



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 hassle.

A healthy smile is more than just appearance—it's about your confidence, wellness and living life to the fullest.

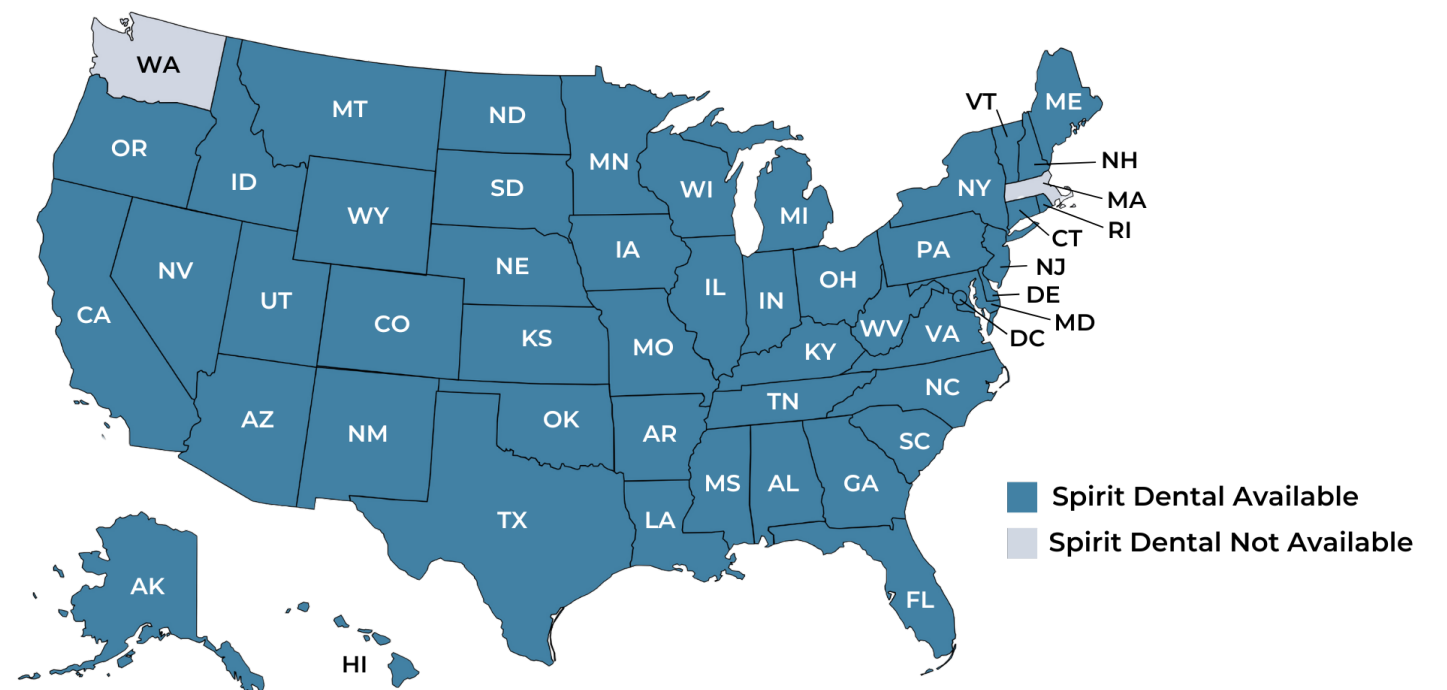
Shop affordable dental and vision insurance today at [SpiritDental.com](https://www.SpiritDental.com), and find the plan that fits you best.

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 135,000 providers and more than 607,000 access points offering savings of 25-50% on out-of-pocket costs.



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

Lowest premium focused on preventive care

- ✔ Annual max up to \$1,000
- ✔ 50% basic coverage
- ✔ 20% major coverage
- ✔ 2 cleanings per year

Core PPO

Most affordable for major service coverage

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

Preferred PPO

High value up front with comprehensive coverage

- ✔ Annual max up to \$3,000
- ✔ Dental implant
- ✔ Hearing benefits
- ✔ 3 cleanings per year

Pinnacle PPO

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.

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.



What people love most about Spirit Dental & Vision plans

 <p>No waiting periods</p> <p>Get immediate full coverage for various services that begin on day one—start as early as tomorrow!</p>	 <p>Dental implants</p> <p>Dental insurance coverage with no waiting periods for dental implants.</p>	 <p>Restorative care</p> <p>Get immediate coverage for a variety of major care procedures, including dentures, root canals, extractions, oral surgery, and more.</p>	 <p>Orthodontia</p> <p>Coverage for many orthodontic treatments, including traditional braces, ceramic braces, Invisalign, and more.</p>
 <p>Dental & Vision</p> <p>You can choose from various dental plan options, and if you bundle with vision coverage, you can access the EyeMed Network for only \$7.</p>	 <p>High annual maximums</p> <p>Take your savings further with high annual maximums up to \$5,000.</p>	 <p>PPO benefits</p> <p>Freedom to choose any dentist—Spirit members gain access to the Ameritas Dental Network, offering 25-50% in-network savings.</p>	 <p>Guaranteed acceptance</p> <p>Purchase dental insurance any time of year with guaranteed acceptance.</p>

Spirit +Connect

With Spirit +Connect, you get expert assistance from 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.

We understand that dental insurance can be confusing—we're here to simplify the process, ensuring you make a confident decision with your unique situation.

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



TOP-RATED BY:
seniorliving.org **Money**
Forbes Investopedia

What people are saying about us

I'm so grateful I found out about Spirit Dental. It was the only plan I could find that had a 'no waiting period.' Everyone I've ever encountered at Spirit Dental has been professional, knowledgeable, and friendly. I highly recommend this company.

- CINDY R.

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I had an overall great experience with Spirit Dental Insurance. No waiting period, no pre-approval on major services, everything went smoothly.

- AMINA K.

Spirit Dental & Vision is marketed by Direct Benefits

Established in 2002, Direct Benefits, an Alera Company, is a leading general managing agency based in Bloomington, MN. We specialize in designing innovative dental and vision insurance brands that put customer needs first for individuals and small businesses while prioritizing exceptional customer experiences.

Our mission is to deliver the same or better benefits offered by large groups of Fortune 500 companies to the individual and small group insurance market.





DirectBenefits

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