



SUPPORTING DENTAL HEALTH WITH SPIRIT DENTAL

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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.



OUTSTANDING PARTNERSHIP



WHY AMERITAS?

| Network

127,000 providers, with
557,000 Access Points

| Experience

30 years in dental market

| Expertise

Product Simplicity,
Ease of Enrollment

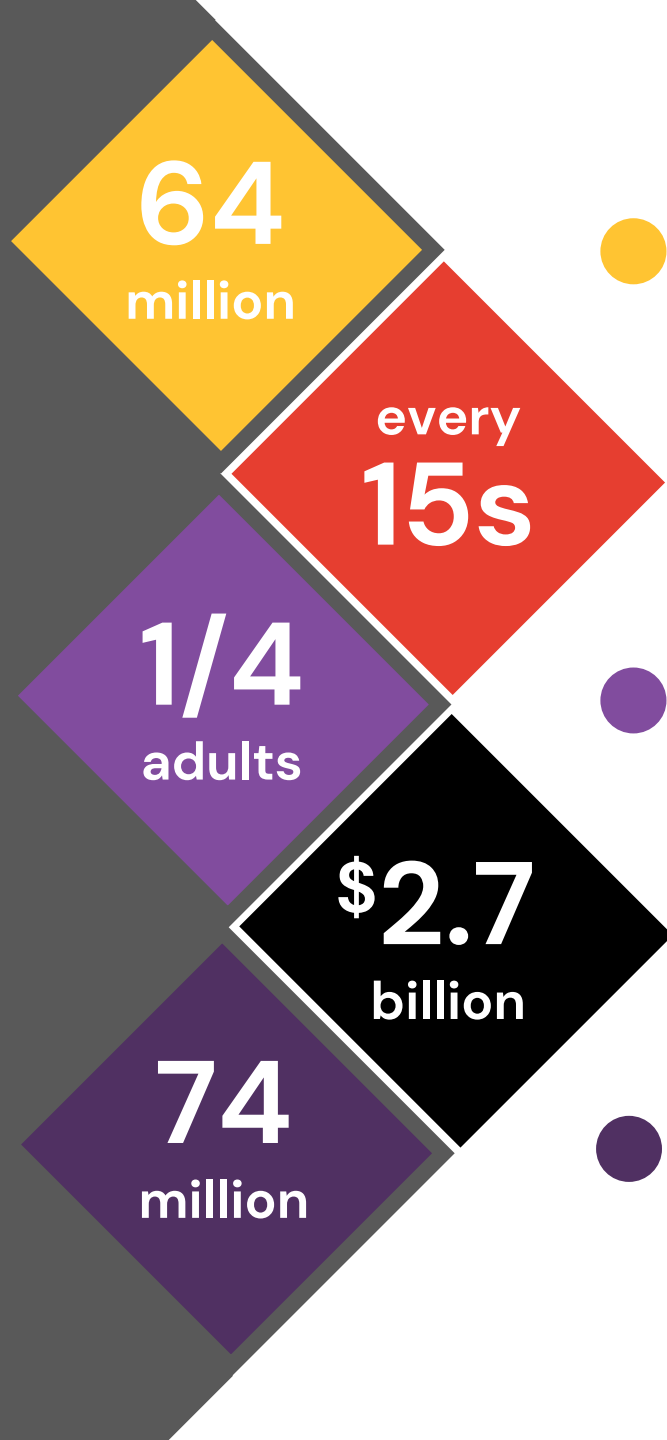


WHY EVERYONE NEEDS DENTAL INSURANCE

- | Dental insurance gets you to the dentist
- | Preventive care and exams are typically covered 100% by insurance to maintain oral health
- | Dentists can diagnose specific diseases (diabetes, oral cancer, leukemia, heart disease)
- | Coinsurance, network savings, annual maximums all work to help lower costs of expensive procedures and services
- | Peace of mind to ensure your smile is protected



Dental knowledge
empowers you



64
million



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

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.

