



*Direct***Benefits**

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# GETTING READY FOR BUSY SEASON

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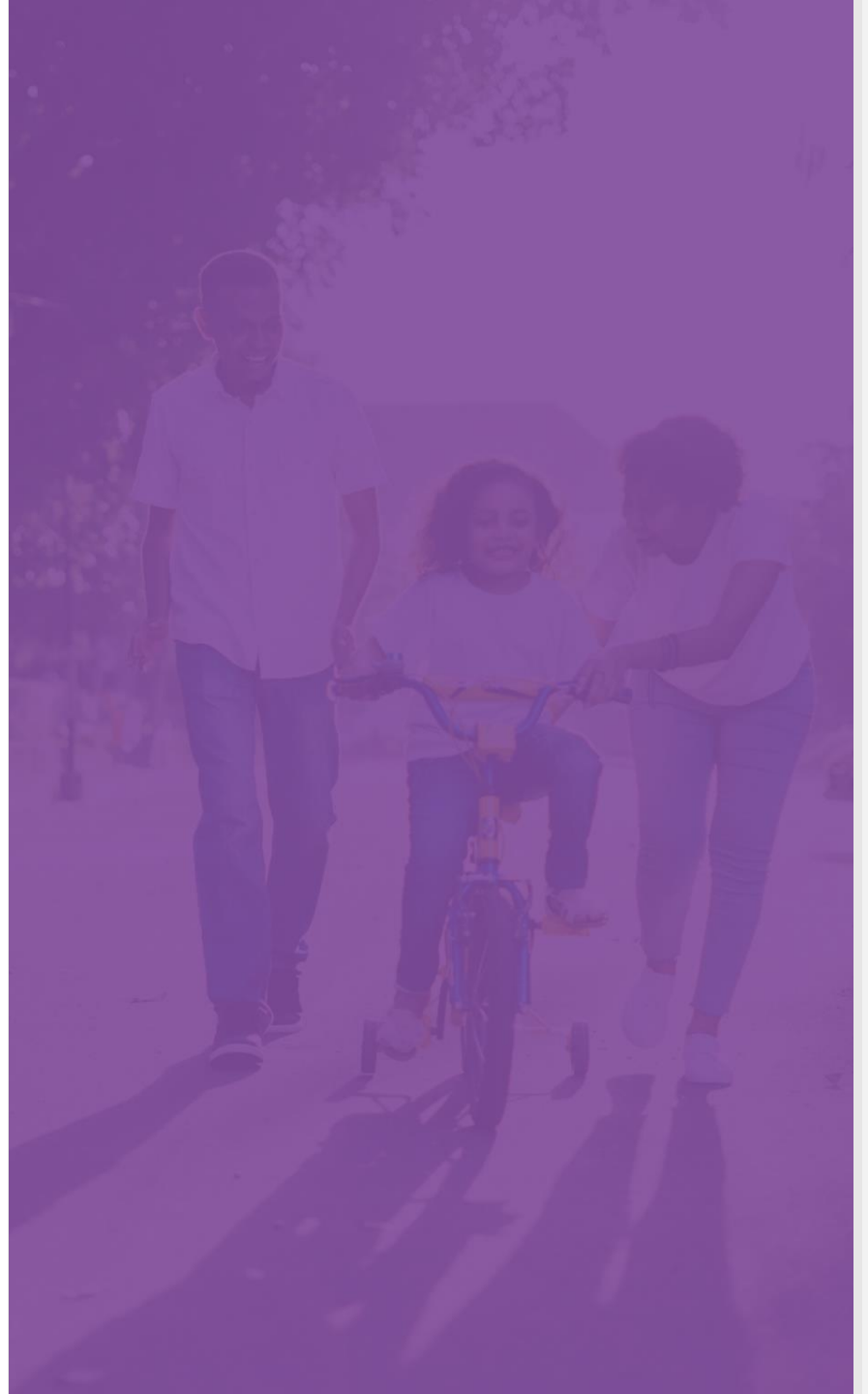
DATE | NAME OF PRESENTERS

# WELCOME TODD!

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| Todd Cowen Cowan

| National Sales Director at Ameritas



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# IT'S BUSY SEASON!

