



***Direct*Benefits**

concierge@directbenefits.com | 800-620-5010, option 4 |
www.directbenefits.com/agents



SELLING DENTAL INSURANCE

MILLENNIALS, FAMILIES AND SENIORS

YOUR PRESENTERS!

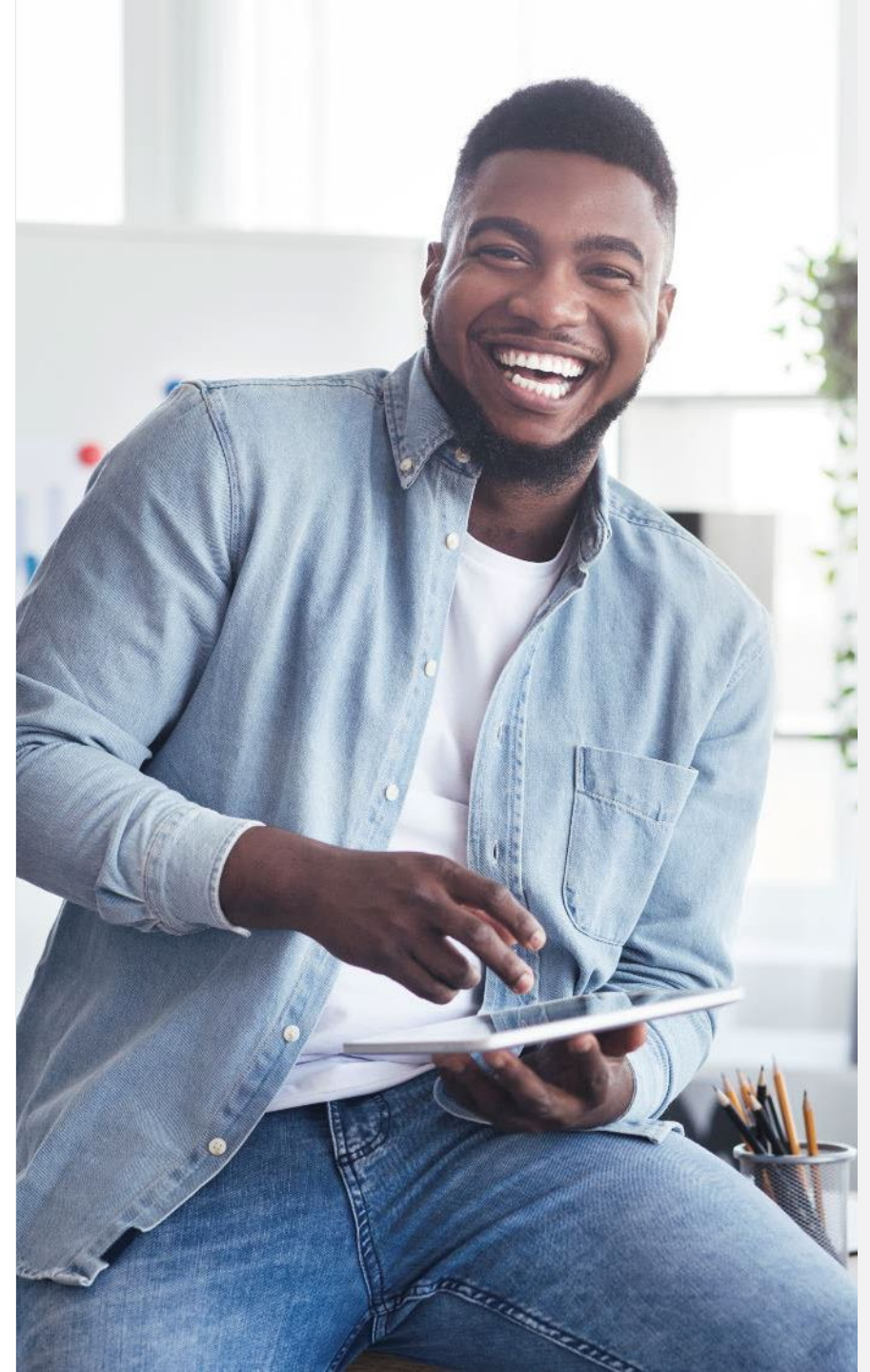
- | Aimee Bortnem | Agent Concierge Supervisor
- | Stacey Williams | Product Expert
- | Blake Boster | Marketing



SELLING DENTAL INSURANCE

Millennials, Families and Seniors

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.





