



Spirit Dental
& Vision

www.SpiritDental.com

Spirit
DENTAL & VISION

Spirit Dental & Vision

Smile Brighter  Live Lighter

At Spirit Dental, we believe dental insurance should be simple, straightforward and work for you. That means accessing affordable dental care easily without waiting periods—just real coverage that starts when you need it.

[Shop our flexible plans](#) and start protecting your smile with Spirit Dental today.

Rated **Excellent**



★ **Trustpilot**

TOP-RATED BY:

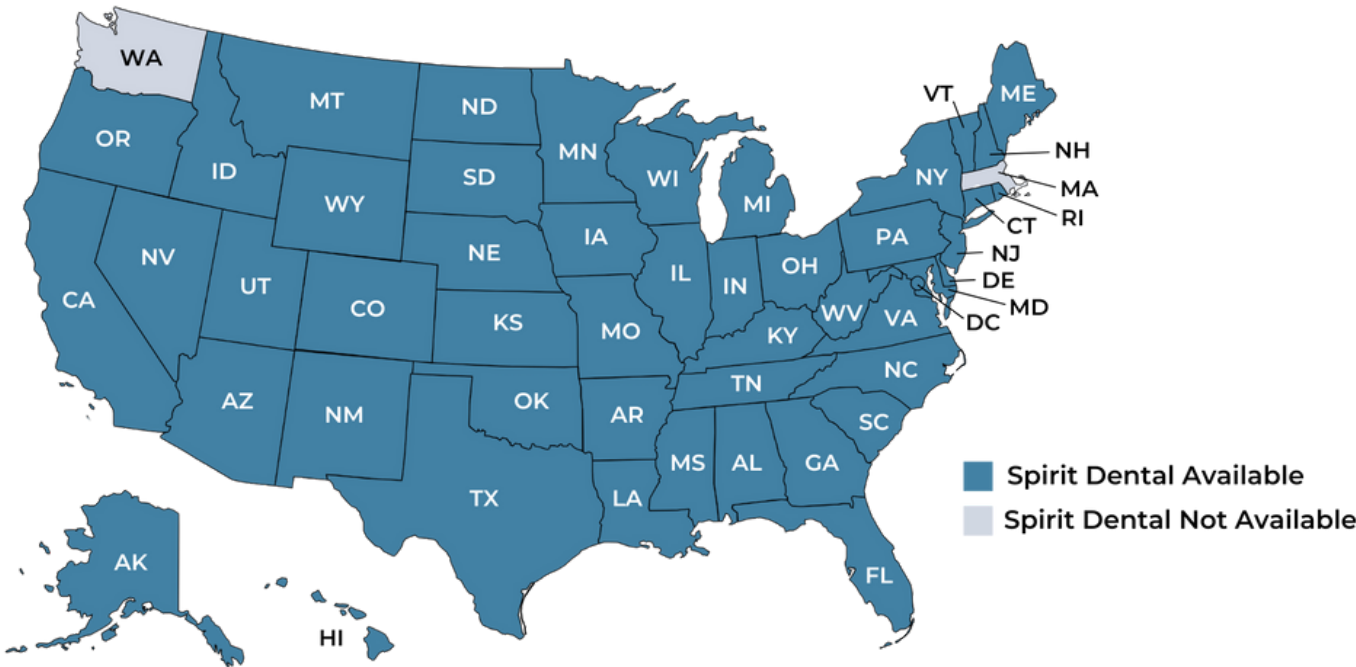


What makes Spirit Dental unique?

- | No waiting periods
- | Next-day effective dates
- | Choose your own dentist
- | \$100-lifetime deductible
- | Up to \$5,000 annual max
- | Immediate coverage for implants, major services & ortho
- | Bundle with EyeMed vision for only \$7/mo (most states)



Ameritas Mutual Holding Company underwrites and administers Spirit Dental & Vision. Spirit Dental members enjoy accessing the Ameritas Dental Network which is one of the nation’s largest with over 145,000 providers and more than 700,000 access points offering savings of 25-50% on out-of-pocket costs.