\$2.7
billion



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

74
million

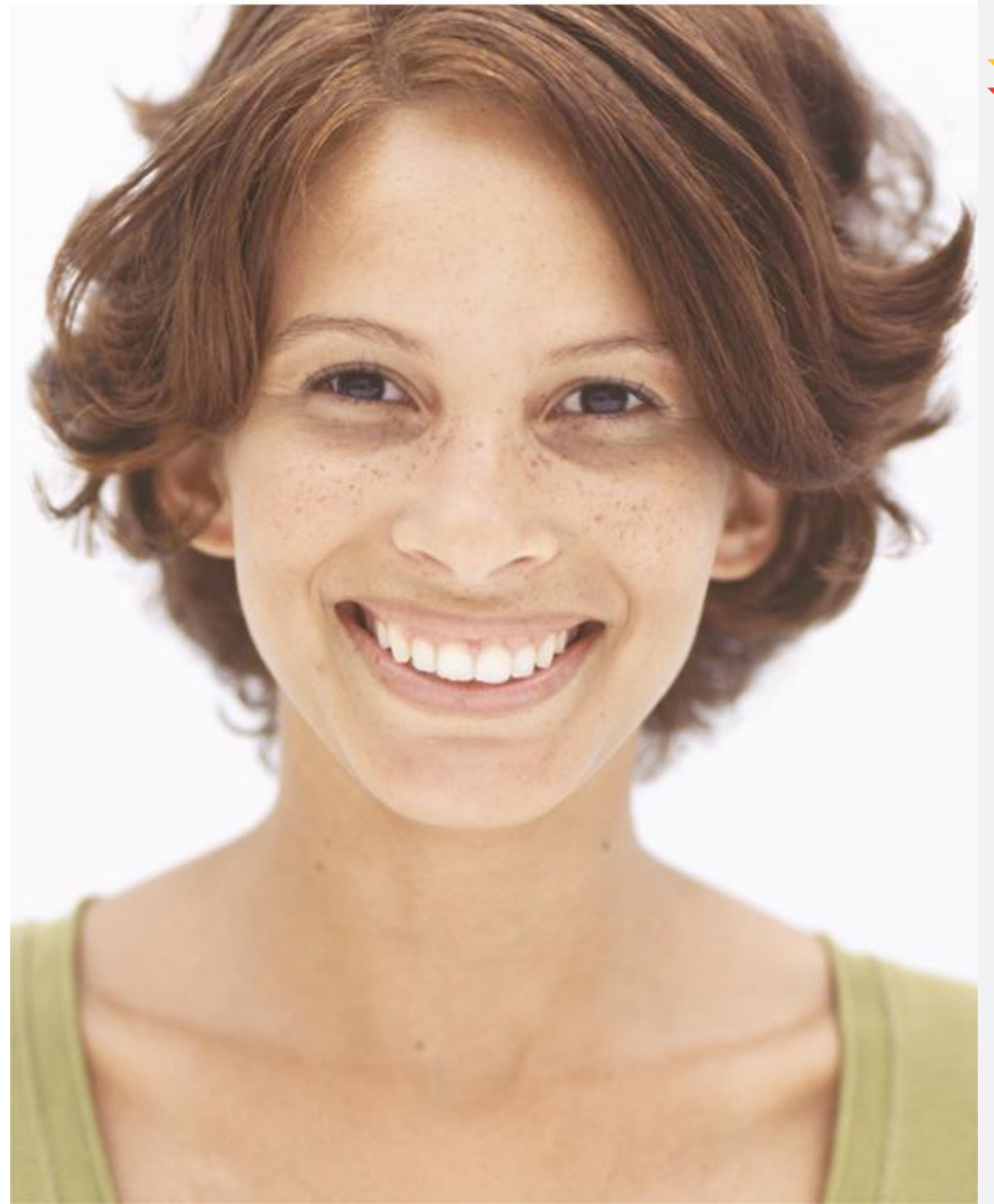


About 74 million Americans don't have dental coverage.



EVERYONE NEEDS DENTAL INSURANCE

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



DirectBenefits

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.