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Let's get you set up with everything you need to grow your business and take care of your clients during this FUN time of year!!

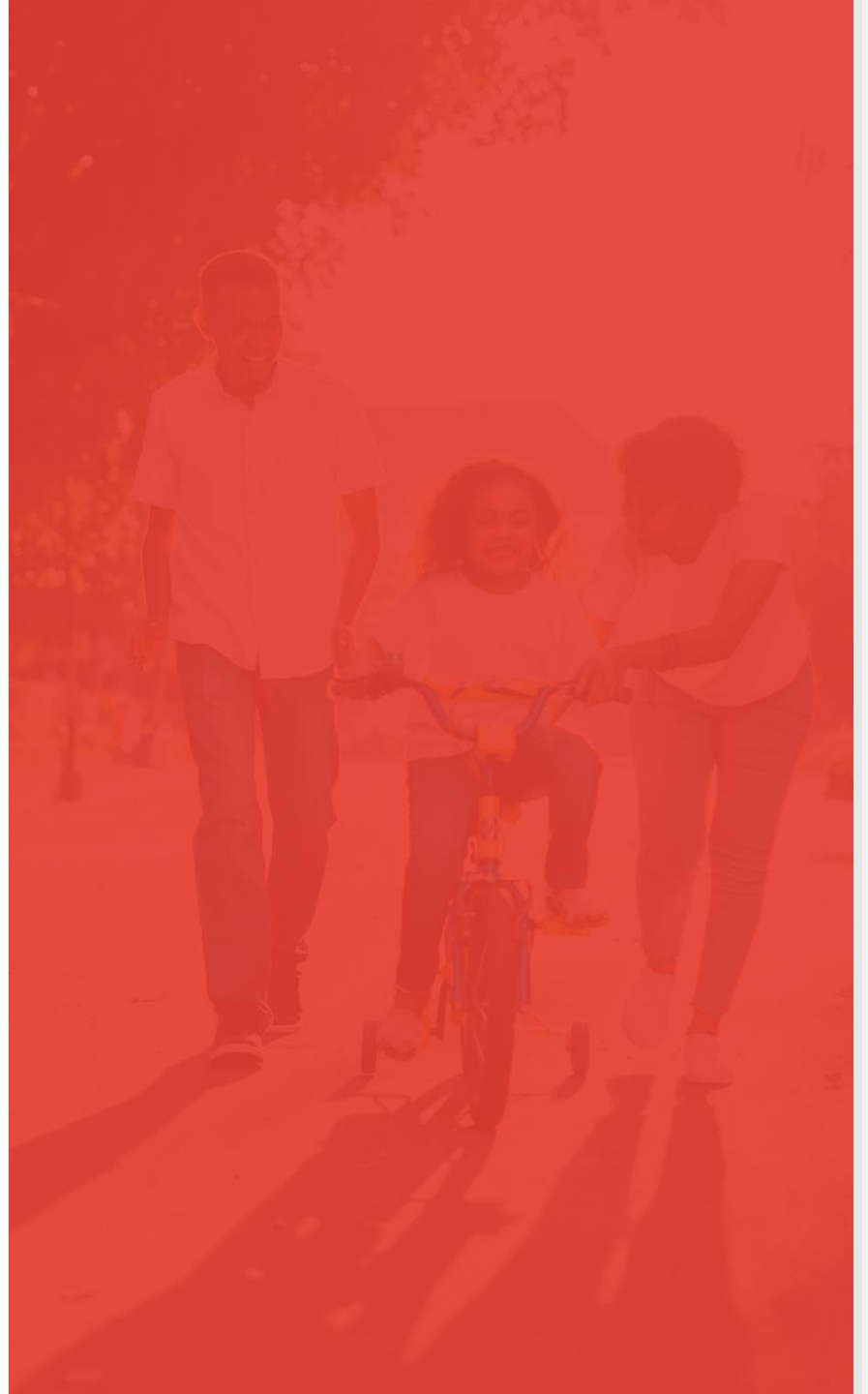


**DirectBenefits**

# WHY DENTAL & VISION?

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



# VALUE 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



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# 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
<b>Total</b>	<b>\$682</b>	<b>\$383.64</b>	<b>\$308.36 SAVINGS</b>

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 DIRECT BENEFITS?

