



# New Agent Welcome Kit

Everything you need to get started

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# Welcome!

Welcome to our growing family of agents who are helping individuals, families and small businesses attain affordable dental & vision coverage plans that go the extra mile. Since 2001, our products have led the industry in innovation and longevity enabling over 19,000 agents to sell plans that benefit their clients. From no waiting periods, to \$5,000 annual max plans, to a \$100 lifetime deductible, these plans sell themselves!

## Start Selling Spirit Dental and Vision

Your dedicated link was previously sent in the confirmation email the day you completed your appointment.

- | Have you tested your selling link?
- | If you did not receive your confirmation email or link, please check your spam folder or contact our Agent Concierge team: [concierge@directbenefits.com](mailto:concierge@directbenefits.com).
- | Your dedicated link is your quoting and enrollment tool for the individual plans. Most importantly, you will be credited and paid commissions on every sale when you use your link!

Your clients can enroll themselves using your dedicated selling link! Pass this link onto them in an email, put it on your website, or share it on social. Need help with this? Reach out to [marketing@directbenefits.com](mailto:marketing@directbenefits.com).

## Our Agent Resource Center holds all your business building needs

[www.directbenefits.com/agents](http://www.directbenefits.com/agents)

- | Download product information, new agent information packets, brochures, flyers, contest details, training videos, webinars and other essential tools.
- | Customize marketing materials and learn how to embed your dedicated agent link to your email signature line, website or digital banner.
- | Market to employers 2+ and see how easy it is to run a group quote on the Spirit Ameritas calculator. No login or password required!

## Getting in touch

### Individual Products – Concierge Team



(800) 620-5010 ext. 4



[concierge@directbenefits.com](mailto:concierge@directbenefits.com)

### Group Products – Group Team



(800) 620-5010 ext. 5



[agentsupport@directbenefits.com](mailto:agentsupport@directbenefits.com)



## What make Spirit Individual Special?

Spirit offers a full suite of dental and vision plans that cater specifically to individuals and families. These products work hard for your clients to deliver peace of mind. If you have a client that is looking for next-day care, Spirit has them covered. If you have someone seeking out a robust \$5,000 annual max, Spirit has that too. With guaranteed acceptance, Spirit Dental & Vision is like no other product. We deliver best-in-class service—for you and for your clients—simplistic design for ease of use, and customizable marketing materials all to catapult your sales.



Choice of Any Dentist



Optional Vision Insurance Available



No Waiting Periods



\$750 to \$5,000 Annual Maximums



Affordable Rates



Up to 3 Cleanings per Year, Covered 100%



Major Services Coverage



In-network Savings



100%/100%/65% PPO Benefits



Hearing Benefits with Senior Preferred Plan

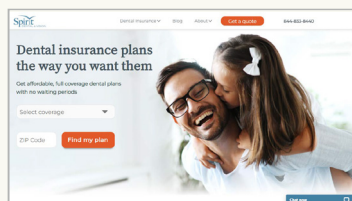
This product may not be available in all states. Underwritten by Ameritas Life Insurance Corp. | PO Box 82520 | Lincoln, NE 68510-2520 | For Agent Use Only - not to be used in a sales situation



# Enrollment Guide

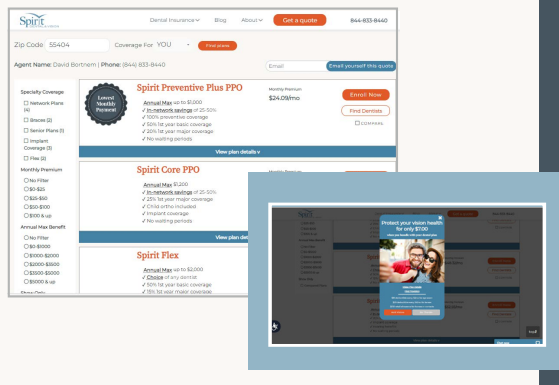
Spirit Dental & Vision makes it quick & easy to enroll your clients in the dental plan of their choice. When enrolling a client make sure you use your dedicated sales link. If you are using your dedicated link you should see your name and phone number at the top of the quoting page after you enter the quoting information (step two). Below is a step-by-step process of an enrollment.

1



Open your dedicated sales link on your preferred internet browser, and fill out the zip code and coverage type for your client. When you're ready, click **Find Plans**

2



Your agent info will populate on the top left of the page. View available plans and select an option. Plans vary by state and only available plans for the ZIP code entered will be displayed. Once a plan is chosen, click **Enroll Now**.

A box will pop up with the choice to add the optional vision plan for your client.

