



Dental Insurance Open Enrollment Guide

YOUR PATH TO DENTAL COVERAGE THAT WORKS FOR YOU

www.SpiritDental.com



Welcome to Open Enrollment 2026-27!

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Contact us: Helping you find the perfect plan

Choosing health insurance takes careful thought. Dental coverage deserves a closer look, too.

Whether you’re looking for a dental plan that keeps your preventive visits affordable, covers more extensive dental needs or fits neatly into your budget, this guide will help you make a smart choice.



Important: Spirit Dental offers standalone dental insurance plans. We are not affiliated with, endorsed by or part of Medicare, Medicare Advantage or the ACA Marketplace. Our plans can be purchased separately to help you get the dental coverage you need, no matter what health insurance you choose.



How to choose the best dental coverage

At Spirit Dental & Vision, we believe taking care of your smile should be simple and affordable. Shopping for any type of insurance can be stressful, especially if it's time-sensitive.

Did you know you can buy standalone dental and vision insurance any time of year? This means you're not constrained by dates to choose the best plan.

During open enrollment, you have three primary dental coverage options to consider:

1. Bundled dental plan with health coverage

You may find these plans on the Marketplace or through Medicare Advantage. Bundling your health and dental insurance can be convenient, but it might offer limited coverage for major dental needs like implants.

2. Standalone dental plan

Standalone plans, like those offered by Spirit Dental, can allow for more flexibility and benefits, such as [no waiting periods](#), [higher annual maximums](#) and [greater provider choice](#). This means better coverage for both routine and major dental procedures.

3. Supplementing an existing plan

If you already have dental coverage, consider a secondary plan to enhance benefits and reduce out-of-pocket costs. A supplemental plan can help cover services not included in your primary plan or boost your coverage limits.

Why choose a standalone plan like Spirit Dental & Vision?

- ✓ **Options for types of services covered and when your benefits begin** ([implants & no waiting periods](#))
- ✓ **Comprehensive coverage gives you more savings on out-of-pocket expenses** ([higher annual maximums](#))
- ✓ **Flexibility to choose your preferred provider** ([freedom to choose any dentist, large PPO network with savings on covered services](#))
- ✓ **Buy dental insurance any time of year** ([start tomorrow with next-day effective dates](#))
- ✓ **If your health coverage changes or drops, you won't lose your dental benefits**
- ✓ **Bundle dental and vision together in most states**

Which option is best for you?

Read more to find out how dental insurance works and what Spirit Dental can offer you and your family.



Dental insurance open enrollment checklist

Current coverage review

- ☐ Assess the coverage and benefits of your existing plan
- ☐ Identify any gaps in coverage or services you need

Anticipated dental needs

- ☐ Annual preventive cleanings & exams that support your oral health
- ☐ Identify any upcoming dental procedures (e.g., fillings, crowns, implants)
- ☐ Orthodontics for family members

Plan comparison

- ☐ Cost-effectiveness: Compare dental plans that fit your budget (premiums, deductibles, coinsurance)
- ☐ Flexibility with providers: Research plans that allow you to see your preferred dentist (large network, out-of-network coverage)
- ☐ Tailored for your unique needs: Align coverage with your anticipated dental needs (no waiting periods, annual maximums, dental implant coverage)

Choosing the right dental insurance during open enrollment can be a challenge with so many options available. Whether you're looking for flexibility, cost savings or comprehensive coverage, understanding the basics of each plan type is the first step, so you can find the one that best fits your needs and budget.

