



Spirit Dental Plan Comparison | 2025

Spirit Dental's flexible plans make it easy to keep your smile and budget protected. Find the right plan that works for you and start saving.

	Preventive Plus PPO 1500	Core PPO 1200	Preferred PPO 3500	Most popular Pinnacle PPO 5000	Flex	Flex Plus
Plan type	PPO	PPO	PPO	PPO	PPO + UCR	PPO + UCR
Starting cost*	\$16.09	\$23.93	\$31.90	\$32.75	\$28.69	\$40.04
Annual max (yearly)	\$1000 \$1500	\$1200	\$1500 \$3500	\$1200 \$2500 \$5000	\$1000 \$2000	\$1500 \$2500
No waiting periods	✓	✓	✓	✓	✓	✓
\$100-lifetime deductible	✓	✓	✓	✓	✓	✓
25-50% savings in-network w/Ameritas	✓	✓	✓	✓	✓	✓
Cleanings (100%)						
Best for	Budget, Preventive focused	Budget + Implants, Child ortho	High max fast + Implants, Hearing	Highest max + Implants, Child ortho	Budget + Best for out-of-network	Higher max + Best for out-of-network

*Pricing shown is based on individual coverage for ZIP code 33801 in Florida as of August 2025. Rates vary by ZIP code and state. Not all plans are available in every state. Please review plan documents for full details.

Understanding your benefits

Annual Maximum

The total dollar amount your plan will pay for covered dental services each year—Spirit offers up to \$5,000.

PPO (Preferred Provider Organization)

A type of plan that lets you choose from thousands of trusted dentists nationwide through the Ameritas PPO network. You'll typically save 25–50% off standard rates when you visit an in-network provider.

UCR (Usual, Customary & Reasonable)

Spirit Dental's Flex plans use UCR to ensure you receive fair reimbursement (what 8 of 10 dentists charge in your area) when you see a dentist outside the PPO network. With Spirit Flex plans, you'll also receive those PPO savings when visiting an in-network dentist as well.

No Waiting Periods

Your coverage begins right away, even for major dental work. With next-day effective dates, you can schedule care as early as tomorrow.

Lifetime Deductible

This is the cost you'll pay before receiving benefits. You'll only pay your deductible once (lifetime), unlike other dental plans that have you pay a reoccurring deductible yearly.

Cleanings

Preventive cleanings are essential, which is why Spirit Dental covers up to three cleanings per year at 100%, helping you maintain strong preventive care and avoid larger dental issues down the road.

Have questions or ready to quote for your clients?

We're happy to help.

Call 800-620-5010, option 4