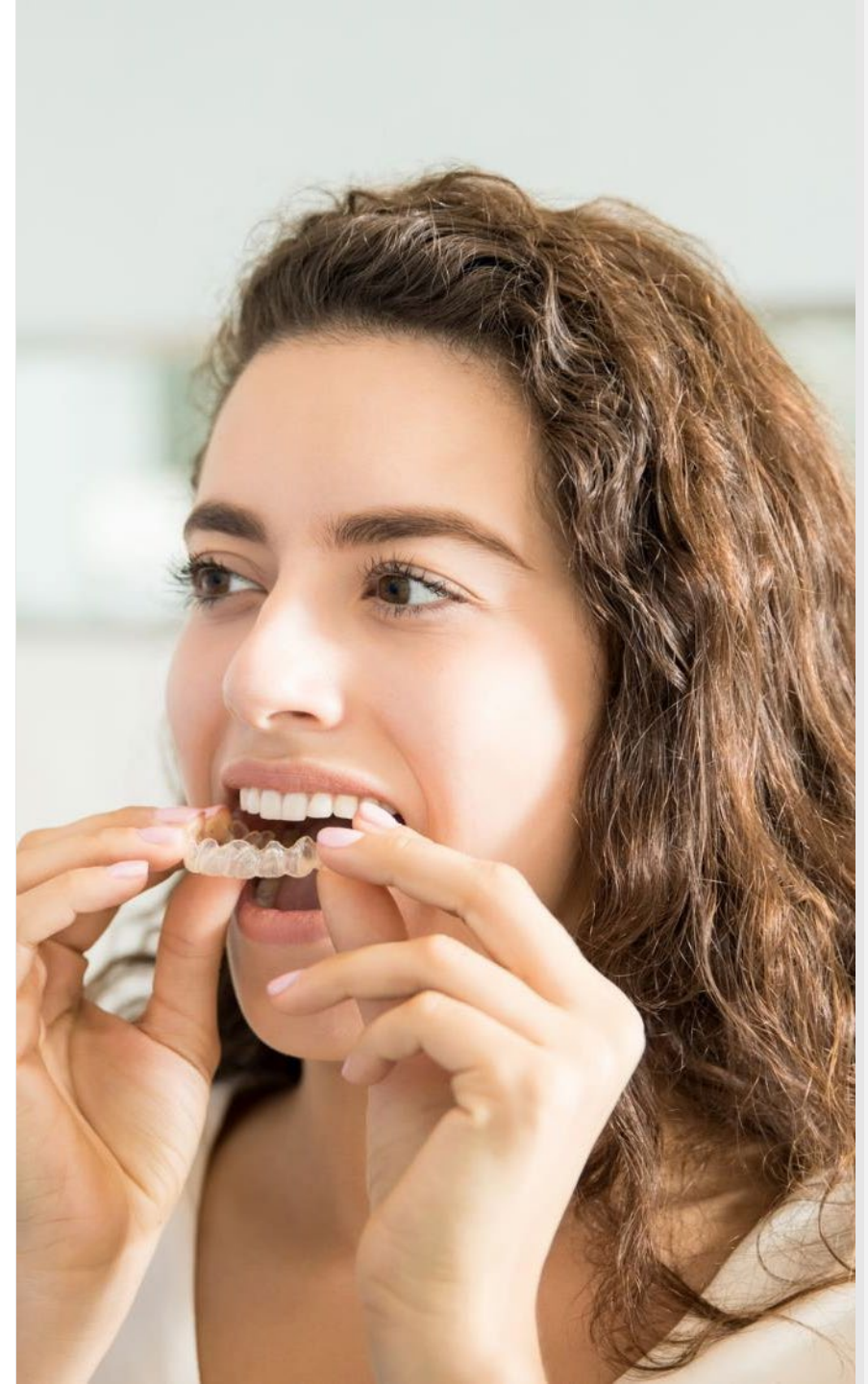
WHY DIRECT BENEFITS?

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 DENTAL?