DirectBenefits

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



DirectBenefits

Spirit
DENTAL & VISION



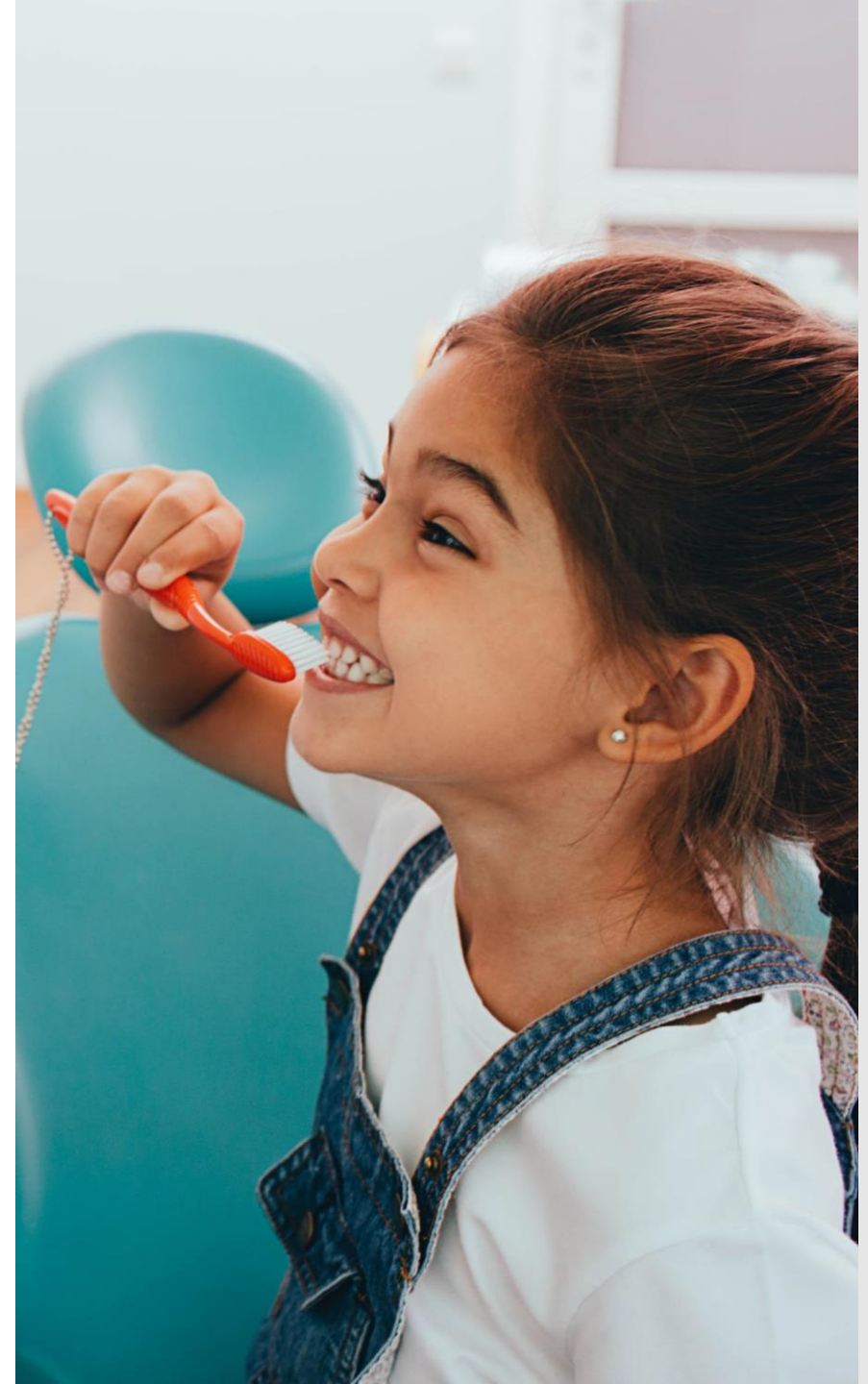
SPIRIT PLAN HIGHLIGHTS

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



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.



A POPULAR SPIRIT PLAN FOR SENIORS



Spirit 3500

- | No waiting periods – great for major services
- | Robust annual max – (Stretches their dollar further)
- | Preventive for multiple cleanings
- | \$7 vision rider is a nice add on



DirectBenefits

Spirit
DENTAL & VISION

DENTAL INSURANCE 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.
- | (ADA) recommends a teeth cleaning and checkup every six months. Kids should start going to the dentist soon after their first tooth erupts or around their first birthday, whichever happens first.



A POPULAR SPIRIT PLAN FOR FAMILIES



Spirit 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 larger costs.
- | \$7 vision rider option for when the kids might need glasses





ACCORDING TO THE NATIONAL ASSOCIATION OF DENTAL PLANS

Individuals without dental benefits:

- | 67 percent more likely to have heart disease
- | 50 percent more likely to have osteoporosis
- | Gum disease has been linked to premature births and low birth weight.

