



*Direct***Benefits**

Concierge@directbenefits.com | 800-620-5010 option 4 | www.directbenefits.com



CRASH COURSE | SPIRIT AND DIRECT VISION

NOVEMBER 19TH | AIMEE BORTNEM AND STACEY WILLIAMS

WHY DIRECT BENEFITS?

- | We offer competitive plans, best-in-class service, ease of use, and marketing materials along education/webinars to catapult your sales.
- | We simplify the process The Direct Benefits experience maximizes your business to its full potential—and more.





DirectBenefits

Race to Rewards

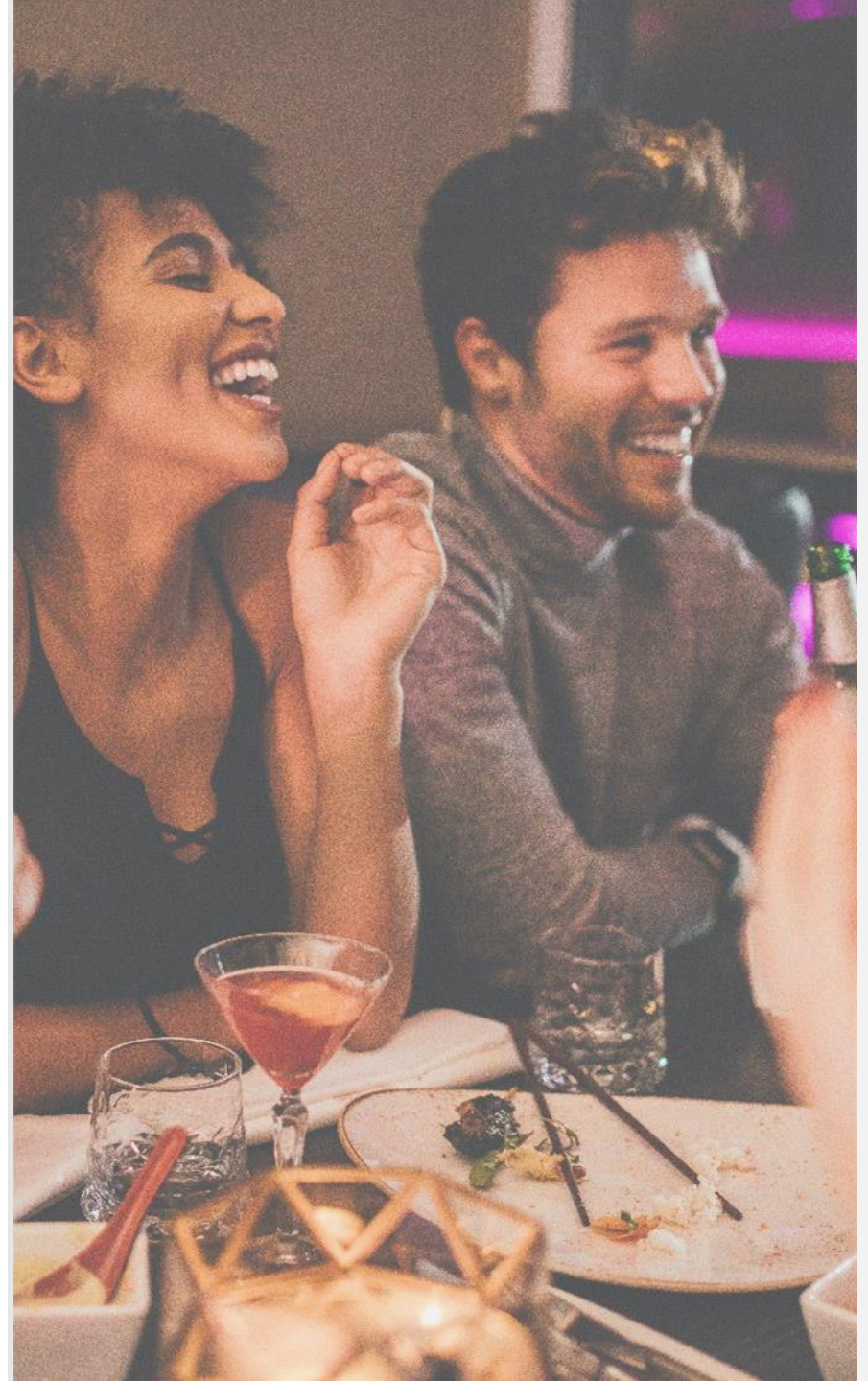
WIN AN EXTRA \$150
FOR EVERY 10 POLICIES



Spirit Dental | Denali | Direct Vision | Magnum | October 1, 2020 through January 31, 2021