- | Products can be sold all year
- | Meet consumer demand
- | Grow your business/commissions
- | Provides value to your clients



DEEP DIVE | MILLENNIALS, FAMILIES AND SENIORS



DEMOGRAPHICS



Millennials

- | Ages 24–39 (1981–1996)
- | Leading the surge into the market – \$1.4 trillion
- | Beginning to embark upon milestones



Families

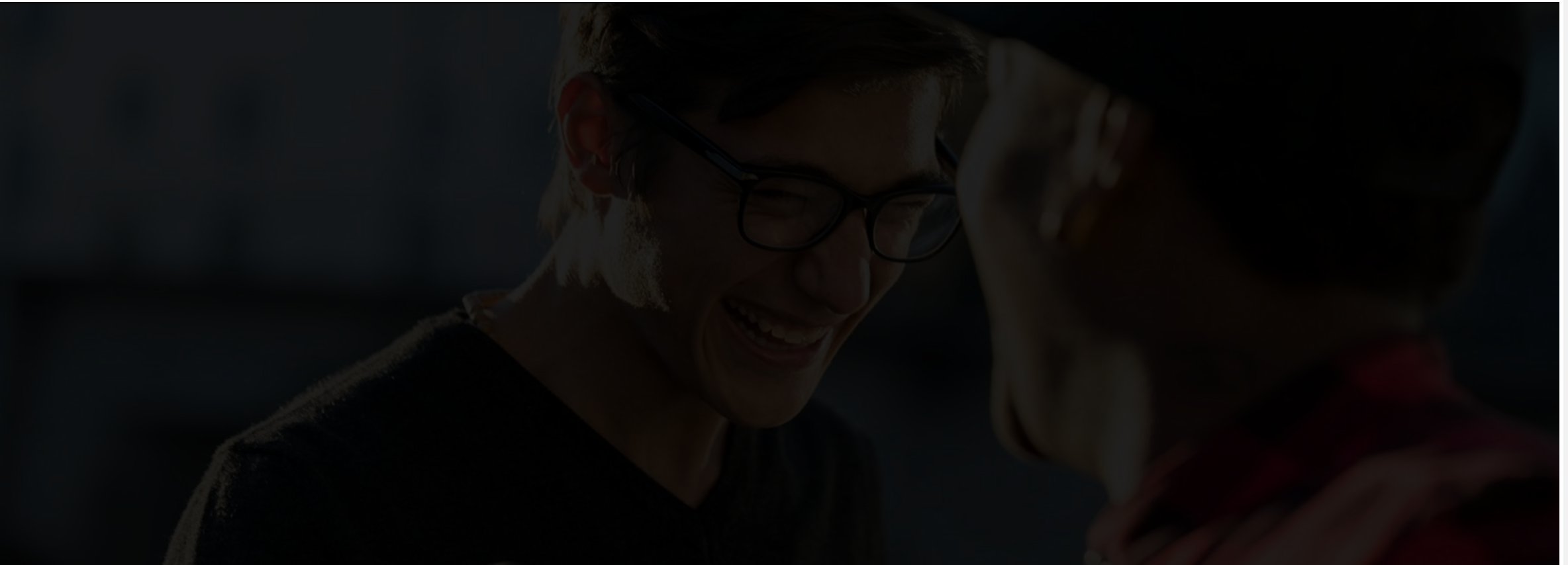
- | Young and old
- | Mothers control 85% of household purchases
- | \$2.4 trillion in spending power



Seniors

- | Ages 56–74 (1946–1964)
- | One of the wealthiest generations to date
- | 10,000 people turn 65 each day for the next two decades

SELLING DENTAL INSURANCE TO MILLENNIALS





MILLENNIALS

Born into the digital age

- | Prefer email or text over phone calls
- | Today, 67% prefer to shop online (and 50% longer than their older counterparts)
- | First generation to influence up

Savvy Consumers

- | Convenience and Speed
- | Ultimate Comparison Shoppers
- | Spirit sells easy



MILLENNIALS

Lifestyle decisions

- | Shared economy
- | Digital banking
- | Travel more
- | Spirit sells on value



Millennial Snapshot

- | Convenience
- | Comparison
- | Tech-savvy

A POPULAR SPIRIT PLAN FOR MILLENNIALS



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
- | Lifetime deductible – Save money in the long run (Savvy Consumer)



DirectBenefits

Spirit
DENTAL & VISION

SELLING DENTAL INSURANCE TO FAMILIES





FAMILY

Value of being good parents

- | Responsibilities
- | Preventive for long-term health

Family Style discussions are important

- | Kids are key decision makers
- | Ortho for kids



FAMILY

Location and convenience

- | State of the art facility capable of handling all family dental needs
- | One-stop solution fits with their schedule
- | Direct Benefits makes it easy

