5)	Total Savings	% Savings
Adult Cleaning	\$82	\$52	\$30	37%
Child Cleaning	\$49	\$37	\$12	24%
Routine Checkup	\$39	\$27	\$12	31%
Four Bitewing X-rays	\$51	\$31	\$20	39%
Composite Filling	\$131	\$76	\$55	42%
Complete Upper Denture	\$940	\$763	\$177	19%
Molar Root Canal	\$826	\$581	\$245	30%
Extraction (single tooth)	\$119	\$70	\$49	41%

** The schedule above provides a sample of CarePOS discounts. Discounts vary by geographic region.*