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Our product model revolves around competitive plans, best-in-class service, ease of use, and marketing materials along with in-depth education/webinars to catapult your sales.

We simplify the process to offer a comfort level unmatched by anyone. The Direct Benefits experience maximizes your business to its full potential- and more.



# WHY AMERITAS?

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## **Network**

127,000 providers, with  
557,000 Access Points

## **Experience**

30 years in senior  
dental market

## **Expertise**

Product Simplicity,  
Ease of Enrollment





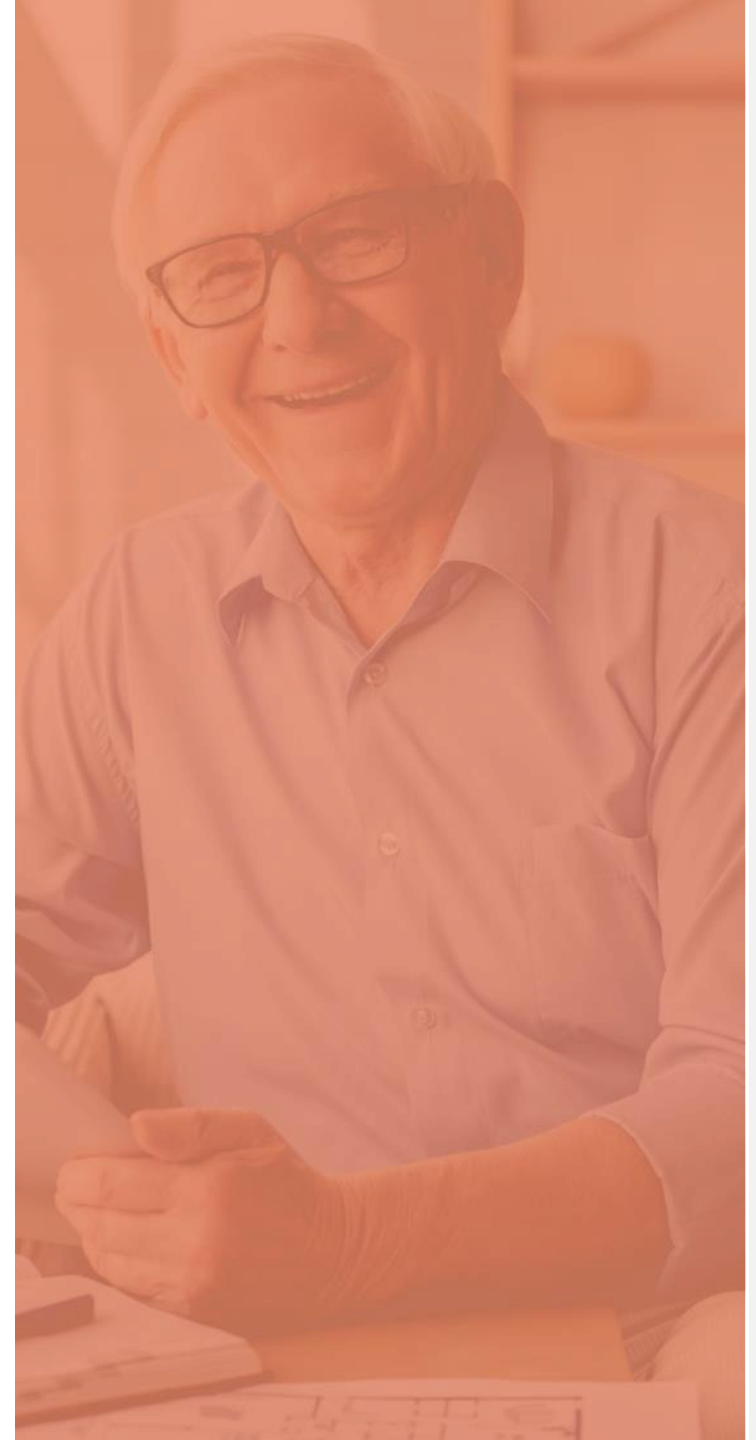
# Product Overview Support | Spirit Dental