3

Plan Start Date: 12-01-2020

FIRST NAME: Cynthia

LAST NAME: Massaro

BIRTHDATE: 11/22/1953

Gender: Male / Female

Marital Status: Single / Married

STREET ADDRESS: 00 Carrister Lane

CITY: Palm City

STATE: FL ZIP CODE: 32137

PHONE: (123)-456-7894

EMAIL: tes@yahoo.com

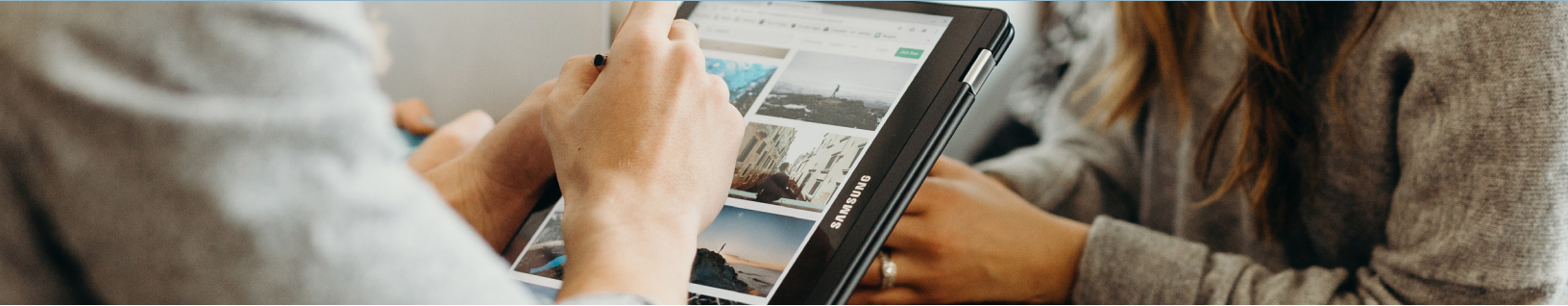
Do you have any dental or vision insurance currently in force?  
 yes  no

Continue

Enter your client’s plan start date and personal information. If you added a spouse or dependent in Step 1, click “Add Spouse/Domestic Partner Info” or “Add Dependent Info” and enter their personal information.

If the member does not have an email address, just use your own. You will get the client’s confirmation email and can print it out for them.

Press continue.



4

Checkout Applicant Info Payment Confirmation

Credit Card  Bank Account

Name on Card

Card Number

Expiration Date mm/yy

Security Code 3-digit code on back of card Security Code

VISA

Plan Details  
 Secure Network  
 Plan Type: YOU  
 Start Date: Sat Jan 22 2022

Internal Use Only Apply

Monthly Premium	\$31.39
One-Time Enrollment Fee	\$25
<b>Total:</b>	<b>\$56.39</b>

Enter your client’s payment information and review the cost.

Read over the Authorization Agreement, Limits and Exclusions, and Fraud Notices.

The website defaults to receiving documents, ID cards, etc. via email. If your client does not want their information via email, simply uncheck.

*Note: there is a one-time enrollment fee of \$25 for every policy*

I have read and agree to the **Authorization Agreement, Limitations & Exclusions, Fraud Notices**, Outline of Coverage (if applicable), and Replacement Notices (if applicable).

I agree to receive plan documents, ID cards and Explanation of Benefits (EOB) electronically and agree to the terms and conditions.

Applicants and Dependents cannot have the same type of coverage under our plan (i.e. no two dental plans, no two eye care plans with us).

Back Continue Enrollment

Refund Notice

6

Complete Enrollment



Click the box to agree to the Authorization Agreement and Important Fraud Notices.

Click **Complete Enrollment**.

7

### **Do a little happy dance. You're an enrollment rockstar!**

Your client and you will get an email confirmation of the enrollment, but it will take up to 5-7 business days to process the application. ID cards will be sent electronically. All correspondence will come from Ameritas Life Insurance. Your client can use their confirmation email as proof of coverage.



# Individual Product Portfolio



## Dental

Spirit Dental & Vision  
Denali Dental & Vision  
Magnum Dental  
PrimeStar  
NCD  
California Dental Network  
Allstate Health Solutions



## Vision

Direct Vision  
NCD  
PrimeStar  
Vision for Everyone



## Short Term Medical

Allstate Health Solutions  
Pivot Health



## Accident, Critical Illness & Hospital

Allstate Health Solutions



## Pet Insurance

Pin Paws



## Life

Gerber Whole Life  
Allstate Health Solutions



## Discount

Careington Discount



## Travel

GeoBlue



## ID Theft

Securus ID



## Telemedicine

FreshBenies



## Individual Medical and Medicare

Dickerson Agency

Have questions? Ready to get appointed? Let's get in touch!

