



BETTER UNDERSTANDING SPIRIT AND DENALI

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WHY DIRECT BENEFITS?



OUR PRODUCT MODEL
REVOLVES AROUND
COMPETITIVE PLANS, BEST-
IN-CLASS SERVICE, EASE OF
USE, AND MARKETING
MATERIALS



WE SIMPLIFY THE
PROCESS TO OFFER
A COMFORT LEVEL
UNMATCHED BY
ANYONE.



THE DIRECT BENEFITS
EXPERIENCE
MAXIMIZES YOUR
BUSINESS TO ITS FULL
POTENTIAL.



DENTAL KNOWLEDGE EMPOWERS YOU

64
million

Studies estimate that 47.2%, or 64.7 million American adults, have mild, moderate or severe periodontal disease.

\$2.7
billion

\$2.7 billion was spent on hospital emergency department visits for dental conditions in 2017.

every
15s

Every 15 seconds someone visits an ER for dental issues.

1/4
adults

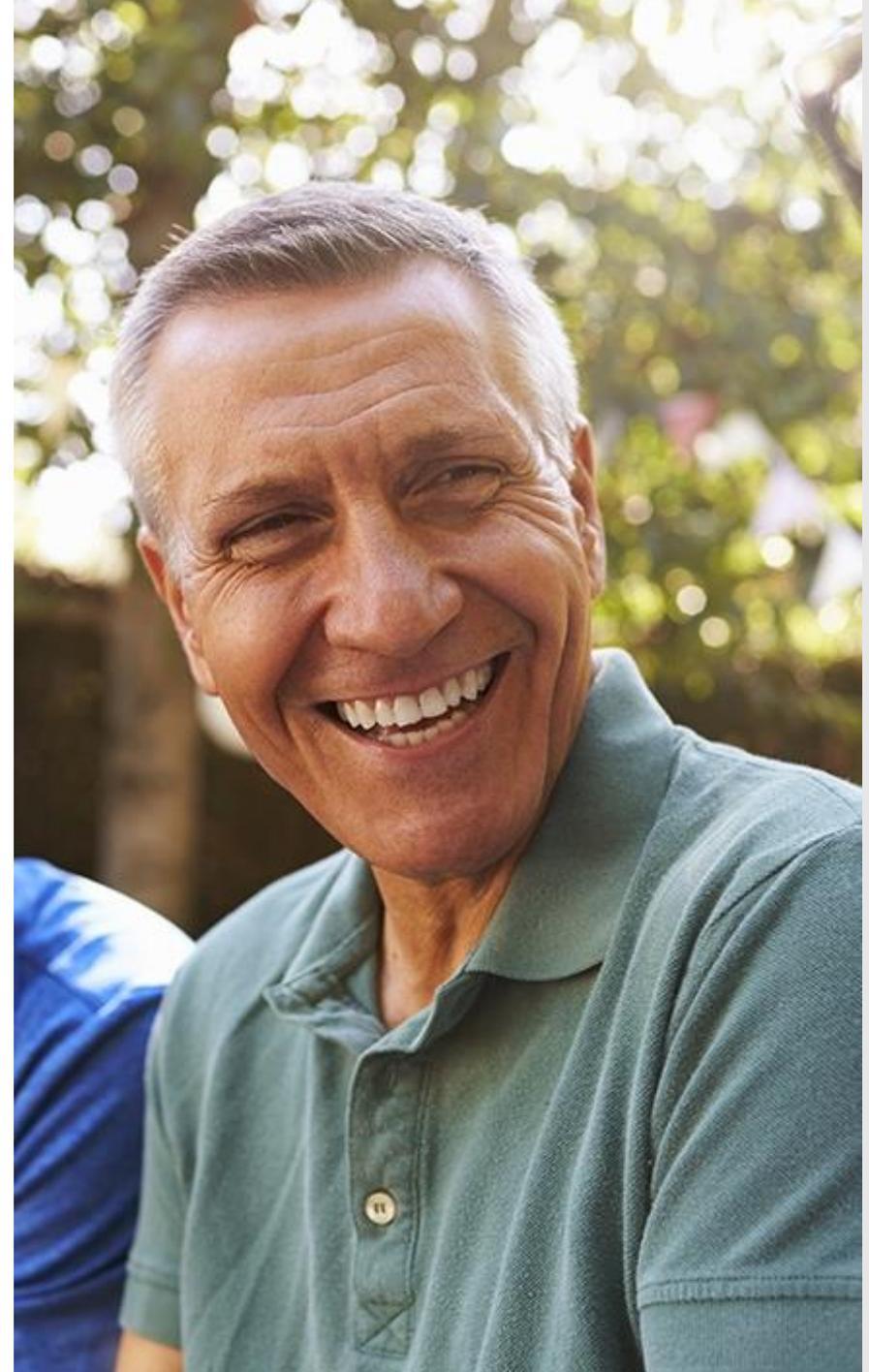
1 in 4 adults aged 65 and older have lost all their teeth due to untreated oral disease.