Loyal consumers

- | Rely on word of mouth from other like-minded parents
- | Spirit stacks up as a great value against the rest



Family Snapshot

- | Convenience
- | Cost-conscious
- | Trust

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



DirectBenefits

Spirit
DENTAL & VISION

SELLING DENTAL INSURANCE TO SENIORS



SENIORS/RETIREEES

Catching up with tech

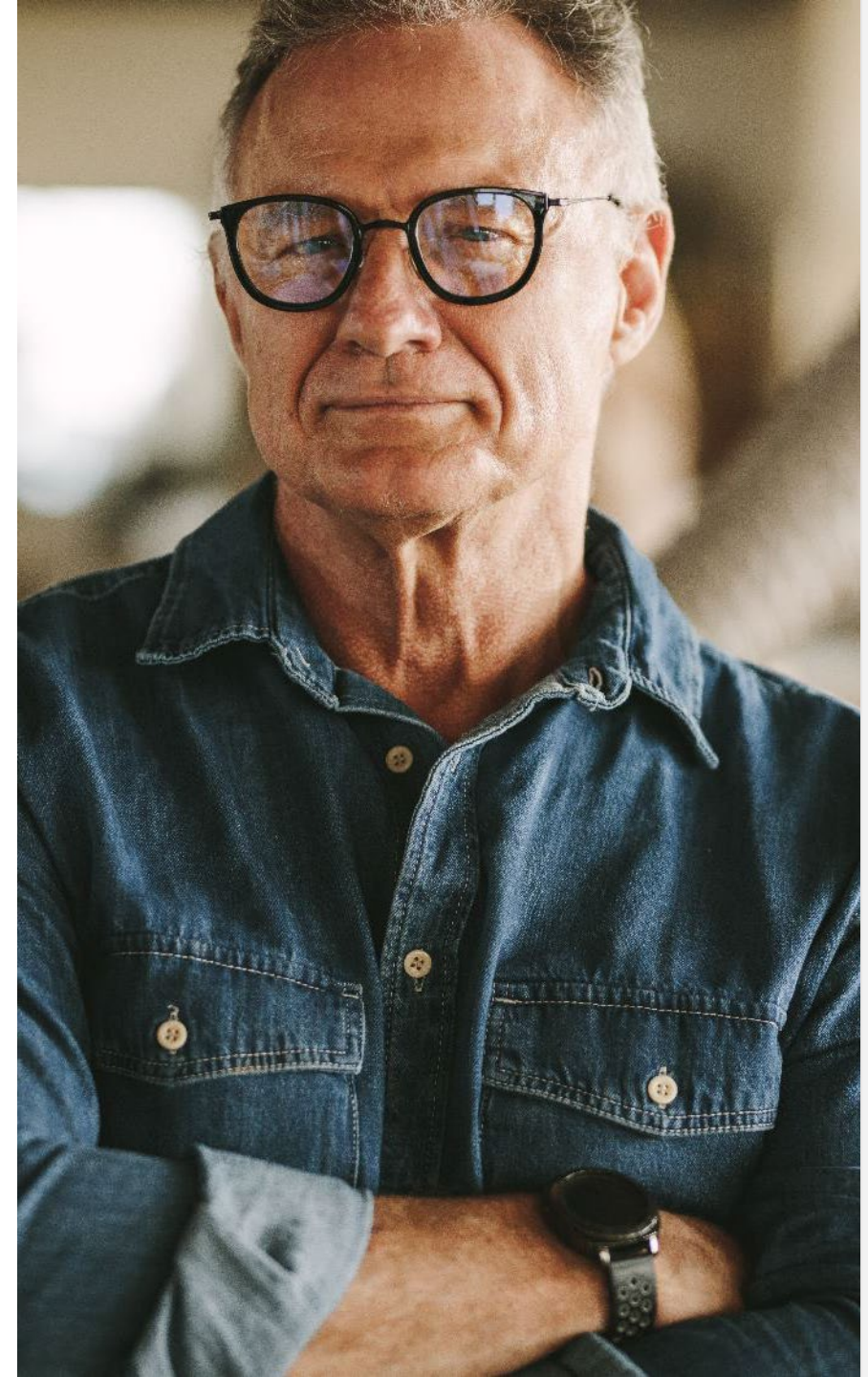
- | Avid consumer of online content

- | Regular user of Facebook

- | How easy is Spirit?