Understanding types of dental plans

PLAN TYPE	FLEXIBILITY IN CHOOSING DENTISTS	COST	COVERAGE FOR OUT-OF-NETWORK CARE	WHY IT WORKS BEST
PPO	High	\$\$	Yes, but higher cost for out-of-network	Large networks, in-network savings of 25-50%, flexibility to choose dentist
HMO	Low	\$	No, must stay in-network	Ideal for people on a budget who are OK with a limited network
Indemnity	Very high	\$\$\$	Full flexibility to choose any dentist with a higher reimbursement out-of-network	Great for those who want total freedom of dentist choice
Discount	High	\$	Typically not available	Best for individuals looking for savings and not needing comprehensive coverage



Considerations when shopping for dental insurance

Dental terms to know

- Premiums:** The monthly cost of your plan.
- Deductibles:** The amount you must pay out-of-pocket before the insurance starts covering services.
- Copayments and coinsurance:** Your share of the cost for each dental visit or procedure after meeting the deductible.
- Annual maximums:** The maximum amount your insurance will pay in a year. Choose a plan with a higher annual maximum if you anticipate needing extensive dental work.
- Waiting periods:** Be aware of any waiting periods for certain types of care, especially for major procedures

Dental care categories & coverage

- Preventive care:** Cleanings, exams, and X-rays —usually 100% coverage
- Basic care:** Fillings and simple extractions—typically covered at 60-80%
- Major care:** Procedures like crowns, root canals and implants—often covered at 25-50%
- Orthodontics:** Braces, Invisalign and aligners for children—typically covered at 25-50%

Dental procedure cost

COVERAGE TYPE	PROCEDURE	AVG. COST WITHOUT INSURANCE
Preventive care	Dental exam	\$53-\$123
	Cleanings (basic)	\$98
	X-rays	\$47-\$128
Basic care	Sealant	\$57
	Filling (amalgam)	\$136.34
	Root canal	\$1,109
Major care	Crown (porcelain/ceramic)	\$1,616
	Denture (partial)	\$1,338-\$1,800
	Implant	\$2,000
Orthodontic	Bridge	\$2,500
	Braces	\$3,000-\$10,000
	Invisalign	\$4,000-\$7,400

*Average pricing for common procedures are based on a survey from the American Dental Association and other sources. Out-of-pocket costs may be higher or lower in your area.

Self-employed



Meet Ruth

Age: 42

Challenges:

- No employer coverage
- Immediate needs
- Affordable plans

Needs:

- Flexible plans that meet her needs
- Immediate major services coverage for a root canal
- Preventive cleanings to maintain oral health

How Spirit Dental protects both your health and budget

No waiting periods

With Spirit Dental’s **immediate coverage**, Ruth can schedule her major service root canal procedure right away, ensuring her oral health stays on track.

Flexibility

Ruth loves the freedom Spirit Dental provides with its **large PPO network**. Whether going in-network or out-of-network, Ruth has options.

Affordable, robust benefits

Spirit Dental’s plans fit perfectly into Ruth’s budget with **low monthly premiums, a lifetime deductible and high annual maximums**.

Comprehensive coverage

Mark enjoys Spirit Dental’s benefits that include **3 preventive cleanings and immediate major service coverage** for crowns, dentures and implants to keep his smile healthy in retirement.

High annual maximums

Mark chooses a plan with an **annual maximum of \$5,000**, which means he doesn’t have to worry about hitting coverage limits when facing expensive treatments.

Lifetime deductible

With Spirit Dental, Mark only has to **pay his deductible once**. On his fixed income, he no longer has to worry about paying his deductible each year.

Retired



Meet Mark

Age: 65

Challenges:

- Fixed income
- Aging teeth
- Comprehensive plans

Needs:

- Budget-friendly plans to keep costs low
- High annual maximum for aging teeth to cover major services
- Preventive cleanings to maintain oral health

Reasons for choosing a standalone dental plan from Spirit Dental & Vision

Immediate coverage—no waiting periods for preventive, basic or major care.

Higher annual maximums—get more coverage dollars each year compared to most other plans.

Lifetime deductible—pay your deductible once, not every year.

25-50% in-network savings—large PPO network through Ameritas with reduced rates.

Flexible plan options—PPO and Flex (PPO + UCR) plans to fit different needs.

Implant coverage included—immediate benefits for major procedures many other plans exclude or delay.

Multiple cleanings per year—up to 3 cleanings annually for better preventive care.