74
million

About 74 million Americans don't have dental coverage.

EVERYONE NEEDS DENTAL INSURANCE

- | Not every insurance plan fits every person. With Spirit Dental & Vision and Denali Dental & Vision
- | We have the plans that fit like a glove and keep your clients smiling



EVERYONE NEEDS DENTAL COVERAGE

- | A strong link exists between cardiovascular disease and gum disease. Cleanings helps prevent gum disease, it can also reduce your chances of potentially deadly heart attacks and strokes.
- | There's a correlation between your overall health and oral health.
- | Some medical conditions may also be detected by dentists during an oral exam
- | During a cleaning, it's easy for your dentist to detect early signs of problems such as broken fillings and fractures.



HEART HEALTH CONNECTED TO ORAL HEALTH

- | Certain heart valve infections can be associated with poor oral health
- | Studies show that people who have mild to serious cases of gum disease are more likely to be told by a doctor that they have heart disease than people who do not

*A study published in the AHA journal *Hypertension* found that gum disease appears to worsen blood pressure and interferes with medications to treat hypertension.



Gum disease has links to heart disease
Plaque enters the bloodstream and latches onto the heart causing inflammation and infection.



Dental completes the health care package
Just as the heart needs exercise, teeth need cleaning!



Spirit & Denali deliver for your clients
Dental isn't complicated like health care and these products deliver benefits that go further.



WHY DENTAL IS VALUABLE TO SENIORS

- | Poor oral health can compound with other health considerations, especially in older adults.
- | Maintaining a stable oral care regimen is crucial to ensure overall health.
- | Certain chronic diseases are sometimes shown to raise your risk of gum disease.