# SPIRIT DENTAL PLAN BENEFITS

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- | 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 & VISION

# SPIRIT DENTAL PLAN BENEFITS

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- | 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\*
- | 12-month rate guarantee
- | 30-day customer satisfaction guarantee



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# FOUR SPIRIT DENTAL PLANS TO PICK FROM \*

750/1000/1250  
Graduated Annual  
Max Plan

1200/2500/5000  
Graduated Annual  
Max Plan

1200  
Annual Max Plan

3500  
Annual Max Plan

\*All plans listed offer Network or Choice | \*\*Available plans can vary by state, but most states offer the four listed above..



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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



# SPIRIT IS UNDERWRITTEN BY AMERITAS



- | 127,000 Providers
- | 557,000 Access Points
- | **Standards & Poor's**
  - | A+ (Strong) for insurer financial strength | This is the fifth highest of Standard & Poor's 21 ratings.
- | **A.M. Best Company**
  - | A (Excellent) for financial strength and operating performance | This is the third highest of A.M. Best's 15 ratings





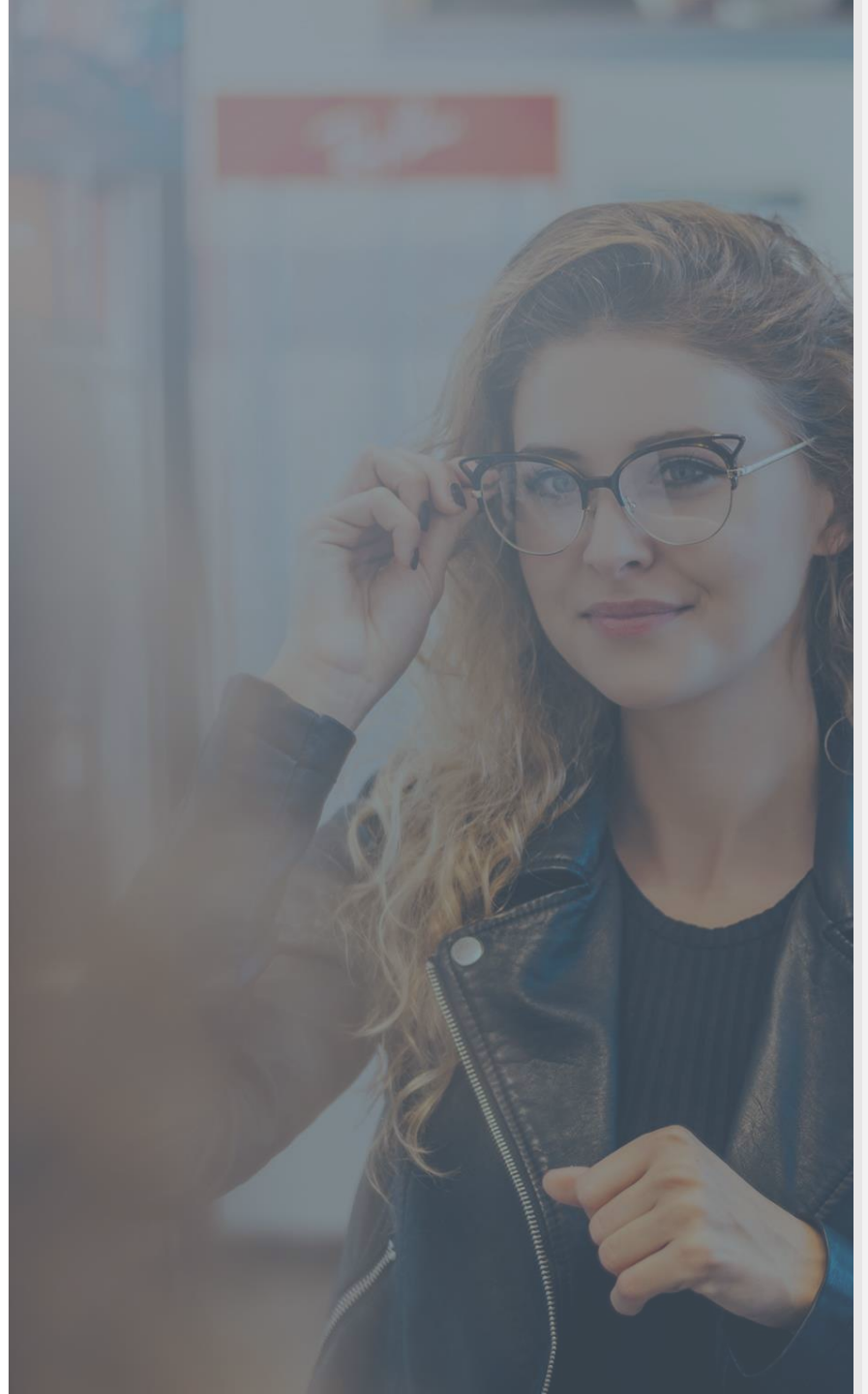
# Product Overview Support | Direct Vision