Relationship-centric

- | Small talk



SENIORS

Stretch that dollar

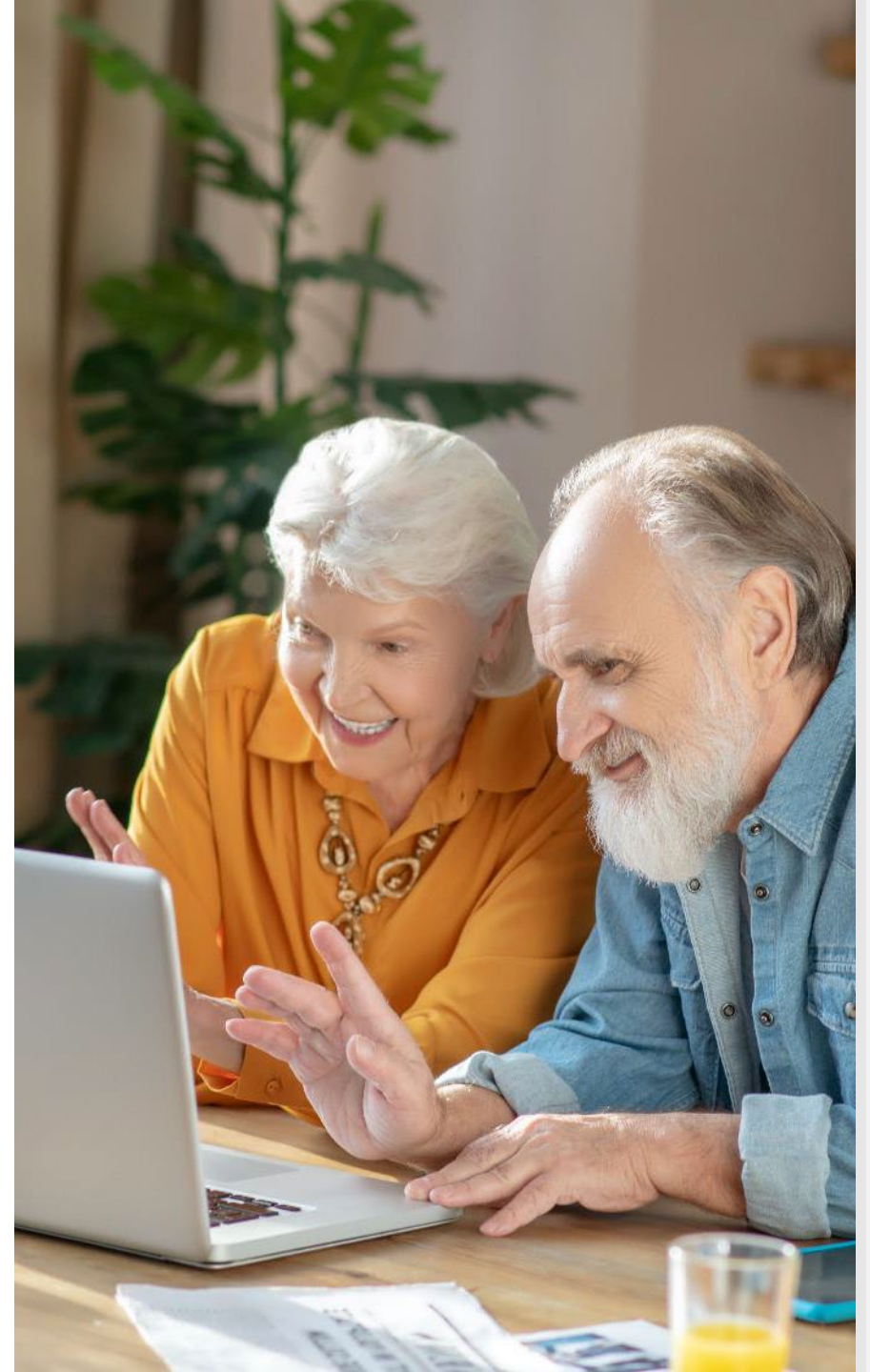
- | Hard workers and strong emphasis in savings