DENTAL INSURANCE IS IMPORTANT FOR FAMILIES

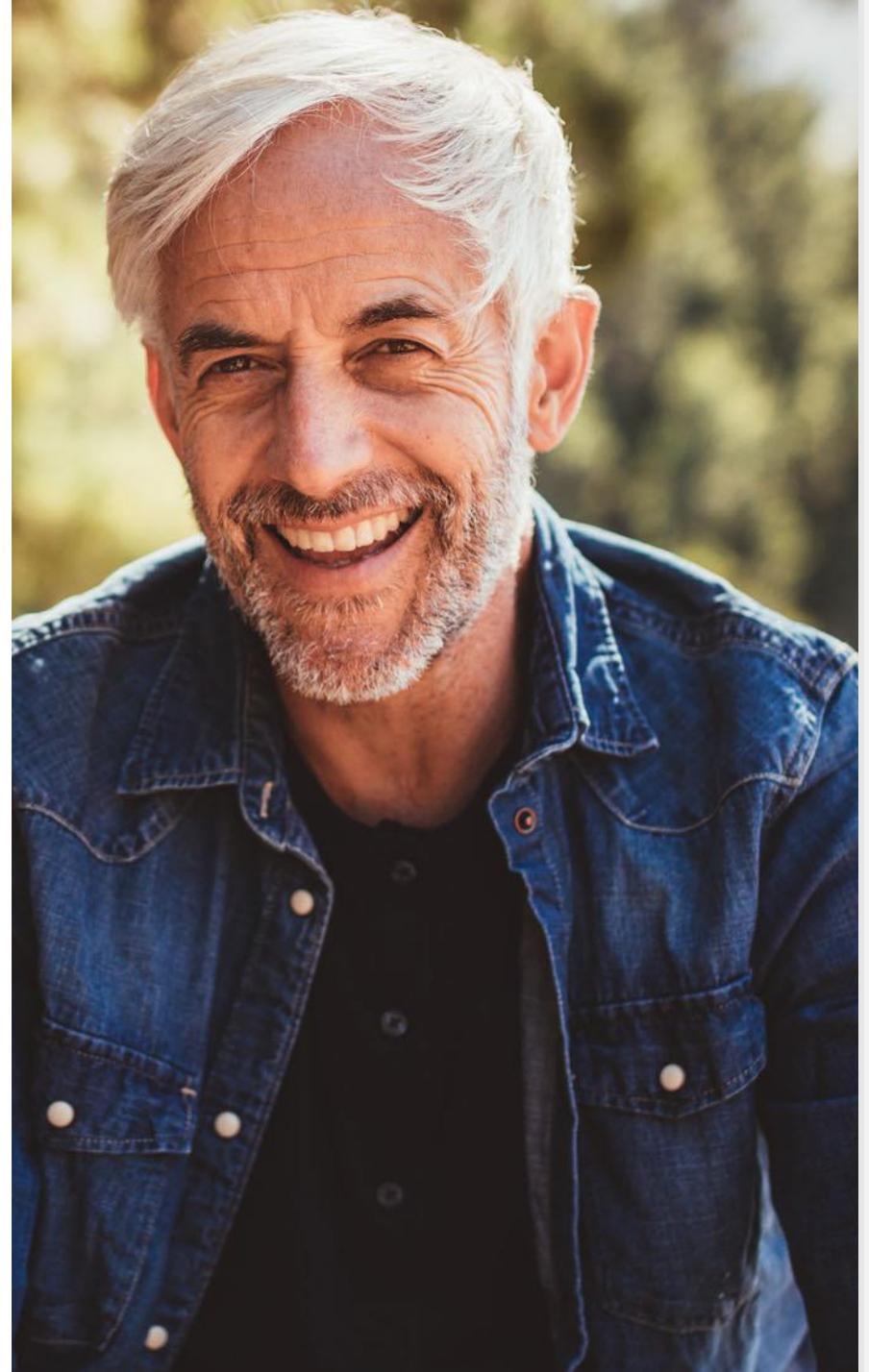
- | Cavities (also known as tooth decay) are one of the most common chronic diseases of childhood in the United States.
- | 20% of a child's total health care expenses stem from dental costs.
- | Gum disease has been linked to premature births and low birth weight.
- | Dental cleaning prevents cavities.





DENALI DENTAL HIGHLIGHTS

- | Up to \$6,000 Annual Max
- | No Waiting Periods
- | Implant Coverage Available
- | Adult & Child Ortho
- | Child Only Plans Available
- | Vision Bundles Available
- | Waiting Period Takeover Credit