Great fit if your medical plan doesn’t include dental—standalone coverage ensures your oral health is protected.

Portability—your coverage stays with you even if you change jobs or retire.

Easy enrollment year-round—buy directly online any time, no need to wait for ACA or Medicare open enrollment windows.

Spirit Dental & Vision

Smile Brighter  Live Lighter

At Spirit Dental, we believe dental insurance should be simple, straightforward and work for you. That means accessing affordable dental care easily without waiting periods—just real coverage that starts when you need it.

[Shop our flexible plans](#) and start protecting your smile with Spirit Dental today.

Rated **Excellent**



★ **Trustpilot**

TOP-RATED BY:

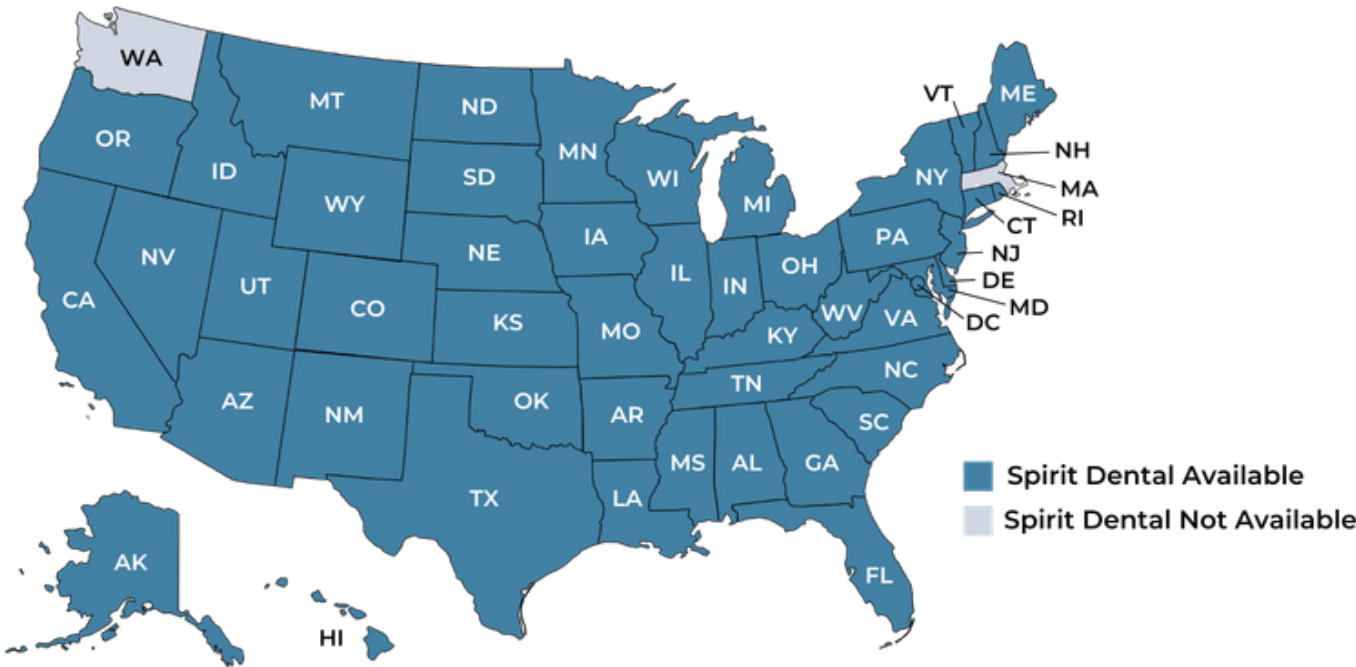


What makes Spirit Dental unique?

- | No waiting periods
- | Next-day effective dates
- | Choose your own dentist
- | \$100-lifetime deductible
- | Up to \$5,000 annual max
- | Immediate coverage for implants, major services & ortho
- | Bundle with EyeMed vision for only \$7/mo (most states)



Ameritas Mutual Holding Company underwrites and administers Spirit Dental & Vision. Spirit Dental members enjoy accessing the Ameritas Dental Network which is one of the nation’s largest with over 150,000 providers and more than 749,000 access points offering savings of 25-50% on out-of-pocket costs.



