



**Spirit**  
DENTAL & VISION  
Spirit Dental Provider FAQ

- 1. What networks do the Spirit plans use?**
  - a. The Spirit plans use the Careington networks, including MaxCare, Dentemax and CarePPO.
- 2. How do I know if I participate in the Network?**
  - a. If you are contracted with Careington you would be an in-network provider. You can search on [Spirit Dental Find a Provider](#) to make sure that you participate.
- 3. How can I join one of these networks to be an in network provider?**
  - a. *Careington Network*
    - i. [800-441-0380](tel:800-441-0380) option 8
    - ii. <https://provider.careington.com>
- 4. Who do I contact to verify benefits?**
  - a. If the patient's policy starts with a **9 or 09** you can verify benefits on this website:
    - i. <http://www.securitylife.com/vob>
  - b. If the patient's policy starts with a **letter** call Meritain at [800-765-4224](tel:800-765-4224)
- 5. Where do I mail claims to?**
  - a. **Policies that begin with a 9 or 09**

Security Life Insurance Company of America  
*Claims address:*  
PO Box 10188  
Lancaster, PA 17605  
Fax: [717-481-7175](tel:717-481-7175)
  - b. **Policies that begin with a letter**

Meritain Health  
*Claims Address:*  
PO Box 27267  
Hopkins, MN 55343-0738  
Phone Number: [800-765-4224](tel:800-765-4224)  
Fax No: [763-852-5011](tel:763-852-5011)  
Email: [FI-NewBusiness@meritain.com](mailto:FI-NewBusiness@meritain.com)
- 6. How long does it take for a claim to be processed?**
  - a. 90% of claims are processed within 10 business days of receipt.