# Direct Vision Highlights

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- | 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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## 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

Coverage For: YOU

ayer | PHONE: (8...

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

**Spirit**  
DENTAL & VISION

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

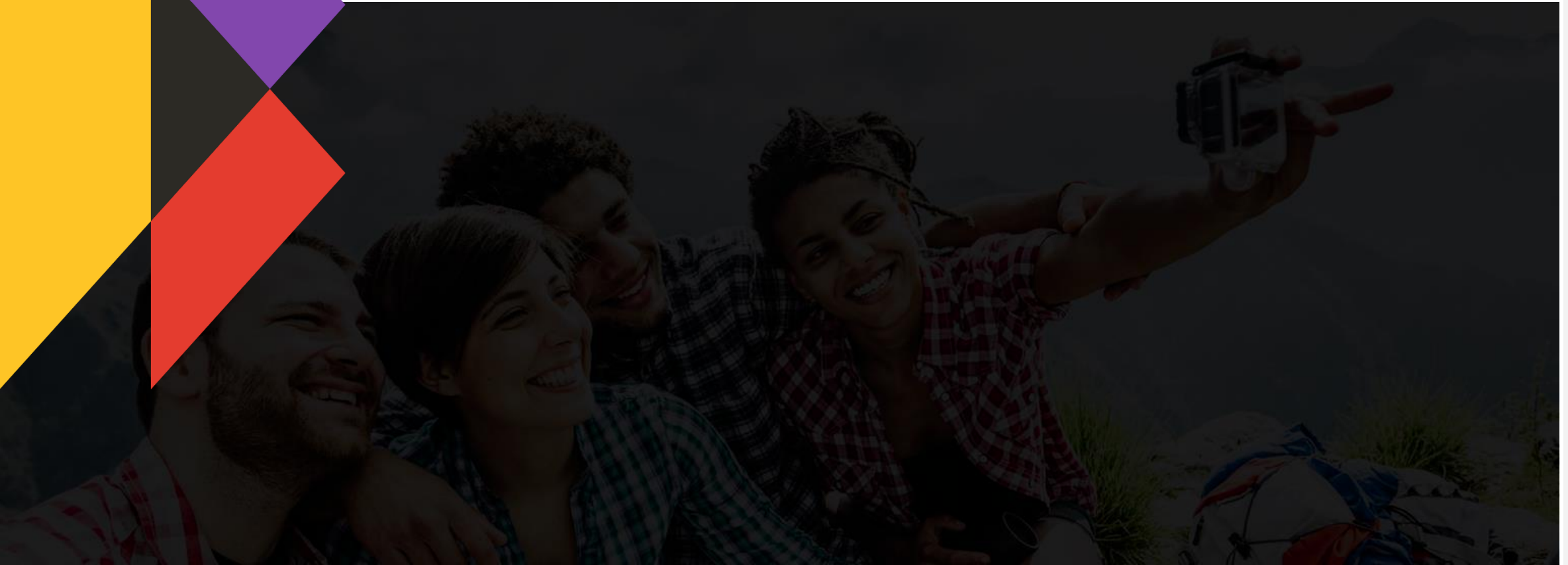
MONTHLY CHARGE  
**\$30.99/mo**



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# ON-LINE PORTALS







# PRODUCER PORTAL



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[www.star.ameritas.com](http://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

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- | 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**
- | 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.