A POPULAR SPIRIT PLAN FOR INDIVIDUALS



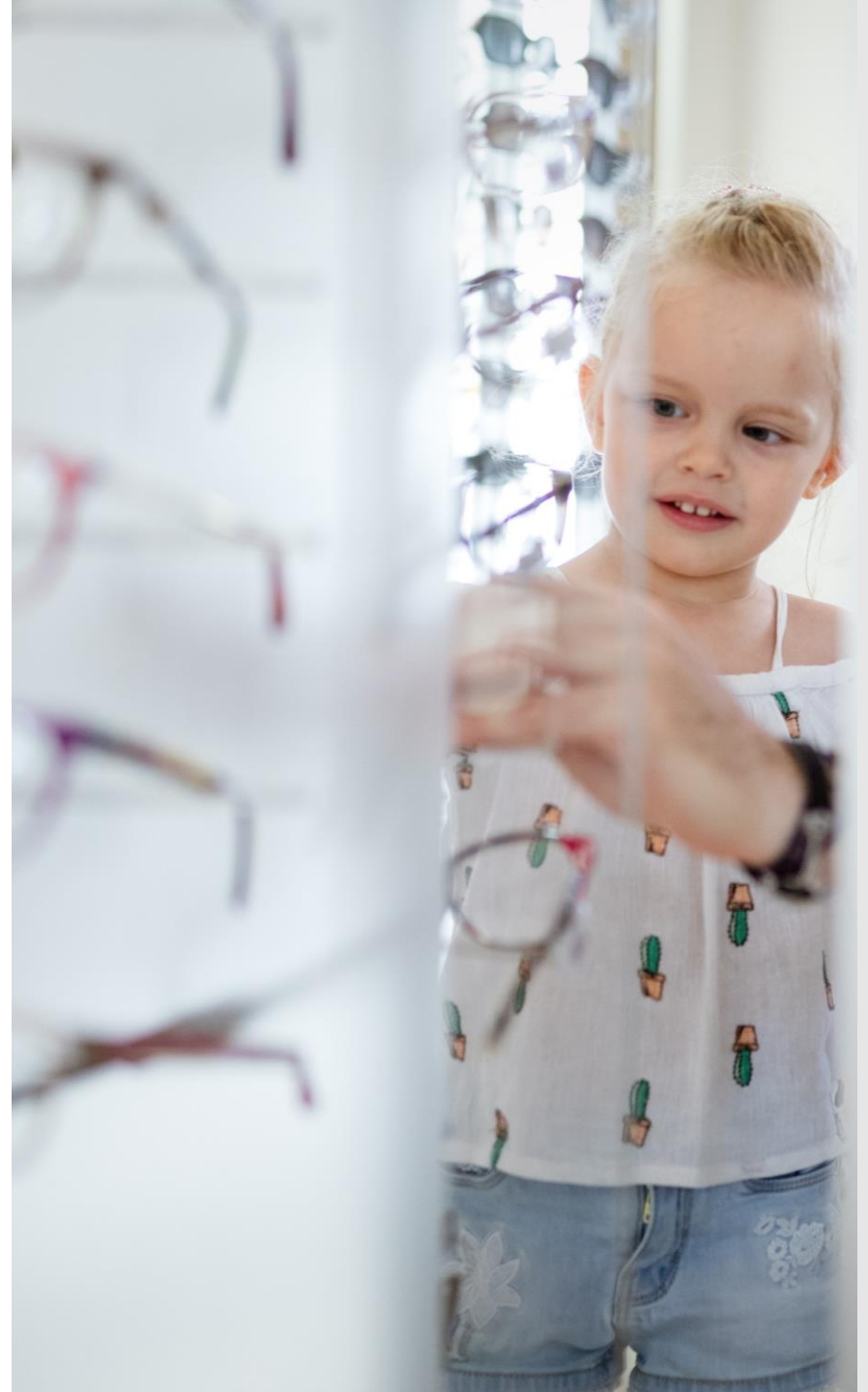
Spirit 1200

- | Affordable rate
- | Preventative is essential and it's 100% covered
- | No waiting periods – One-time deductible – Save money in the long run (Savvy Consumer)