- | Budget-conscious

Health and wellbeing conscious

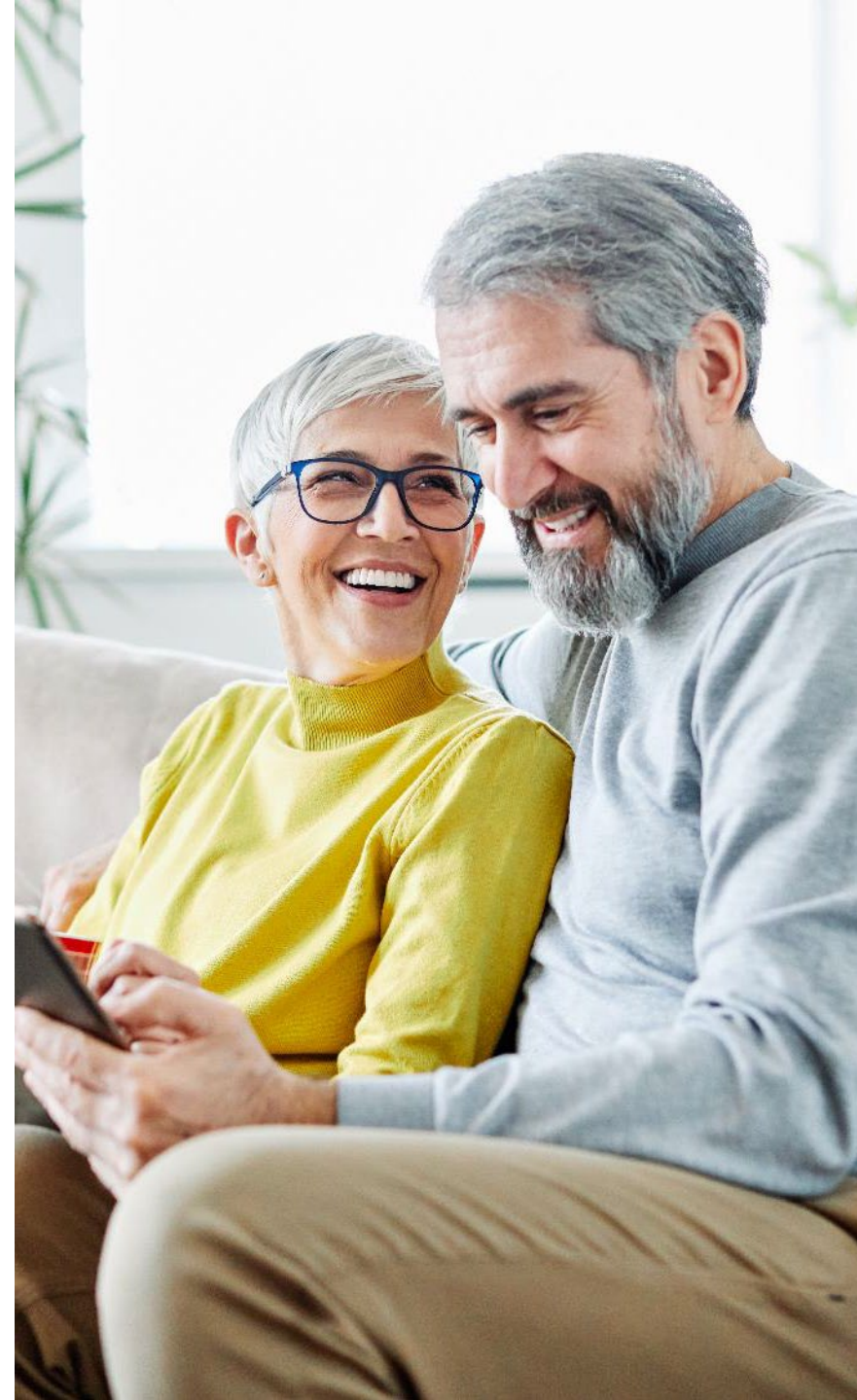
- | More so than any other age group

- | Spirit delivers



Senior Snapshot

- | Relationships
- | Ultimate savers
- | Healthy Lifestyle



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
- | Large in-network – (for savings)
- | \$7 vision rider is a nice add on