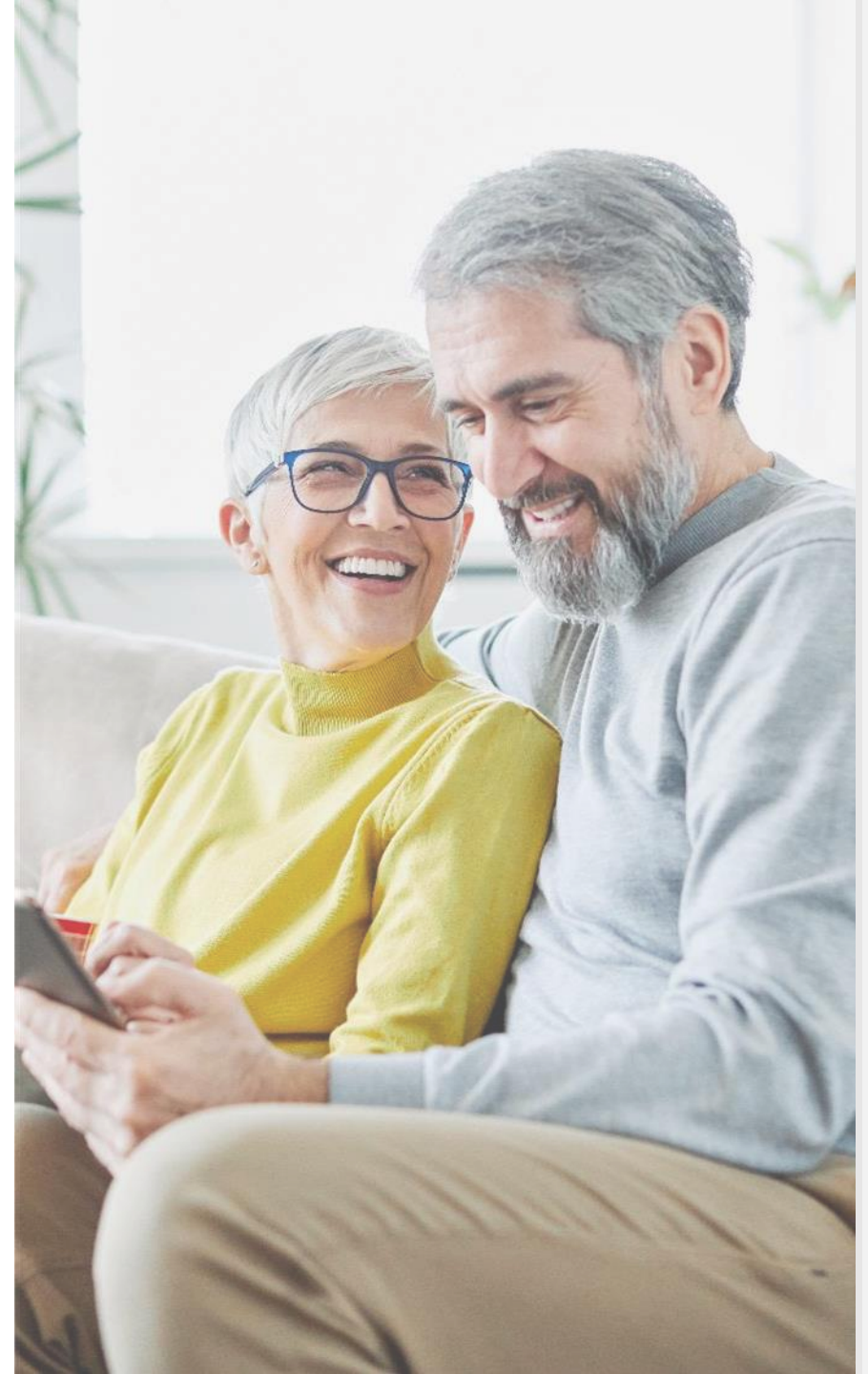
IT'S BUSY SEASON!

Let's get you set up with the information and the tools you need to grow your business and take care of your existing clients with plans to fit all of your different clients needs.



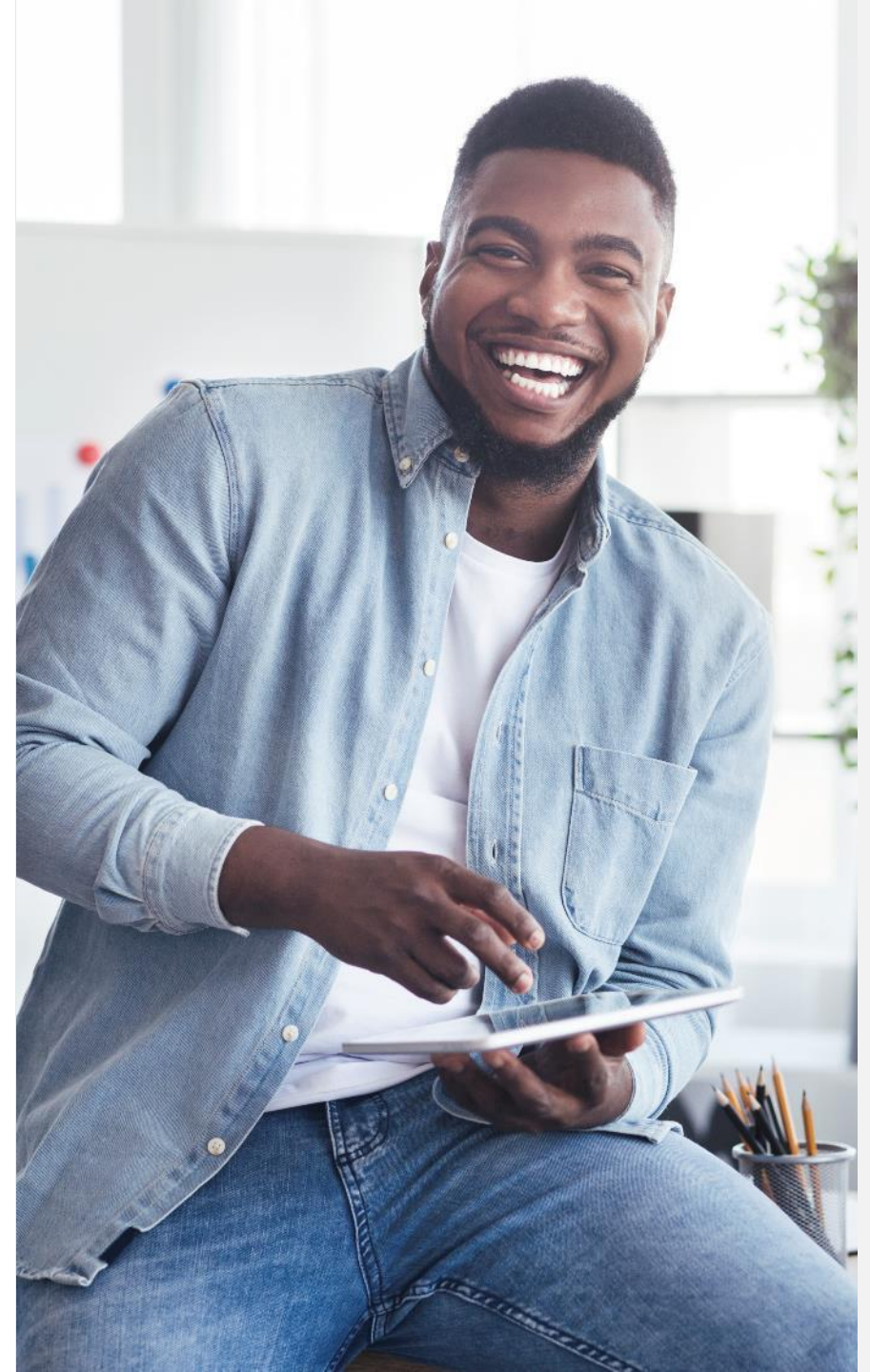
WHY DENTAL & VISION?