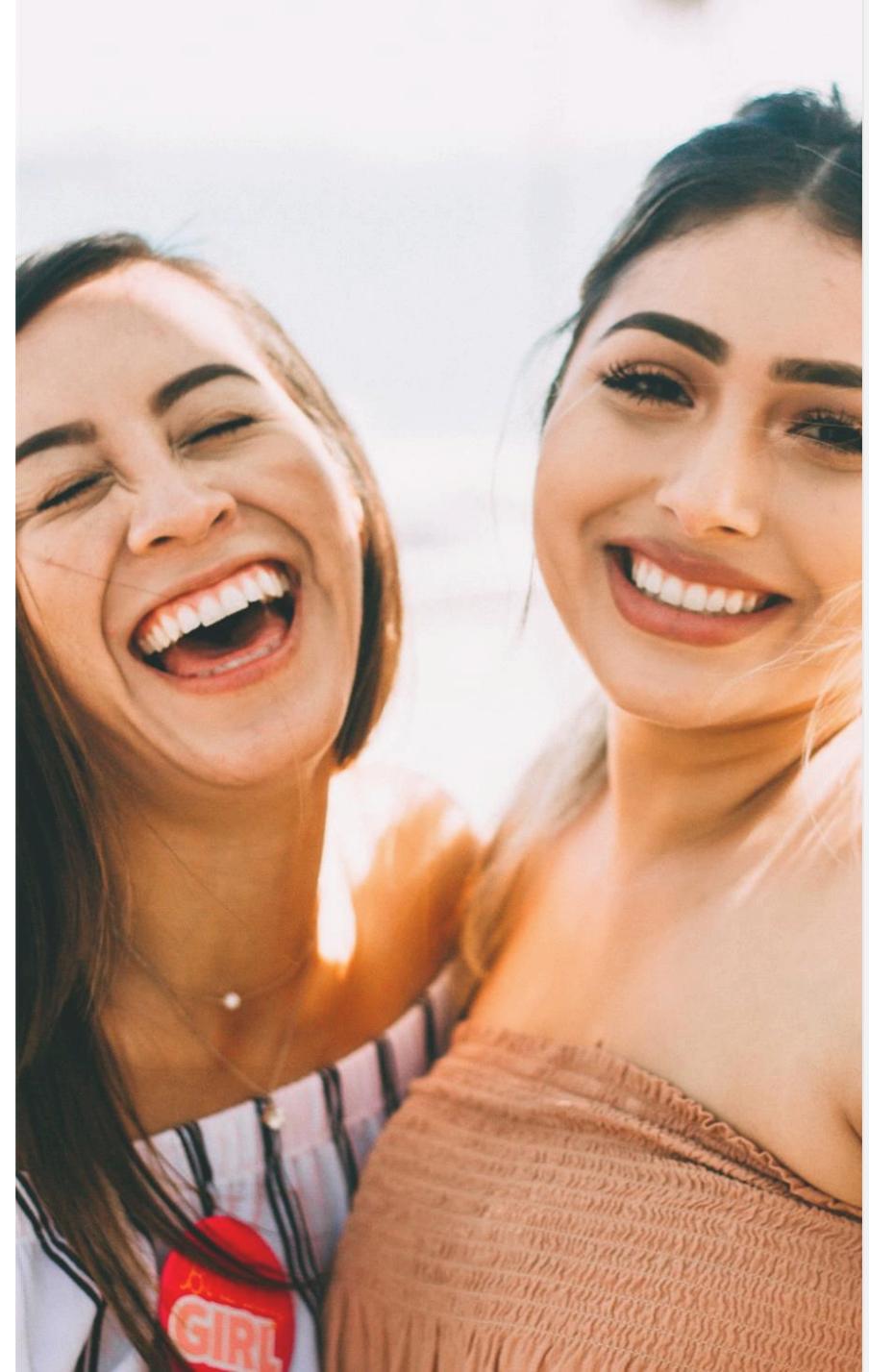


DirectBenefits



DENALI HAS TWO PLANS TO CHOOSE FROM

 RIDGE 750/1500/2000/2500 max FULL PLAN DETAILS ABOUT CARRIER FIND A PROVIDER FAQ MONTHLY CHARGE \$63.09/MO 4 cleanings & 2 exams per year Child only option 10% 1 st year basic & major coverage No waiting periods National PPO Network	 SUMMIT 1200/2000/3500/6000 max FULL PLAN DETAILS ABOUT CARRIER FIND A PROVIDER FAQ MONTHLY CHARGE \$94.33/MO Adult and Child Orthodontia Child only option 30% 1 st year basic & major coverage No waiting periods National PPO Network																
<table border="1"> <tr> <td>100%</td> <td>up to 80%</td> <td>up to 50%</td> <td>N/A</td> </tr> <tr> <td>PREVENTIVE</td> <td>BASIC</td> <td>MAJOR</td> <td>ORTHO</td> </tr> </table> up to \$2500 MAX BENEFIT	100%	up to 80%	up to 50%	N/A	PREVENTIVE	BASIC	MAJOR	ORTHO	<table border="1"> <tr> <td>100%</td> <td>up to 90%</td> <td>up to 60%</td> <td>\$500 / year</td> </tr> <tr> <td>PREVENTIVE</td> <td>BASIC</td> <td>MAJOR</td> <td>ORTHO</td> </tr> </table> up to \$6000 MAX BENEFIT	100%	up to 90%	up to 60%	\$500 / year	PREVENTIVE	BASIC	MAJOR	ORTHO
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PREVENTIVE	BASIC	MAJOR	ORTHO														
 bundle vision only \$12.31/mo	 bundle vision only \$12.31/mo																