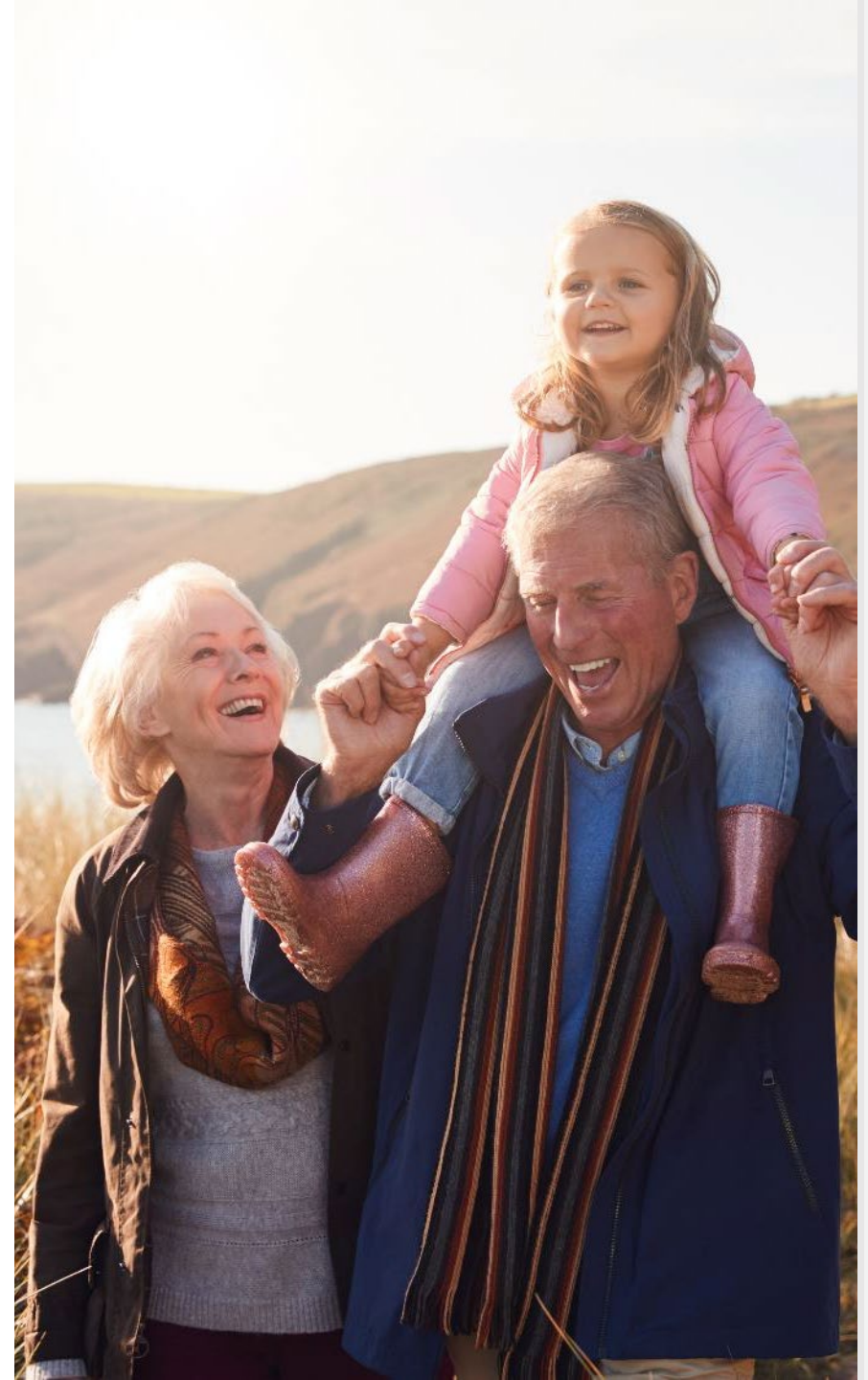


DirectBenefits

Spirit
DENTAL & VISION

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



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**
- | Guaranteed for 12 months
- | **Optional Spirit Vision insurance for only \$7 per month***
- | 12-month rate guarantee
- | 30-day customer satisfaction guarantee



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.

THE AGENT CONCIERGE ROLE



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!