- | Products can be sold all year
- | Meet consumer demand
- | Grow your business/commissions
- | One stop shop/Referrals



SELLING DENTAL INSURANCE

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

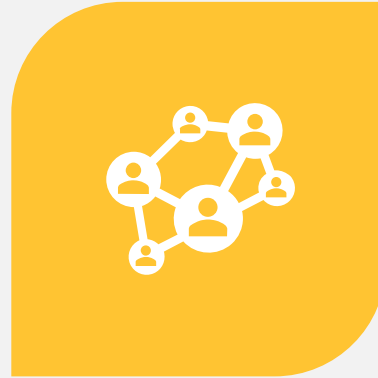


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EASE OF ENROLLMENT



Use your dedicated link



The choice of a plan that pays out-of-network benefits at the usual & customary (U&C) or maximum allowable benefit (MAB level)



Access to access to the Ameritas dental network, one of the nation's largest

VALUE OF DENTAL FOR YOUR CLIENTS

Member value* | Spirit Dental \$1,200 Plans

	Usual Rate	Network Rate	Day One Cost	Day One Savings	Year Two Cost	Year Two Savings
Cleaning	\$233	\$135	\$0	100%	\$0	100%
Crown	\$1,337	\$819	\$614	54%	\$410	69%

Saving \$723

Saving \$927

*Description of benefits shown based on 554xx zip code. Rates vary by location. Benefits based on Network 1200 dental plan. Costs shown above does not include lifetime deductible. 2 MAC/MAB charge. Source: 2016 Ameritas Actuarial Claims Study



VALUE FOR YOUR CLIENTS

Savings Example	What You Pay Without Insurance	What You Pay With VSP Plan A	You Save
Eye Exam	\$163	\$15	\$148
Eyeglass frames / single vision lenses	\$240	\$25 deductible	\$215
Anti-reflective coating	\$113	\$41	\$72
Photochromic lenses	\$109	\$70	\$39
Polycarbonate lenses	\$57	\$31	\$26
Annual premium for VSP Plan A (individual only)	\$0	\$191.64	-\$191.64
Total	\$682	\$383.64	\$308.36 SAVINGS

Comparison is based on national averages for comprehensive eye exams and most commonly purchased eyewear brands. Chart represents typical savings for VSP Plan A members. Plan may not be available in all states.



OUTSTANDING PARTNERSHIP



WHY AMERITAS?