# LET'S START SELLING



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# CROSS-SELLING IS EASY

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Adding Dental & Vision alongside Medicare is Easy!

- | Scope of Appointment Form
- | Medicare & You Guidebook
- | What's not covered, Page 49

**MEDICARE HEALTH INSURANCE**

**1-800-MEDICARE (1-800-633-4227)**

NAME OF BENEFICIARY  
**YOUR NAME HERE**

MEDICARE CLAIM NUMBER **000-00-0000-A** SEX **FEMALE**

IS ENTITLED TO **HOSPITAL (PART A)** EFFECTIVE DATE **07-01-1986**  
**MEDICAL (PART B)** **07-01-1986**

SIGN HERE *Jane Doe*

# ADDING DENTAL & VISION ALONGSIDE MEDICARE

## How to start the conversation?

71%

**Did you know...**  
71% of people plan on purchasing a dental plan upon retirement\*

32%

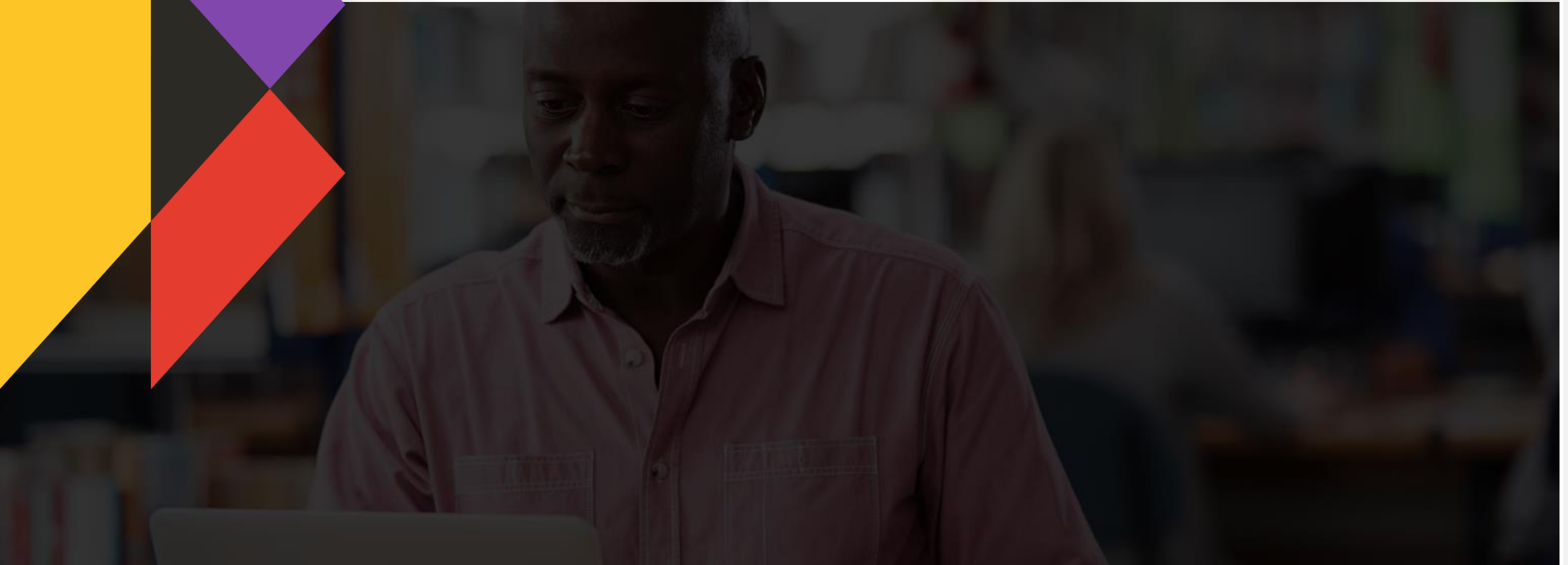
**Did you know...**  
Average Senior spends \$1,154 in dental expense. Ameritas' Average discount on senior claims was 32%.\*\*

NEXT  
DAY

**Did you know...**  
Ameritas offers stand alone dental and vision to fill the gaps in traditional Medicare. This includes next day effective dates and no waiting periods.