**Aimee
Bortnem**

Agent Concierge
Supervisor



AGENT CONCIERGE TEAM



(800) 620-5010 option 4



concierge@directbenefits.com

Race to Rewards

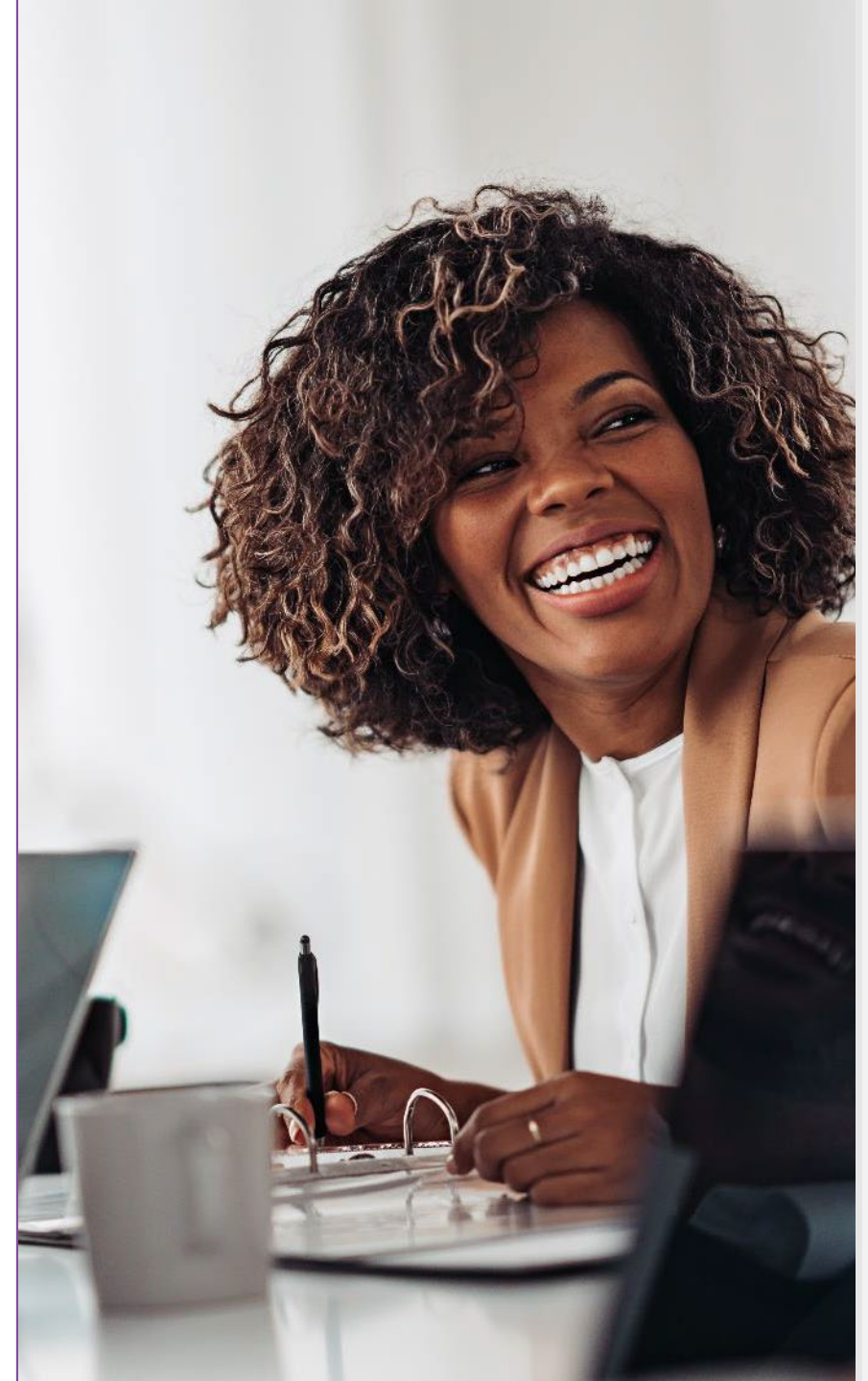
WIN AN EXTRA \$150
FOR EVERY 10 POLICIES



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

WRAP UP

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





QUESTIONS & COMMENTS





THANK YOU FOR YOUR TIME

WEBSITE | www.directbenefits.com/age

EMAIL | nts_concierge@directbenefits.com

PHONE | ts.com

ADDRESS | (800) 620-5010 option 4

55 5th E. Suite 500

St. Paul, MN 55101

SOCIAL |