| Network

127,000 providers, with
557,000 Access Points

| Experience

30 years in senior
dental market

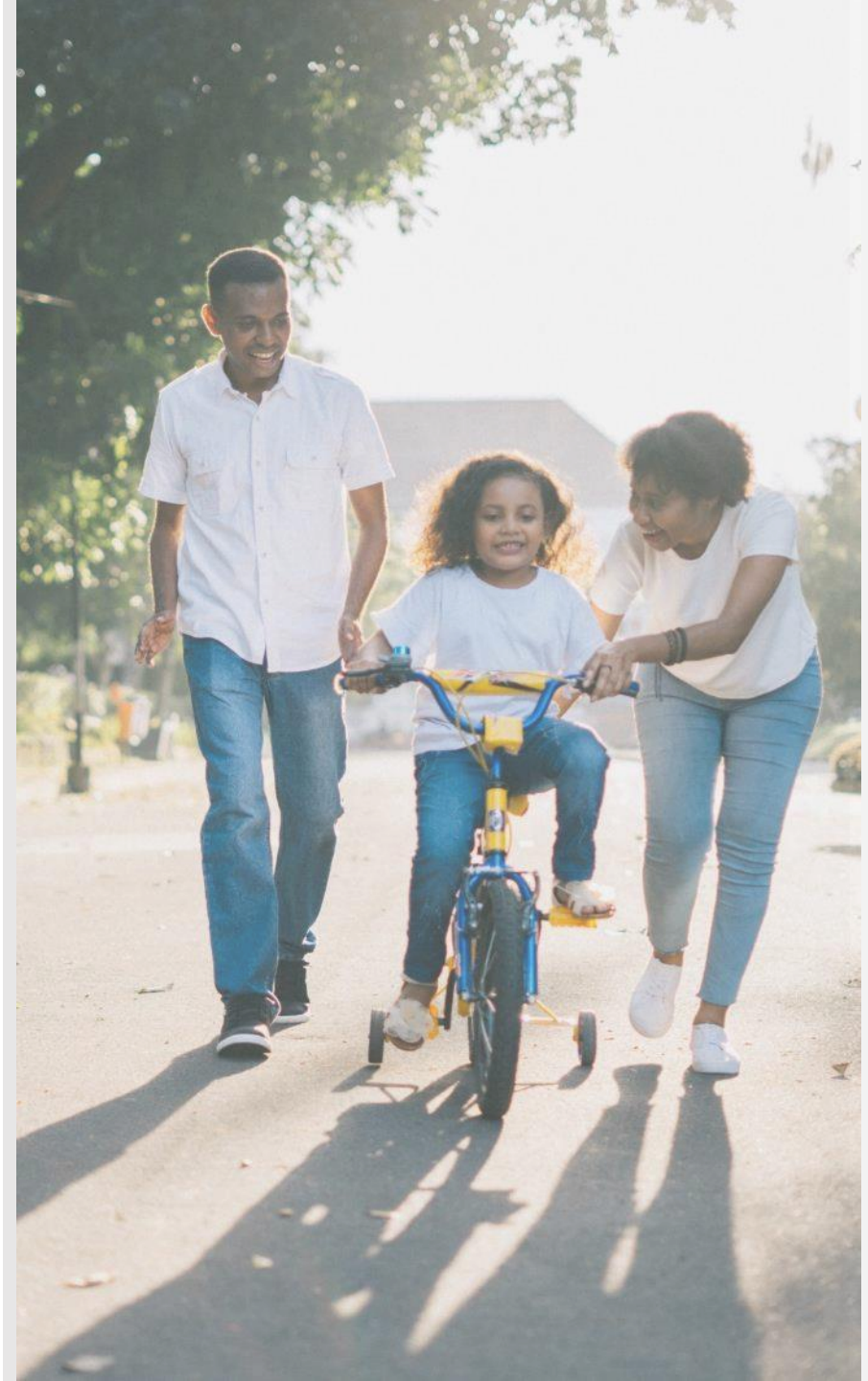
| Expertise

Product Simplicity,
Ease of Enrollment



SPIRIT PLAN HIGHLIGHTS

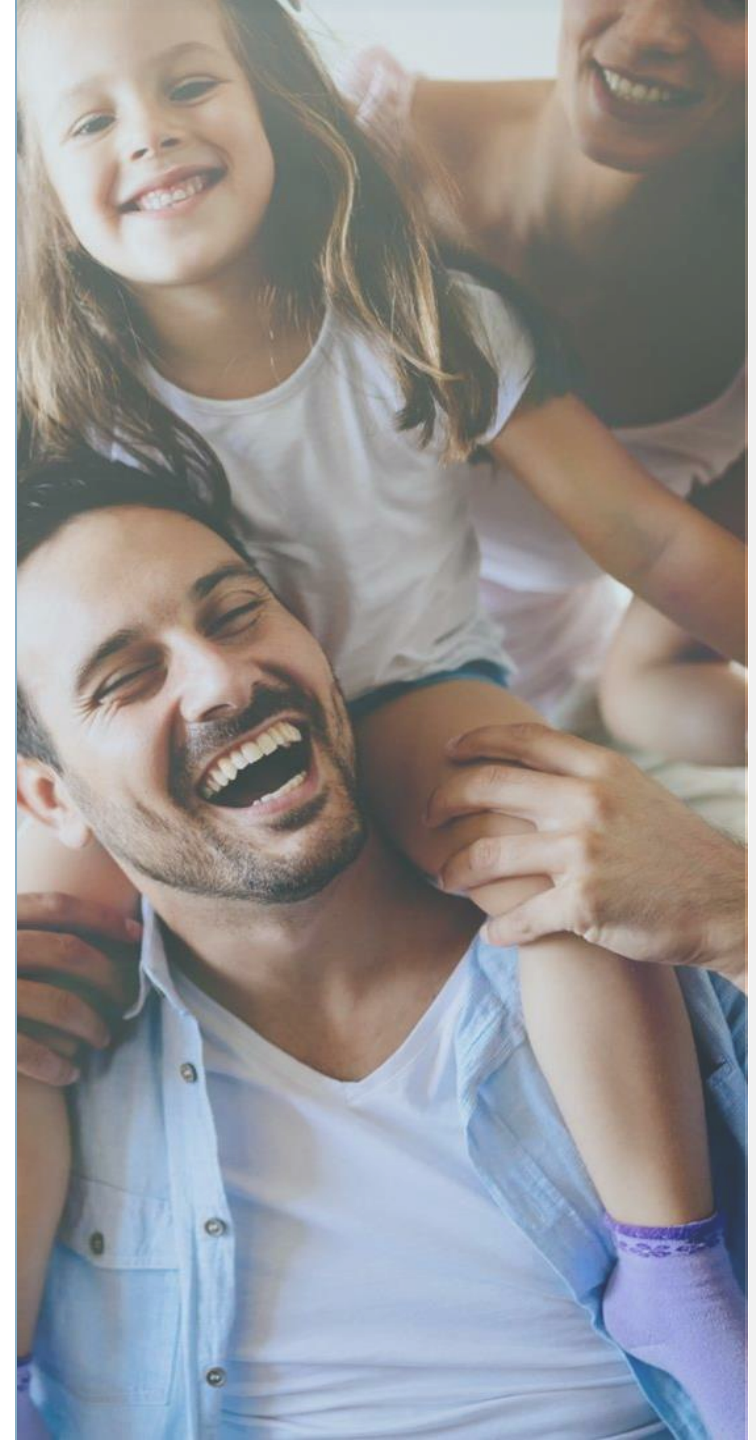
- | Every date effective dates
- | **No waiting periods**
- | Up to \$5000 annual max plan
- | Loyalty benefits: co-insurance and annual maximums increase over time
- | **\$100 Lifetime deductible**
- | **In network savings or choose your own dentist**
- | Plan coverage for crowns, bridges, implants,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