Compare Spirit Dental

	BENEFITS	TRADITIONAL DENTAL PLANS
✓	No waiting periods for all dental category services	6/month for basic, 12/month for major services
✓	Next-day effective dates	Start on the 1st or 15th of the month
✓	\$100-lifetime deductible	Pay \$25-\$100 yearly
✓	High annual maximum up to \$5,000	Around \$1,500
✓	Up to 3 cleanings covered per year	Typically, only 2
✓	Top network of providers offering 25-50% reduced rates	May not have as large of a network
✓	Bundle with vision insurance	May not be offered

Spirit PPO plans

Visit any provider, however you'll likely save more when staying in-network. These plans are typically more affordable.
Best for in-network

Preventive Plus PPO 1500
Lowest premium focused on preventive care

- ✔ Annual max up to \$1,500
- ✔ 50% basic coverage
- ✔ 20% major coverage
- ✔ 2 cleanings per year

Core PPO 1200
Most affordable for major service coverage

- ✔ Annual max \$1,200
- ✔ Dental implants
- ✔ Child orthodontia
- ✔ 3 cleanings per year

Preferred PPO 3500
High value up front with comprehensive coverage

- ✔ Annual max up to \$3,500
- ✔ Dental implant
- ✔ Hearing benefits
- ✔ 3 cleanings per year

Pinnacle PPO 5000
Robust benefits with the highest annual maximum.
Most popular!

- ✔ Annual max up to \$5,000
- ✔ Dental implants
- ✔ Child orthodontia
- ✔ 3 cleanings per year

Spirit Flex plans

Visit any provider with more reimbursement potential out-of-network plus PPO lower rates if you visit in-network.
Best for out-of-network

Flex 2000
Basic coverage best for out-of-network

- ✔ Annual max up to \$2,000
- ✔ 50% 1st year basic coverage
- ✔ 15% 1st year major coverage
- ✔ Choice of any dentist

Flex Plus 2500
Additional coverage best for out-of-network

- ✔ Annual max up to \$2,500
- ✔ 50% 1st year basic coverage
- ✔ 20% 1st year major coverage
- ✔ Choice of any dentist

Coverage noted above is for most states.

What people love most about Spirit Dental & Vision plans



No waiting periods

Get immediate full coverage for various services that begin on day one—start as early as tomorrow!



Dental implants

Dental insurance coverage with no waiting periods for dental implants.



Restorative care

Get immediate coverage for a variety of major care procedures, including dentures, root canals, extractions, oral surgery, and more.



Orthodontia

Coverage for many orthodontic treatments, including traditional braces, ceramic braces, Invisalign, and more.



Dental & Vision

You can choose from various dental plan options, and if you bundle with vision coverage, you can access the EyeMed Network for only \$7.



High annual maximums

Take your savings further with high annual maximums up to \$5,000.



PPO benefits

Freedom to choose any dentist—Spirit members gain access to the Ameritas Dental Network, offering 25-50% in-network savings.



3 preventive cleanings

Get one more cleaning than most plans and protect your smile!

Need help?

Get expert assistance from friendly licensed agents who are dedicated to finding the best plan for you. Whether you're new to dental insurance or looking for better coverage, our team is here to provide guidance every step of the way.

Connect with us via live chat on [Spiritdental.com](https://spiritdental.com) or call us: 844 -833-8440.

Get your [FREE dental quote](#) today and enjoy immediate coverage with comprehensive benefits!

“Quick and Helpful – Needed immediate insurance coverage for emergency dental work, they got me next day coverage in 15 minutes.”

★★★★★
by customer





7900 International Drive, Suite 1040 Bloomington, MN 55425

Spiritdental.com | 844-833-8440

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