SPIRIT PLAN HIGHLIGHTS

- | Every date effective dates
- | **No waiting periods**
- | Up to \$5000 annual max plan
- | Loyalty benefits: co-insurance and annual maximums increase over time
- | **\$100 Lifetime deductible**
- | **In network savings or choose your own dentist**
- | Plan coverage for crowns, bridges, implants, dentures, root canals and more



DirectBenefits

Spirit
DENTAL & VISION



SPIRIT PLAN HIGHLIGHTS

- | Child orthodontia included all plans
- | (except 750/1000/1250 plan)
- | Guaranteed acceptance
- | No upper age restrictions
- | 2 exams and 3 cleanings per year
- | 12-month rate guarantee
- | 30-day customer satisfaction guarantee



DIFFERENCE BETWEEN NETWORK AND CHOICE

Network Coverage

When using a network provider, discounted fees can generally be 25-50% below the average for that area.

Contracted fees
(MAC/Maximum Allowable Charge)

Choice Coverage

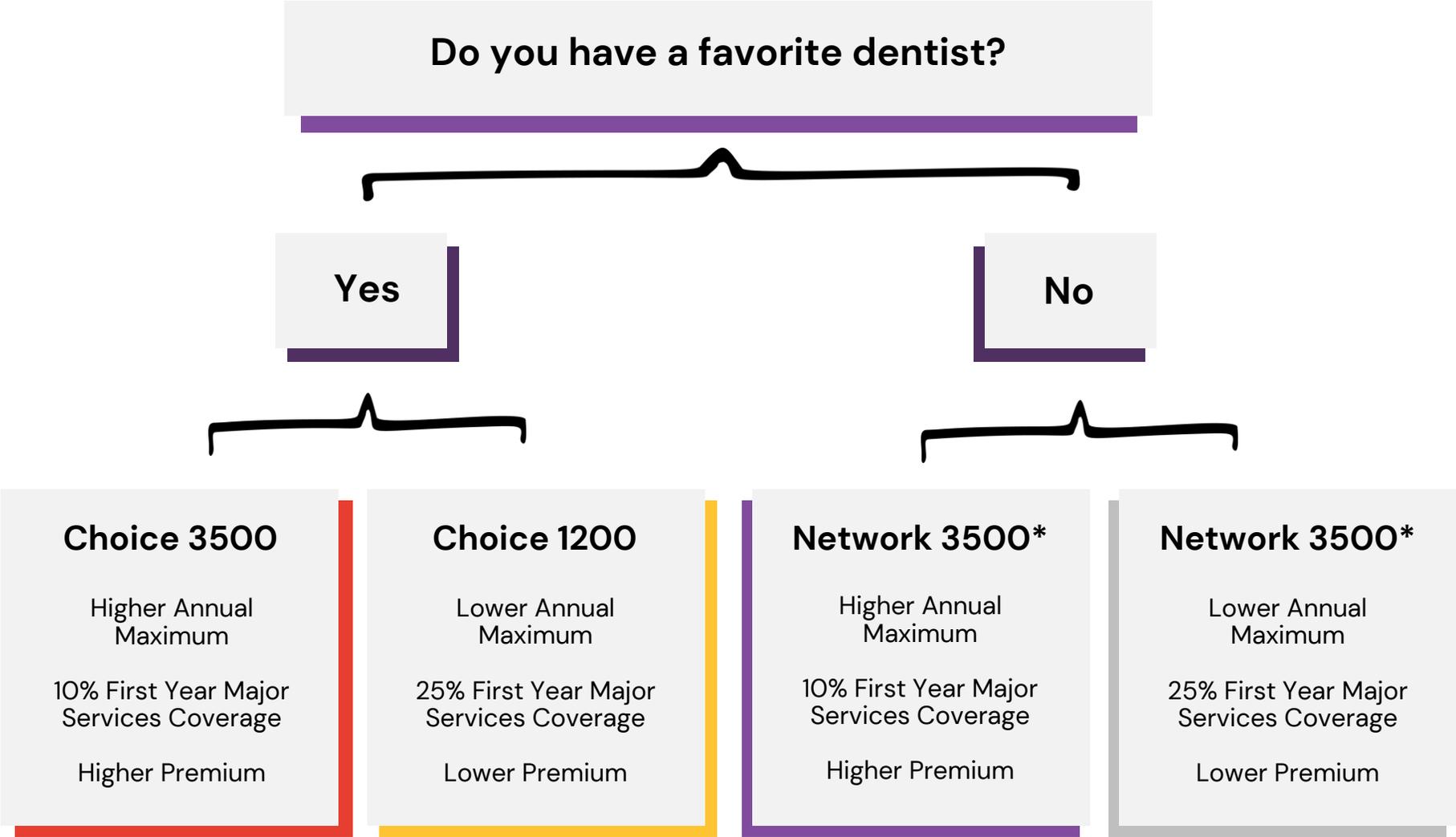
Freedom to use any dentist

In-Network Provider –
Contracted fees (MAC)

Out-of-Network provider –
90th percentile of UCR



So, you're looking for dental insurance with high major service coverage?



*With our network plans, you receive additional savings by visiting a dentist within our extensive network.



So, you're looking to keep up with preventive dental care and avoid major issues down the road?

Do you have a favorite dentist?

Yes

No

**Choice 1200/
2500/5000**

Annual max increases
each year

20% First Year Major
Services Coverage

Higher Premium

**Choice
1200**

Affordable Coverage

25% First Year Major
Services Coverage

Lower Premium

**Network 1200/
2500/5000**

Annual max increases
each year

20% First Year Major
Services Coverage

Higher Premium

**Network
1200**

Annual max increases
each year

25% First Year Major
Services Coverage



YOUR SPIRIT SELLING LINKS

- | Get Quotes
- | Enroll your clients
- | Your clients can self enroll
- | See your info on Page 2



https://spiritdental.com/agent?option=com_scoreboard&view=scoreboard&agent=001C000001J3Hv