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SPIRIT DENTAL PLAN BENEFITS

- | Child orthodontia included all plans
(except 750/1000/1250 plan)
- | Guaranteed acceptance
- | No upper age restrictions
- | 2 exams and 3 cleanings per year
- | Guaranteed for 12 months
- | Optional Spirit Vision insurance for only \$7
per month*
- | 30-day customer satisfaction guarantee



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Spirit
DENTAL & VISION

A POPULAR SPIRIT PLAN FOR FAMILIES



Spirit Network 1200/2500/5000

- | Preventative covered 100% for those kids to get to the dentist 3 times a year
- | Child Orthodontia coverage if they are ready for braces.
- | Basic fillings have 50% coverage in first year.
- | Plan gets richer in the 3rd year to cover bigger costs.
- | Massive in-network
- | \$7 vision rider option for when the kiddos might need glasses



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A POPULAR SPIRIT PLAN FOR SENIORS



Spirit Network 3500

- | No waiting periods – great for major services
- | Robust annual max – (Stretches their dollar further)
- | Preventive for multiple cleanings (teeth are talking to them)
- | Large in-network – (for savings)
- | \$7 vision rider is a nice add on



A POPULAR SPIRIT PLAN FOR INDIVIDUALS



Spirit Network 1200

- | Affordable rate which is great when they need to start paying for dental insurance on their own.
- | Health conscious means preventative is important and it's 100% covered
- | No waiting periods – great feature if they need wisdom teeth removed
- | Life-time deductible – Save money in the long run (Savvy Consumer)



4 PLANS TO CHOOSE FROM

750/1000/1250

Graduated Annual Max Plan
Network & Choice

1200/2500/5000

Graduated Annual Max Plan
Network & Choice

1200

Annual Max Plan
Network & Choice

3500

Annual Max Plan
Network & Choice

*Some plans may not be available in all states.



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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

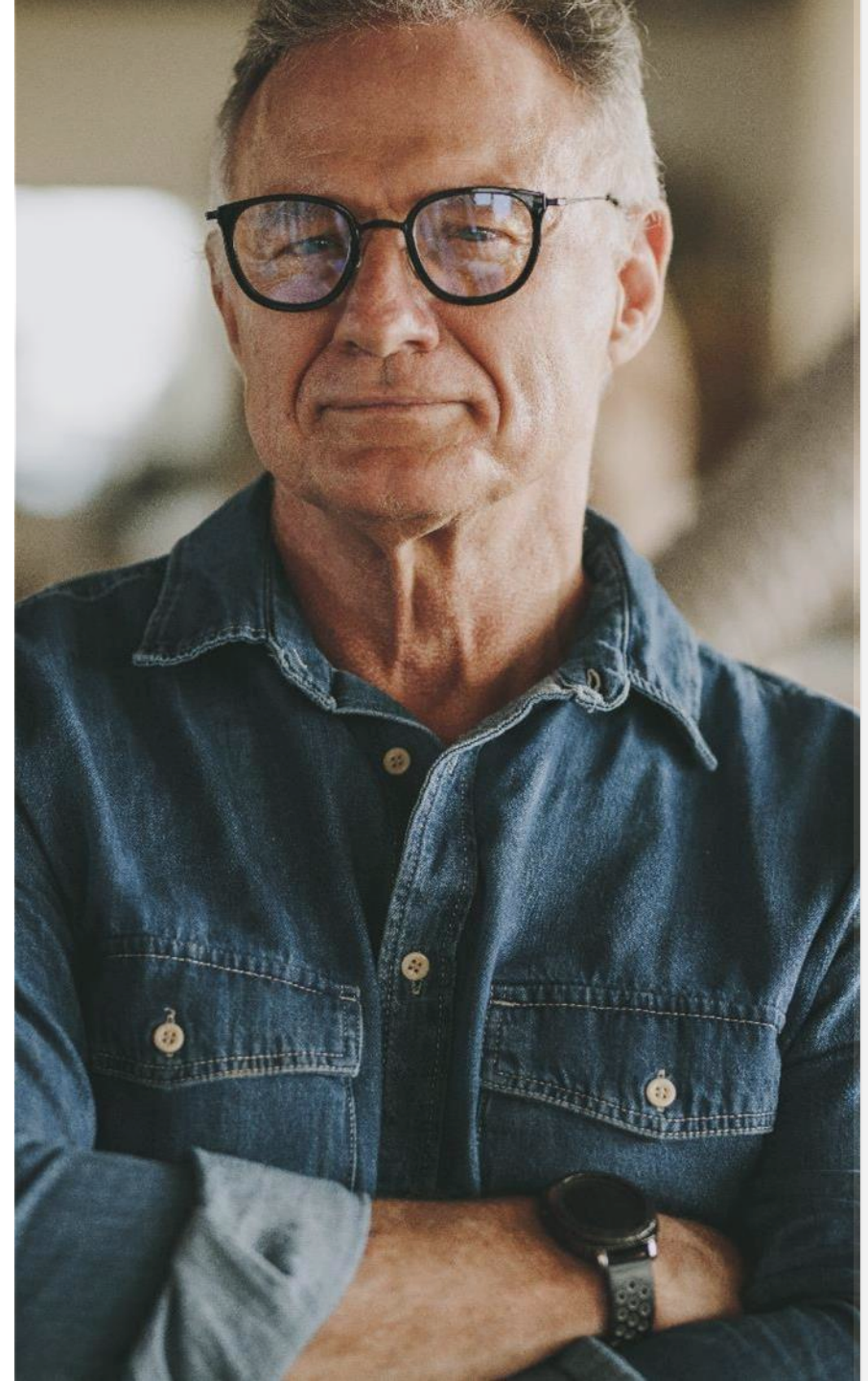
In-Network Provider –
Contracted fees (MAC)

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



Direct Vision Highlights

- | Up to \$150 Frame Allowance
- | No waiting periods
- | Affordable Rates
- | Easy Online Application
- | Access to VSP & EyeMed Networks
- | Everyday Effective Dates



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VISION

- | 37,000 private practice providers
- | 20% savings on frames over the frame allowance
- | Savings of 20% on additional glasses and sunglasses
- | Discounts on laser surgery, including Lasik





PLAN HIGHLIGHTS



VSP – Choose from two plans.