Dental insurance plan checklist

Understand your needs

- ☐ Preventive care (cleanings, exams)
- ☐ Basic care (fillings, simple extractions)
- ☐ Major care (crowns, bridges, implants)
- ☐ Orthodontic care (braces, aligners)

Assess your budget

- ☐ Lower monthly premium with less benefits
- ☐ Higher monthly premium with more benefits

Evaluate coverage

- ☐ Compare dental category benefit levels
- ☐ Check for waiting periods
- ☐ Verify annual maximum benefit amounts
- ☐ Check if coverage includes your specific need
- ☐ Check network providers
- ☐ Look for a plan with a dentist in-network
- ☐ Look for a plan with out-of-network coverage

Choosing the right dental insurance can be a challenge with so many options available. Whether you’re looking for flexibility, cost savings or comprehensive coverage, understanding the basics of each plan type is the first step, so you can find the one that best fits your needs and budget.

Understanding types of dental plans

PLAN TYPE	FLEXIBILITY IN CHOOSING DENTISTS	COST	COVERAGE FOR OUT- OF - NETWORK CARE	WHY IT WORKS BEST
PPO	High	\$\$	Yes, but higher cost for out-of-network	Large networks, in-network savings of 25-50%, flexibility to choose dentist
HMO	Low	\$	No, must stay in-network	Ideal for people on a budget who are OK with a limited network
Indemnity	Very high	\$\$\$	Full flexibility to choose any dentist with a higher reimbursement out-of-network	Great for those who want total freedom of dentist choice
Discount	High	\$	Typically not available	Best for individuals looking for savings and not needing comprehensive coverage



Considerations when shopping for dental insurance

Dental terms to know

- Premiums:** The monthly cost of your plan.
 - Deductibles:** The amount you must pay out-of-pocket before the insurance starts covering services.
 - Copayments and coinsurance:** Your share of the cost for each dental visit or procedure after meeting the deductible.
 - Annual maximums:** The maximum amount your insurance will pay in a year. Choose a plan with a higher annual maximum if you anticipate needing extensive dental work.
 - Waiting periods:** Be aware of any waiting periods for certain types of care, especially for major procedures
- ## Dental care categories & coverage
- Preventive care:** Cleanings, exams, and X-rays —usually 100% coverage
 - Basic care:** Fillings and simple extractions—typically covered at 60-80%.
 - Major care:** Procedures like crowns, root canals and implants—often covered at 25-50%
 - Orthodontics:** Braces, Invisalign and aligners for children—typically covered at 25-50%

Dental procedure cost

COVERAGE TYPE	PROCEDURE	AVG. COST WITHOUT INSURANCE
Preventive care	Dental exam	\$53-\$123
	Cleanings (basic)	\$98
	X-rays	\$47-\$128
Basic care	Sealant	\$57
	Filling (amalgam)	\$136.34
	Root canal	\$1,109
Major care	Crown (porcelain/ceramic)	\$1,616
	Denture (partial)	\$1,338-\$1,800
	Implant	\$2,000
	Bridge	\$2,500
Orthodontic	Braces	\$3,000-\$10,000
	Invisalign	\$4,000-\$7,400

* Average pricing for common procedures are based on a survey from the American Dental Association and other sources. Out-of-pocket costs may be higher or lower in your area.

Meet Emily, a self-employed consultant

Emily doesn't have dental insurance but knows it will help maintain her oral health and protect her budget.

3 challenges for Emily while shopping for the best plan

1. Would like a dental plan that provides adequate coverage for her needs, without breaking the bank.
2. Wants to avoid unexpected dental issues and the potential financial burden they could pose.
3. Feeling anxious from the complexity of navigating through various insurance plans, especially with her busy schedule.

Emily loves what she sees with Spirit Dental & Vision

No waiting periods With Spirit Dental's immediate coverage, Emily can schedule her major service crown procedure right away, ensuring her oral health stays on track.

Affordable, robust benefits

Spirit Dental's plans fit perfectly into Emily's budget with low monthly premiums, a lifetime deductible she only pays once, up to 3 preventive cleanings at no additional cost, high annual maximums up to \$5,000 and the option to bundle vision coverage.