Direct Vision Highlights

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



DirectBenefits

DIRECT
VISION



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



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

- | 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



Direct Benefits

DIRECT VISION

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



VISION RIDER WITH SPIRIT PLANS



DirectBenefits

DIRECT
VISION

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

Spirit
DENTAL & VISION

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

MONTHLY CHARGE
\$30.99/mo

YOUR DEDICATED SELLING LINKS

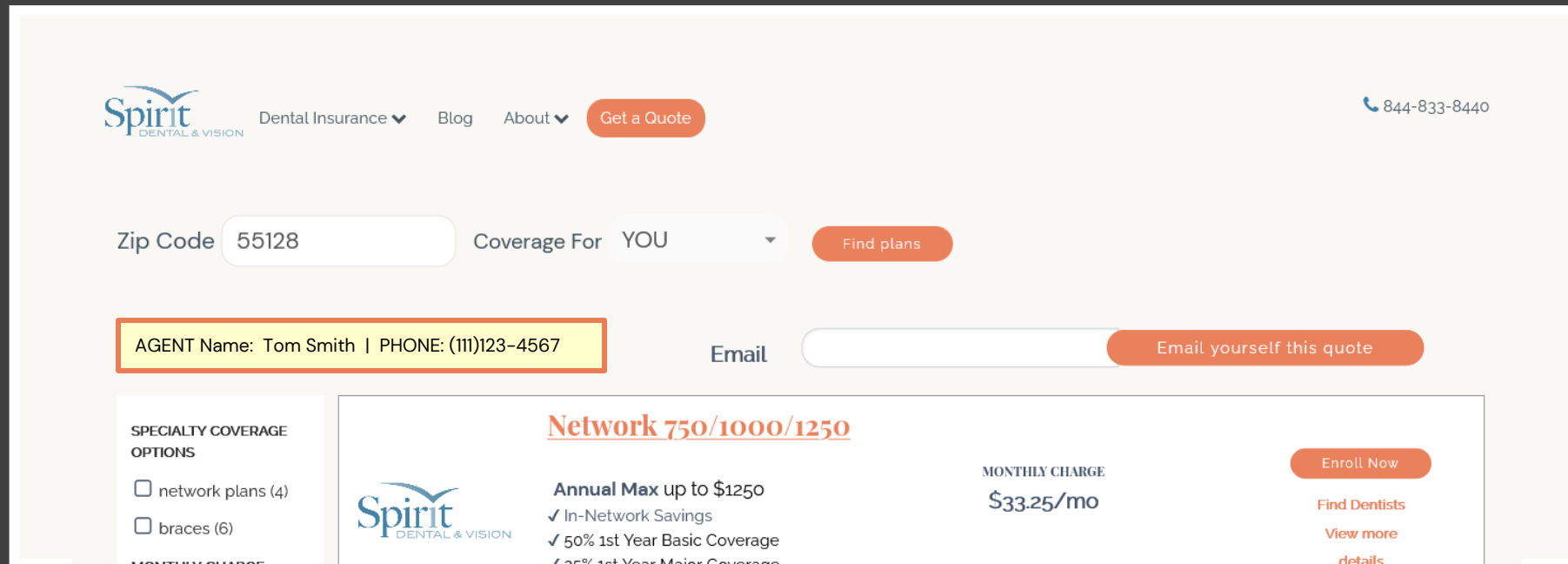
| Get Quotes

| Enroll your clients

| Your clients can self enroll

| See your info on Page 2

https://spiritdental.com/agent?option=com_scoreboard&view=scoreboard&agent=001C000001J3H



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



MEMBER PORTAL



DirectBenefits



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



PRODUCER PORTAL



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.

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 DirectBenefits Agent Resource Center page for Spirit Dental & Vision. The page features a navigation bar with 'Agent Resources' and 'Products' dropdowns, and buttons for 'Get Group Quotes' and 'Get Appointed Now'. The main content area includes a 'GET APPOINTED WITH SPIRIT DENTAL' section with a 'Get started' button. Below this are 'INDIVIDUAL PLAN HIGHLIGHTS' and 'GROUP PLAN HIGHLIGHTS' sections. The 'INDIVIDUAL PLAN HIGHLIGHTS' section lists: 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' section lists: 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 two call-to-action buttons: 'Get appointed with Spirit Dental & Vision!' and 'Get Spirit Dental & Vision Group Quotes!'. The main content area is divided into 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. The bottom section features a 'GET IN TOUCH' area with contact information for the Individual Agent Concierge Team and the Group Agent Support Team. The footer includes navigation links (Home, About Us, Contact, Shop, Privacy), contact information (888-890-1944, info@directbenefits.com), and various certification logos (VERIFIED & SECURED, ACCREDITED A+, 100 BUSINESS).



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



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!

WRAP UP

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





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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ADDRESS | 55 5th E. Suite 500
St. Paul, MN 55101

SOCIAL |