VSP CHOICE PLAN A

- Eye Exams** focus on your eye health and overall wellness
 - \$15 deductible every 12 months
- Contact Lens Exam & Fitting**
Standard contact lens exam and fitting
 - \$60 deductible every 12 months
- Frames**
 - \$25 deductible (combined for frames & lenses)
 - Up to \$150 frame allowance every 12 months
- Contacts** (in lieu of lenses and frames)
 - Up to \$150 allowance every 12 months
- Single/Bifocal/Trifocal or Lenticular Lenses**
 - \$25 deductible (combined for frames & lenses) every 12 months

VSP CHOICE PLAN B

- Eye Exams** focus on your eye health and overall wellness
 - \$15 deductible every 12 months
- Contact Lens Exam & Fitting**
Standard contact lens exam and fitting
 - \$60 deductible every 24 months
- Frames**
 - \$25 deductible (combined for frames & lenses)
 - Up to \$150 frame allowance every 24 months
- Contacts** (in lieu of lenses and frames)
 - Up to \$150 allowance every 24 months
- Single/Bifocal/Trifocal or Lenticular Lenses**
 - \$25 deductible (combined for frames & lenses) every 24 months

VSP DIRECT VISION RATES

	VSP Choice Plan A	VSP Choice Plan B
Individual	\$15.97	\$12.22
Individual +1	\$29.38	\$22.48
Family	\$43.91	\$33.60

VSP DIRECT VISION RATES - FL, MN, MS

	VSP Choice Plan A	VSP Choice Plan B
Individual	\$12.78	\$9.78
Individual +1	\$23.50	\$17.98
Family	\$35.13	\$26.88



NETWORK

- | 78,000 vision care providers
- | Nationally recognized chains like Pearle Vision, Lens Crafters, Target and more.
- | 40% off unlimited additional eyeglasses after initial benefit is exhausted
- | 5 – 15% savings on Lasik or PRK services





PLAN HIGHLIGHTS



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VISION

EyeMed – Choose from two plans.

EYEMED ACCESS PLAN A

Eye Exams focus on your eye health and overall wellness

- \$15 deductible every 12 months

Contact Lens Exam & Fitting

Standard contact lens exam and fitting

- \$15 deductible every 12 months

Frames

- Up to \$150 frame allowance every 12 months

Contacts (in lieu of lenses and frames)

- Up to \$150 allowance every 12 months

Single/Bifocal/Trifocal or Lenticular Lenses

- \$25 deductible every 12 months

EYEMED ACCESS PLAN B

Eye Exams focus on your eye health and overall wellness

- \$15 deductible every 12 months

Contact Lens Exam & Fitting

Standard contact lens exam and fitting

- \$15 deductible every 24 months

Frames

- Up to \$150 frame allowance every 24 months

Contacts (in lieu of lenses and frames)

- Up to \$150 allowance every 24 months

Single/Bifocal/Trifocal or Lenticular Lenses

- \$25 deductible every 24 months

EYEMED DIRECT VISION RATES

	EyeMed Access Plan A	EyeMed Access Plan B
Individual	\$15.02	\$11.53
Individual +1	\$27.64	\$21.22
Family	\$41.31	\$31.71

EYEMED DIRECT VISION RATES - FL, MN, MS

	EyeMed Access Plan A	EyeMed Access Plan B
Individual	\$12.02	\$9.22
Individual +1	\$22.11	\$16.98
Family	\$33.05	\$25.37



VISION RIDER WITH SPIRIT PLANS



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Coverage For: YOU

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ail yourself th

Y 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

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DENTAL & VISION

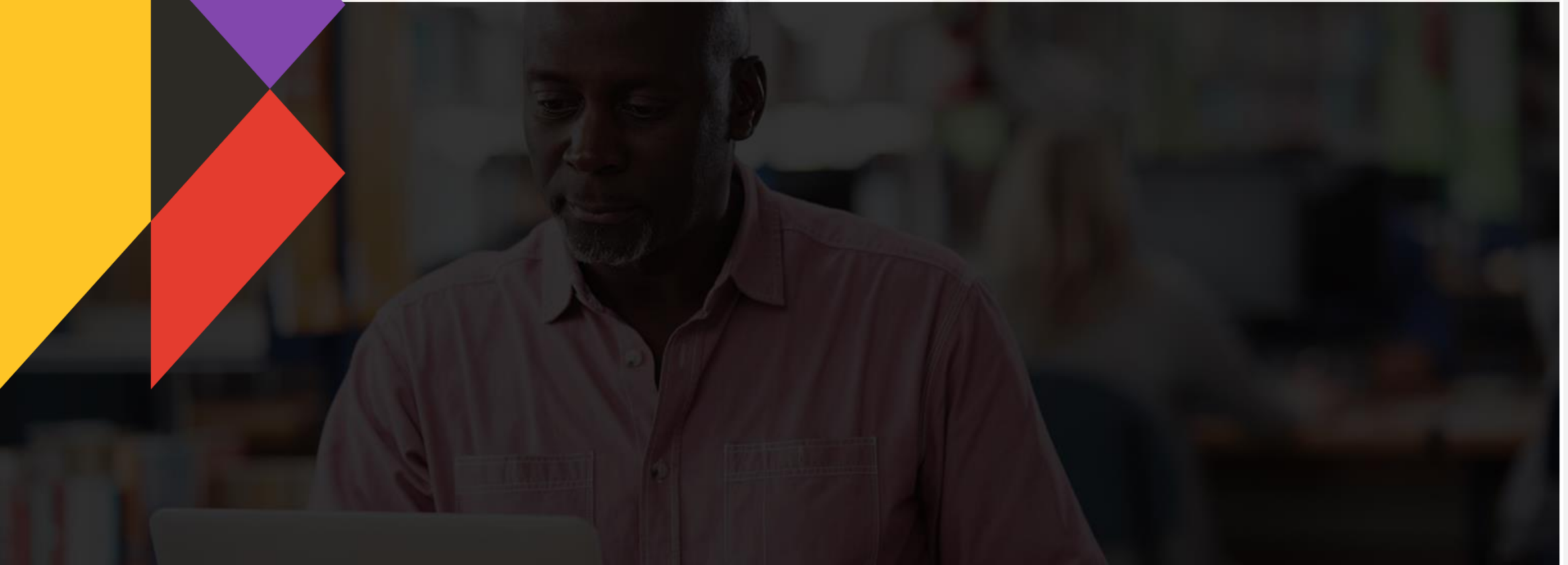
Annual Max \$1200
✓ In-Network Savings
✓ 25% 1st Year Major Coverage
✓ Child Ortho Included