Phone | (800) 620-5010 ext. 4 Email | [concierge@directbenefits.com](mailto:concierge@directbenefits.com)

Find more agent resources | [www.directbenefits.com/agents](http://www.directbenefits.com/agents)





Individual Agent Perks 2024

# Top 20 producers earn \$200 every quarter!



Effective between January 1st, 2024 through December 31st, 2024, our Agent Perks program rewards you for the exceptional work you do selling our exclusive dental and vision products.

Thank you for being part of the Direct Benefits agent family, and we wish you the best year yet!



Eligible brands: Spirit Dental & Vision, Denali Dental & Vision, Direct Vision

## Have questions?

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**Find more agent resources**  
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Contest valid for all appointed agents & individual policies sold with effective dates from 1/1/2024 - 12/31/2024. Direct Benefits reserves the right to cancel, suspend, and/or modify the promotion at any time, in addition to making the final decision on winners. Anyone who earns \$600 or more will be held responsible for taxes for the prize.



## What makes Spirit Group Plans so Special?

Spirit Group dental and vision insurance is designed for employer customization and employee satisfaction offering a comprehensive package tailored to individual and business needs. Spirit Group plans provide employers the flexibility to create a plan that aligns with their workforce's requirements, ensuring coverage that meets specific dental and vision needs. One key feature is the robust network of dental and vision care providers through Ameritas, EyeMed and VSP.

- No waiting period for groups with prior coverage
- Annual max of \$1,000-\$5,000 (\$2,000 max for groups of 2-4)
- Great coinsurance coverage
- 80 or 90th UCR for OON services
- Available to groups as employer paid/voluntary down to 2 enrolled
- Adult & Child Ortho available to \$1000 or \$1,500, group size 5+
- Optional Dental Rewards Program available
- 3 Cleanings per year

This product may not be available in all states. Underwritten by Ameritas Life Insurance Corp. | PO Box 82520 | Lincoln, NE 68510-2520 | For Agent Use Only - not to be used in a sales situation

# Group Product Portfolio

Direct Benefits is here to help you with all your ancillary insurance needs and help you find the best plans for your clients. Whether you're looking for great coverage for groups of two, or are in the market for large group plans, we've got you covered!

	Dental	Vision	Life	STD	LTD
Spirit   Ameritas	2+	2+			
Denali   Renaissance	2+	2+			
Magnum   Dental Select	2+	2+			
Triumph Dental & Vision	2+	2+			
Avesis		2+			
Beam Dental	2+	2+	2+	2+	2+
Companion Life	2+	2+	2+	2+	2+
EyeMed		10+			
Kansas City Life	10+	10+	10+	10+	10+
Lincoln Financial	10+	10+	10+	10+	10+
MetLife	2+	2+	2+	2+	2+
OneAmerica			2+	2+	2+
Principal	10+	10+	10+	10+	10+
Reliance Standard SmartChoice	2+	2+	2+	2+	2+
Reliance Standard True Group	10+	10+	10+	10+	10+
Unum	10+	10+	10+	10+	10+
VSP		10+			

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# Group Product Portfolio



## Dental

Spirit Dental & Vision	2+
Triumph Dental & Vision	2+
Denali Dental & Vision	2+
Magnum Dental	2+
Beam Dental	2+
Companion Life	2+
Kansas City Life	10+
Lincoln Financial	10+
MetLife	2+
Principal	10+
Reliance Standard SmartChoice	2+
Reliance Standard True Group	10+
Unum	10+



## Long Term and Short Term Disability

Companion Life	2+
Kansas City Life	10+
Lincoln Financial	10+
MetLife	2+
OneAmerica	2+
Principal	10+
Reliance Standard SmartChoice	2+
Reliance Standard True Group	10+
The Standard	10+
Unum	10+



## Pet Insurance

Pin Paws



## Vision

Spirit Dental & Vision	2+
Triumph Dental & Vision	2+
Denali Dental & Vision	2+
Beam Dental	2+
Companion Life	2+
EyeMed	10+
Kansas City Life	10+
Lincoln Financial	10+
MetLife	2+
Principal	10+
Unum	10+
Reliance Standard SmartChoice	2+
Reliance Standard True Group	10+
VSP	10+



## Life

Companion Life	2+
Kansas City Life	10+
Lincoln Financial	10+
MetLife	2+
OneAmerica	2+
Principal	10+
Reliance Standard SmartChoice	2+
Reliance Standard True Group	10+
The Standard	10+
Unum	10+



## Telemedicine

FreshBenies 2+

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# Group Quoting Made Easy

## Step-by-step instructions

1

Visit [www.directbenefits.com/agents](http://www.directbenefits.com/agents) on your preferred Internet browser.