Extensive network & reduced costs

Emily sees the value Spirit's PPO plans provide with a top network of providers offering 25-50% savings for covered services on top of her plan benefits.

Flexibility

Shopping for the best coverage, Emily loves the variety of Spirit plans available that match her needs and budget.



Compare Spirit Dental

	BENEFITS	TRADITIONAL DENTAL PLANS
✓	No waiting periods for all dental category services	6/month for basic, 12/month for major services
✓	Next-day effective dates	Start on the 1st or 15th of the month
✓	\$100-lifetime deductible	Pay \$25-\$100 yearly
✓	High annual maximum up to \$5,000	Around \$1,500
✓	Up to 3 cleanings covered per year	Typically, only 2
✓	Top network of providers offering 25-50% reduced rates	May not have as large of a network
✓	Bundle with vision insurance	May not be offered

Spirit PPO plans

Visit any provider, however you'll likely save more when staying in-network. These plans are typically more affordable.
Best for in-network

Preventive Plus PPO 1500
Lowest premium focused on preventive care

- ✓ Annual max up to \$1,500
- ✓ 50% basic coverage
- ✓ 20% major coverage
- ✓ 2 cleanings per year

Core PPO 1200
Most affordable for major service coverage

- ✓ Annual max \$1,200
- ✓ Dental implants
- ✓ Child orthodontia
- ✓ 3 cleanings per year

Preferred PPO 3500
High value up front with comprehensive coverage

- ✓ Annual max up to \$3,500
- ✓ Dental implant
- ✓ Hearing benefits
- ✓ 3 cleanings per year

Pinnacle PPO 5000
Robust benefits with the highest annual maximum.
Most popular!

- ✓ Annual max up to \$5,000
- ✓ Dental implants
- ✓ Child orthodontia
- ✓ 3 cleanings per year

Spirit Flex plans

Visit any provider with more savings potential out-of-network plus PPO lower rates if you visit in-network.
Best for out-of-network

Flex
Basic coverage best for out-of-network

- ✓ Annual max up to \$2,000
- ✓ 50% 1st year basic coverage
- ✓ 15% 1st year major coverage
- ✓ Choice of any dentist

Flex Plus
Additional coverage best for out-of-network

- ✓ Annual max up to \$2,500
- ✓ 50% 1st year basic coverage
- ✓ 20% 1st year major coverage
- ✓ Choice of any dentist

Coverage noted above is for most states.

What people love most about Spirit Dental & Vision plans



No waiting periods

Get immediate full coverage for various services that begin on day one—start as early as tomorrow!



Dental implants

Dental insurance coverage with no waiting periods for dental implants.



Restorative care

Get immediate coverage for a variety of major care procedures, including dentures, root canals, extractions, oral surgery, and more.



Orthodontia

Coverage for many orthodontic treatments, including traditional braces, ceramic braces, Invisalign, and more.



Dental & Vision

You can choose from various dental plan options, and if you bundle with vision coverage, you can access the EyeMed Network for only \$7.



High annual maximums

Take your savings further with high annual maximums up to \$5,000.



PPO benefits

Freedom to choose any dentist—Spirit members gain access to the Ameritas Dental Network, offering 25-50% in-network savings.



3 preventive cleanings

Get one more cleaning than most plans and protect your smile!

Need help?

Get expert assistance from friendly licensed agents who are dedicated to finding the best plan for you. Whether you're new to dental insurance or looking for better coverage, our team is here to provide guidance every step of the way.

Connect with us via live chat on [Spiritdental.com](https://spiritdental.com) or call us: 844 -833-8440.

Get your [FREE dental quote](#) today and enjoy immediate coverage with comprehensive benefits!

“Quick and Helpful – Needed immediate insurance coverage for emergency dental work, they got me next day coverage in 15 minutes.”



by customer





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Spiritdental.com | 844-833-8440

Sources

1. GoodRx. "How Much Does a Dental Bridge Cost?"

2. Oral-B. "How Much Do Braces Cost"

3. American Dental Association. "Survey of Dental Fees 2020"

4. Investopedia. "How Much Does Dental Work Cost Without Insurance?"

5. Forbes. "How Much Does Dental Work Cost?"