MONTHLY CHARGE
\$30.99/mo

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RESOURCES





PRODUCER PORTAL



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www.star.ameritas.com

Your **Ameritas Producer Portal** will show you all policies that have had premiums paid and what your commission is on those policies.

Portals are only updated at the end of a month (not daily) and typically 3-5 days after the start of the next month.

COMMISSIONS

- | When you or your clients use your dedicated link that information goes directly to Ameritas
- | **Commissions are paid out on the 1st business day of month**
- | Use Producer Portal to update your deposit info
- | Minimum payout is \$1.00. For Direct Deposit, the payment will be in your account 48 to 72 hours later, with a statement to be sent via U.S. mail the second working day of each month. For Check payments, the check and statement will be sent via U.S. mail the second working day of each month.



MEMBER PORTAL



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www.ameritas.com

- | Plan information
- | Member ID cards
- | Plan benefits summary
- | Claims processing details
- | Electronic benefit statements (EOB)

- | Additional Features
- | Dental cost estimator
- | Prescription savings card
- | Find a provider
- | Dental health report card

AGENT RESOURCE CENTER

Find everything you need for Spirit Dental here.

| Brochures

| Enrollment Guide

| Digital Banners

| Logos

| & More

The screenshot shows the Spirit Dental & Vision Agent Resource Center website. At the top, there is a navigation bar with 'DirectBenefits' and 'AGENT RESOURCE CENTER' logos, and links for 'Agent Resources', 'Products', 'Get Group Quotes', and 'Get Appointed Now!'. Below the navigation, there is a hero section with the Spirit Dental & Vision logo and a call to action: 'GET APPOINTED WITH SPIRIT DENTAL' with a 'Get started' button. The main content area is divided into two columns: '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, Utilizes Ameritas Classic Network - large national network, Vision rider available for additional \$7/mo., and 30 Day satisfaction guarantee. The group plan highlights include: Group size: 2-149, States available: All but WA, Provider search: Ameritas Classic Network, No waiting periods - even for Major & 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, there are two call-to-action 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 Individual Agent Concierge Team and the Group Agent Support Team. The footer includes a navigation menu (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 Business, 100 Business).



<https://directbenefits.com/agents>

Concierge Team

- | Help you grow your business
- | Help you find or use your dedicated links
- | Provide any product knowledge you need
- | Liaison between you and carrier
- | Lead live training webinar for you or your agency
- | Help you explore other products to add to your portfolio
- | Be the “easy button” – here to make your job easier!