The screenshot shows the Spirit Dental & Vision website interface. At the top left is the Spirit logo with 'DENTAL & VISION' underneath. Navigation links include 'Dental Insurance', 'Blog', and 'About', along with a 'Get a Quote' button. A phone number '844-833-8440' is displayed on the right. Below the navigation is a search bar for 'Zip Code' (55128) and a dropdown for 'Coverage For' (YOU), with a 'Find plans' button. A highlighted box contains 'AGENT Name: Tom Smith | PHONE: (111)123-4567'. Below this is an 'Email' input field and a button 'Email yourself this quote'. On the left, there are 'SPECIALTY COVERAGE OPTIONS' with checkboxes for 'network plans (4)' and 'braces (6)'. The main content area features a plan card for 'Network 750/1000/1250' with a 'MONTHLY CHARGE' of '\$33.25/mo'. The card lists benefits: 'Annual Max up to \$1250', 'In-Network Savings', and '50% 1st Year Basic Coverage'. Action buttons include 'Enroll Now', 'Find Dentists', and 'View more details'.



DirectBenefits

Spirit
DENTAL & VISION



VISION RIDER WITH SPIRIT PLANS

Coverage For: YOU

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ail yourself th

CHARGE
5/mo

Would you like to add vision?
Add vision coverage to your dental plan for

only \$7.00 /month!
(That's \$7 savings vs buying EyeMed alone!)

No Thanks Add Vision

Annual Max \$1200
✓ In-Network Savings
✓ 25% 1st Year Major Coverage
✓ Child Ortho Included

MONTHLY CHARGE
\$30.99/mo

Spirit DENTAL & VISION



DirectBenefits



YOUR DENALI SELLING LINK

- | Get Quotes
- | Enroll your clients
- | Your clients can self enroll
- | See your info on Page 2



https://denalidental.com/index.php?option=com_scoreboard&agent=0013b00001pYKFXAA4

SELECT THE PLAN THAT BEST FITS YOU

ZIP: 55101(MN) | COVERAGE: YOU

Email Yourself a Quote

| AGENT NAME: Test Testing | PHONE: (800) 620-5010

[COMPARE](#) [PRICE](#) [MAX BENEFIT](#) [VIEW](#)



RIDGE 750/1500/2000/2500

max

[FULL PLAN DETAILS](#) | [ABOUT CARRIER](#)

[FIND A PROVIDER](#) | [FAQ](#)



SUMMIT 1200/2000/3500/6000

max

[FULL PLAN DETAILS](#) | [ABOUT CARRIER](#)

[FIND A PROVIDER](#) | [FAQ](#)



DirectBenefits



VISION RIDER WITH DENALI PLANS

OPTIONAL VISION COVERAGE ✕

LAST CHANCE!

