

Highlights

- All states are moving to benefit year
- Spirit plans are getting new names
- Coinsurance coverage changes to Spirit Secure (750/1000/1250) and Spirit Pinnacle (1200/2500/5000) plans only
- Implant coverage removed from Spirit Secure (750/1000/1250) plan
- Hearing benefit added to Senior Preferred (3500) plan and orthodontia coverage removed
- Your dedicated selling links work just as they do today

New Spirit Plan Names

Spirit Secure – 750/1000/1250

Spirit Secure is the lowest premium option of the Spirit Dental plans, but still maintains extensive value. With Spirit Secure, stress less, boost confidence and smile more. No waiting periods, 2 preventative cleanings covered 100%, fillings and wisdom teeth coverage.

Spirit Core – 1200

Spirit Core is the foundation for dental care health providing stability knowing your dental care will be taken care of. With Spirit Core, get your dental health on track and start feeling protected. No waiting periods, 3 preventative cleanings covered 100%, implant coverage, ortho included.

Spirit Pinnacle – 1200/2500/5000

Spirit Pinnacle reveals the unique advantage of acquiring the highest annual max Spirit Dental offers at \$5,000. With Spirit Pinnacle, take your dental benefits higher. No waiting periods, 3 preventative cleanings covered 100%, up to a \$5,000 annual max, ortho included.

Spirit Senior Preferred – 3500

Spirit Senior Preferred taps into the ease of the all-in-one-package with hearing, vision & dental. But just because seniors love this, doesn't mean it's only for them. With a robust annual max at \$3,500 year 1, anyone looking for max benefit protection deserves a look at this plan. With Spirit Senior Preferred, max protection is here. No waiting periods, 3 preventative cleanings covered 100%, \$3,500 annual max year 1, hearing benefit included.

Spirit Plan Benefits Updates

Spirit Secure – 750/1000/1250 (Network & Choice)

- 2 cleanings & 2 exams (previously 3)
- No implant coverage
- 20% 1st year Major Coverage (vs. 25%)
- 40% 3rd year Major Coverage (vs. 50%)

MD – 25% 1st year Major Coverage (vs. 10%)
OH plans remain as they are today

Spirit Core – 1200 (Network & Choice)

- New Plan Name Only
- No Plan Design Update

MD & OH: No plan changes, no new plan names
CT, IL, NY: No plan changes, new plan names

Spirit Pinnacle – 1200/2500/5000 (Network & Choice)

- 25% 1st year Major Services (vs. 20%)

MD – 20% 1st year Major Coverage (vs. 10%)
OH plans remain as they are today

Spirit Senior Preferred – 3500 (Network & Choice)

- Basic includes Bitewings Only (Coverage removed for Flouride (age 16), Sealants, Space maintainers)
- Orthodontia coverage removed

Hearing Benefit Added:

- Benefits are available for hearing exams and hearing aids
- Year 1 benefits 50% max benefit \$200

MD – 10% 1st year Major Coverage (vs. 25%)
OH plans remain as they are today
Hearing benefit is not available in MA, NH and NM



Questions? We're ready to help!
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