AGENT CONCIERGE TEAM



(800) 620-5010 option 4

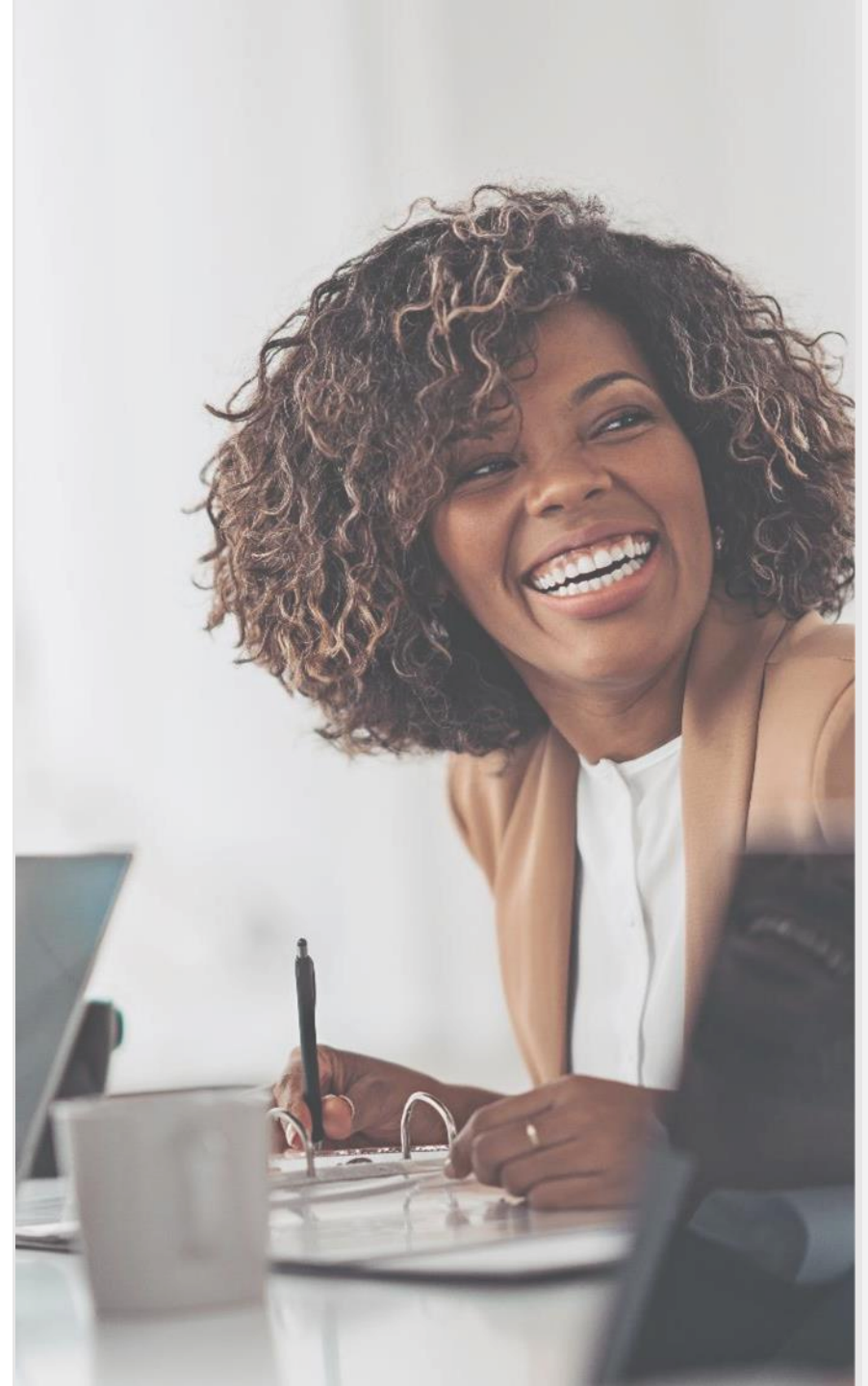


conciERGE@directbenefits.com



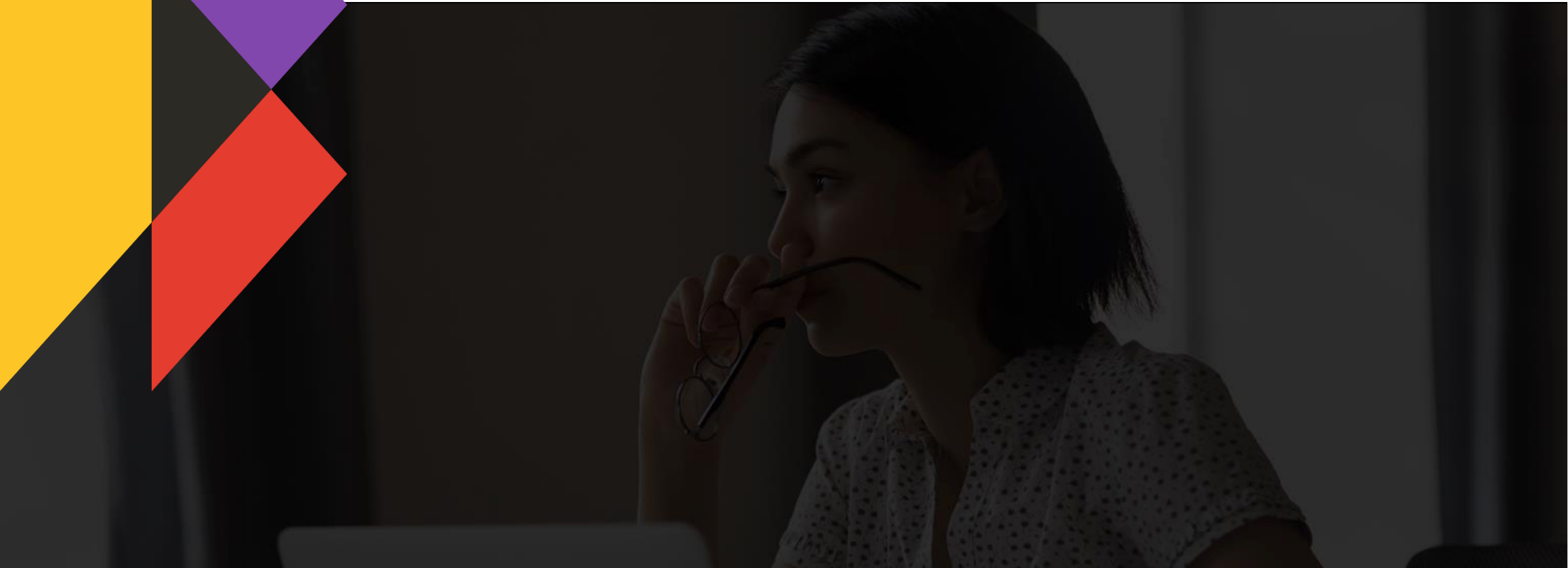
LET'S START SELLING

- | Everyone needs dental
- | It's not one size fits all but we have a Spirit plan for all.
- | Sell to everyone
- | Sell Spirit





QUESTIONS AND COMMENTS



SPIRIT DENTAL & VISION FAQs

DO I HAVE AN AGENT
WRITING NUMBER?

HOW DO MY CLIENTS PAY
THEIR PREMIUM?

ARE IMPLANTS
COVERED?

HOW DOES MY CLIENT
ENROLL?



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THANK YOU FOR YOUR TIME

WEBSITE | www.directbenefits.com/agents

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SOCIAL |



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