Enroll in the optional vision plan today.

 **DENALIVISION [only for \$12.31/mo]**

[plan brochure](#)

Renaissance Vision coverage is administered by VSP Vision Care with over 31,000 doctors.

- WellVision Exams (once every 12 months) - \$10 copay
- Frames of Contact Lenses (every 12 months) - \$130 Maximum Benefit
- Lens enhancement options (every 12 months)
- 20% savings on additional glasses and sunglasses from any VSP doctor within 12 months of your WellVision exam.

Coverage with a retail chain affiliate may be different. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with Renaissance, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.

Add the optional vision coverage to your dental insurance and enjoy savings on eye care and eyewear. The vision insurance allows you access to thousands of providers nationwide including the nation's top optical retail brands.

Yes, Bundle Vision [No, continue without vision coverage](#)

AGENT RESOURCE CENTER

Find everything you need for Spirit Dental here.

| GET APPOINTED

| Brochures

| Enrollment Guide

| Digital Banners

| Logos and more

The screenshot shows the Spirit Dental & Vision Agent Resource Center website. At the top, there is a navigation bar with the DirectBenefits logo, "AGENT RESOURCE CENTER", and links for "Agent Resources", "Products", "Get Group Quotes", and "Get Appointed Now". The main header features the Spirit Dental & Vision logo and a call to action: "GET APPOINTED WITH SPIRIT DENTAL" with a "Get started" button. Below this, there are two columns of "INDIVIDUAL PLAN HIGHLIGHTS" and "GROUP PLAN HIGHLIGHTS". The individual plan highlights include: no waiting periods, every day effective dates, 3 cleanings and 2 exams per year (100% covered), \$100 lifetime deductible, up to \$5,000 annual maximums, utilization of the Ameritas Classic Network, and a 30-day satisfaction guarantee. The group plan highlights include: group size of 2-149, availability in all but WA, provider search through the Ameritas Classic Network, no waiting periods for major and ortho, voluntary down to 2 with NO participation requirements, child ortho available for groups 2+, annual maximums up to \$5,000, and 3 cleanings per year. Below the highlights are two buttons: "Get appointed with Spirit Dental & Vision" and "Get Spirit Dental & Vision Group Quotes!". The main content area is a grid of eight categories: "WEBINARS", "MARKETING MATERIALS TO CUSTOMIZE", "LOGOS", "GROUP ENROLLMENT", "GROUP BROCHURES", "GET GROUP QUOTES", "ALL INDIVIDUAL BROCHURES & SELL SHEETS", and "AGENT INFORMATION AND GUIDES". At the bottom, there is a "GET IN TOUCH" section with contact information for the Agent Concierge Team and Agent Support Team, including phone numbers and email addresses. The footer contains navigation links (Home, About Us, Contact, Shop, Privacy), a phone number (888-890-1944), an email address (info@directbenefits.com), and several certification logos (VERIFIED & SECURED, ACCREDITED A+, 100 BUSINESS).



<https://directbenefits.com/agents>



TOP 20 PRODUCERS EARN \$200 EVERY QUARTER!

Effective between January 1st, 2021 through December 31st, 2021, our Individual Agent Perks program is the perfect way to celebrate your Direct Benefit's appointment. We appreciate you and wish you luck!

AGENT CONCIERGE TEAM



(800) 620-5010 option 4



conciERGE@directbenefits.com

- | Be the “easy button” – here to make your job easier!
- | Help you grow your business

- | Provide any product knowledge you need
- | Liaison between you and carrier



WRAP UP

- | Everyone needs dental
- | It's not one size fits all
- | Sell to everyone





QUESTIONS AND COMMENTS

WEBSITE | www.directbenefits.com/agent
EMAIL | concierge@directbenefits.com
PHONE | (800) 620-5010 option 4
ADDRESS | 55 5th E. Suite 500
St. Paul, MN 55101

SOCIAL |





THANK YOU FOR YOUR TIME

WEBSITE | www.directbenefits.com/agent
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