# RESOURCES



# 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!'. The main heading is '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 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 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 are eight categories of resources: 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>



# THE AGENT CONCIERGE ROLE





# Concierge Team

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- | 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!



**Aimee  
Bortnem**

Agent Concierge  
Supervisor



**Teresa  
Stein**

Agent Concierge





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# Race to Rewards

WIN AN EXTRA \$150  
FOR EVERY 10 POLICIES



Spirit Dental | Denali | Direct Vision | Magnum | October 1, 2020 through January 21, 2020

# AGENT CONCIERGE TEAM



(800) 620-5010 option 4

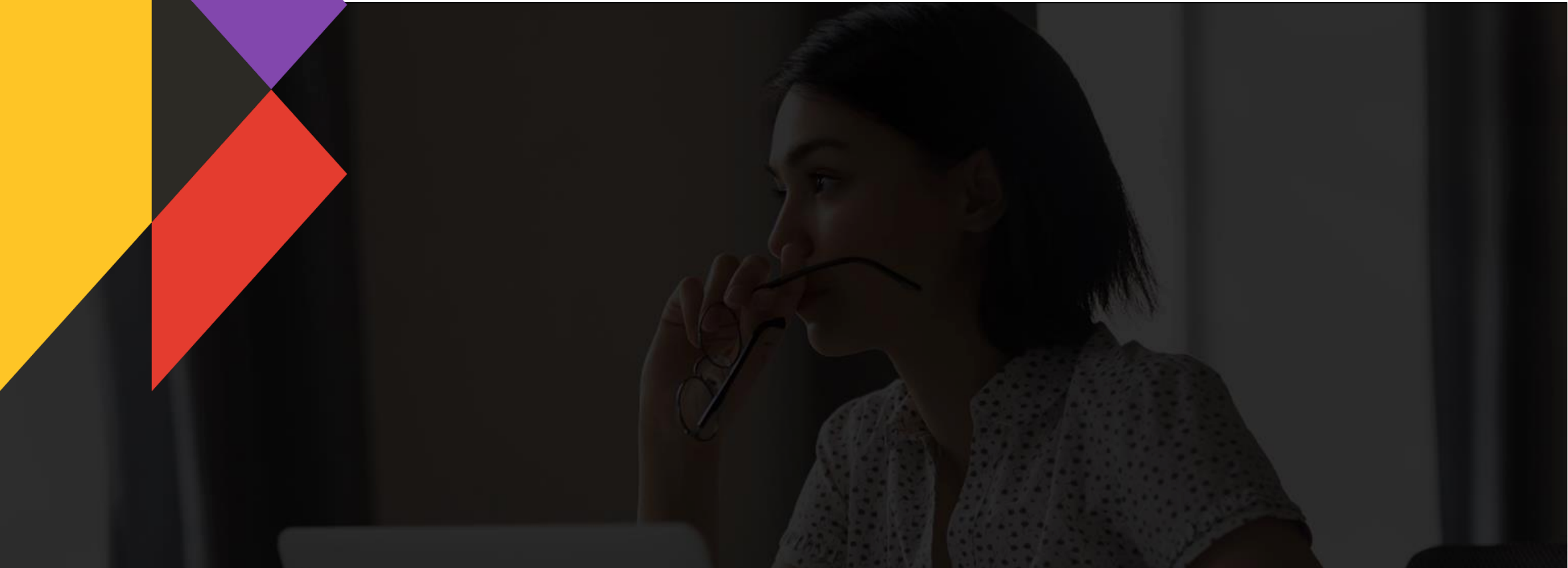


[conciERGE@directbenefits.com](mailto:conciERGE@directbenefits.com)





# QUESTIONS & COMMENTS





# THANK YOU FOR YOUR TIME

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SOCIAL |



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