



No networks or waiting periods for individuals, seniors, and groups of two or more.

Product Highlights for Agents Use only

General Features of the Individual, Senior 65+, 75% Participation & Voluntary

- Choose Any Dentist- Reimbursement is based upon 90th percentile of Reasonable and Customary, based on Ingenix, formerly HIAA.
- No Waiting Periods including Major and Orthodontic coverage. Spirit uses a STEP graded benefits approach that improves over the first two years. We've learned from Spirit Dental insured's that they would rather have some immediate coverage for all services as opposed to enduring waiting periods that give no coverage.
- 10-50% Outlook Vision Discount Plan included for all family members.
- Spirit Dental does not look back on previous orthodontia benefits paid. For example, if a previous dental carrier paid \$500, Spirit Dental insured's are eligible for a new \$1000 lifetime benefit per person.
- Coordination of benefits applies.
- 3 tier rates with Single, Single plus 1, and Families of 3 or more.
- Administration is provided by Corporate Benefit Services of America (CBSA). They are based in Minneapolis, MN with over 500 employees and 500K in annualized premium.
- Fully Insured and underwritten by Security Life of America, a MN-based insurer doing business since 1955. They are one of the nation's largest dental insurers for individuals and small employer groups.
- Premium checks should be made out to Security Life or SLICA.

Specific Features of the 75% Participation Group Plan

- Initial Rates are guaranteed for 2 years
- Takeover Benefits are included and are granted on a month to month basis. For example, if an employee was on the previous group dental plan for 18 months, then he/she would be given 18 months credit against the Spirit Plan and would have Year 2 benefits.
- Participation is based upon 75% of employees after eligible waivers (those with other dental coverage). There is no dependent participation required. Contribution can either be employer partial paid or employee paid. For example, a group of 20 eligible with 4 employees waiving for other coverage would only need 12 to enroll and still qualify.

- Optional \$1500 annual maximum available for 10%,
- Optional Adult and Child orthodontia - for 2-9 Employees the cost is Employee \$.50, Employee +1- \$5.30 and Family- \$8.78. For 10-100 Employees the cost is Employee \$.48, Employee +1 \$5.03 and Family \$8.35.
- Optional Endodontics (root canals)/ periodontics (gum disease) covered at Class B or 80% costs 13%.
- \$100 lifetime deductible applies to Preventive, Basic and Major services per person to a maximum of 3 deductibles per family.
- No husband/wife employer groups. They can buy an individual plan.
- \$10 monthly administration fee is added for each employer group.

Specific Features of the Voluntary Group Plan

- Initial Rates are guaranteed for 2 years
- Takeover Benefits are available for a 10% increase and are granted on a month to month basis. For example, if an employee was on the previous group dental plan for 18 months, then he/she would be given 18 months credit against the Spirit Plan and would have Year 2 benefits.
- Participation is based upon 2 or more enrolled employees. There is no dependent participation requirement. For example, if you had an employer with 60 eligible, then only 2 or more need to enroll.
- Optional \$1500 annual maximum available for 10%,
- Optional Adult and Child orthodontia - for 2-9 Employees, the cost is Employee \$.58, Employee +1- \$5.63 and Family- \$9.29. For 10-100 Employees the cost is Employee \$.55, Employee +1 \$5.35 and Family \$8.83.
- Optional Endodontics (root canals)/ periodontics (gum disease) covered at Class B or 80% costs 13%.
- \$100 lifetime deductible applies to Preventive, Basic and Major services per person to a maximum of 3 deductibles per family.
- No husband/wife employer groups. They can buy an individual plan.
- \$10 monthly administration fee is added for each employer group.

Specific Features of the Individual Dental Plan

- Individuals who turn 65 while on this plan stay on this plan. They don't transfer over to the Senior 65+ plan.
- Adult orthodontia is not covered. \$1000 lifetime maximum orthodontia is covered until age 19.
- Individuals must be 18 years old or more to enroll.
- \$20 one-time enrollment fee
- Rates are guaranteed for 6 months and usually receive a rate increase every 6 months. Due to its nature, one life dental has plenty of adverse selection and requires rates increases to keep the product stable.
- Payment options are either monthly ACH bank draft, quarterly or semi-annual direct bill. \$2 billing fee for quarterly or semi-annual direct bills.

- \$100 lifetime deductible is per person and applies to Preventive, Basic, and Major services.
- Optional \$1500 annual maximum benefit per person is 15% increase.

Specific Features of the Senior 65+ Dental Plan

- If you have a husband/ wife couple and one spouse is less than 65 years of old, then its best to enroll them on the individual plan with the younger spouse as the primary insured. The Individual plan is priced 10% less than the Senior plan.
- \$20 one-time enrollment fee
- Rates are guaranteed for 6 months and usually receive a rate increase every 6 months. Due to its nature, one life dental has plenty of adverse selection and requires rates increases to keep the product stable.
- Payment options are either monthly ACH bank draft, quarterly or semi-annual direct bill. \$2 billing fee for quarterly or semi-annual direct bills.
- \$100 lifetime deductible is per person and applies to Preventive, Basic, and Major services.
- Optional \$1500 annual maximum benefit per person is 15% increase.