3

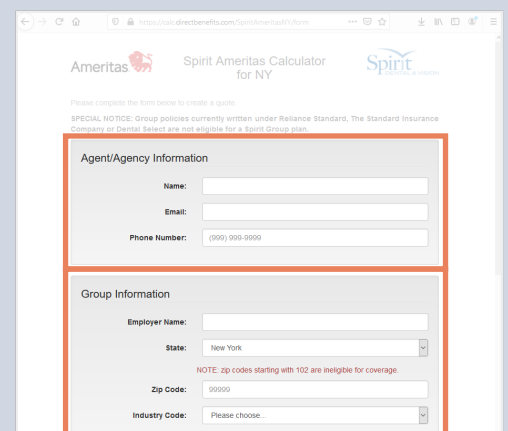
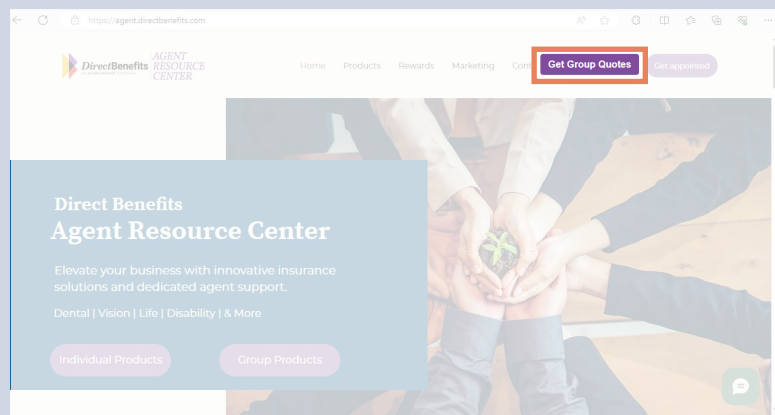
Select the plan for which you want to run a quote.

2

Click on **Get Group Quotes**

4

Fill in Agent and Group information.



5

Select **Plan Design** features you would like to quote

Dental Plan Design

Plan Base: Dual Choice

Employee Enrollment: 10-149 Lives

Participation: 75% or More, Employer pays at least 25% of premium

12 Months Comparable Prior Group Dental Coverage: No Prior Coverage (+25%)

Choose a Deductible: \$50-\$150 Calendar Year (+5%)

Annual Maximum: \$3,000 Annual Maximum (+36%)

Additional Options

- 100% Family-related enrolled (+15%)
- Endodontics/Periodontics to Basic Services (+12%)
- Optional Teeth Bleaching (+3%)
- Dental Rewards Program (+2%)
- Increase from 80th to 90th Percentile (+4%)

6

If applicable, choose an vision add-on.

Choose a Deductible: \$100-\$500 Calendar Year (+10%)

Annual Maximum: \$3,000 Annual Maximum (+36%)

Additional Options

- 100% Family-related enrolled (+15%)
- Endodontics/Periodontics to Basic Services (+12%)
- Optional Teeth Bleaching (+3%)
- Dental Rewards Program (+2%)
- Increase from 80th to 90th Percentile (+4%)

Ameritas  
Vision Plan Design

Choose a Network: Spirit EyeMed

Spirit EyeMed Plan Options

Plan Base: Plan E - 12/12/12 \$10/\$20

Participation: Voluntary, less than 75% (+5%)

7

Submit your quote

That's it! You will see rates immediately and have the option to download or email the proposal at the top of the page. If you have any questions just contact your sales team for answers at (800) 620-5010 and choose option 5.





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# Marketing Support

## Agent Resource Center

[directbenefits.com/agents](https://directbenefits.com/agents)

Our online Agent Resource Center is jam-packed with ready-to-use educational materials, marketing collateral and more!

- | Webinars
- | Brochures
- | Customizable marketing materials

## Want to connect with the marketing Team?

We're here to help! Send an email to [marketing@directbenefits.com](mailto:marketing@directbenefits.com) or give us a call at (800) 620-5010.



Plan Distributed by Direct Benefits

7900 International Drive, Suite 1040  
Bloomington, MN 55425



Individual Products  
concierge@directbenefits.com |  
800.620.5010 option 4

Group Products  
agentsupport@directbenefits.com |  
800.620.5010 option 5

[www.directbenefits.com/agents](http://www.directbenefits.com/agents)



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