

# KNOW THE FACTS ABOUT DENTAL COVERAGE AND MEDICARE



## ORAL HYGIENE IS NOT JUST ABOUT TEETH AND GUMS!

Inadequate dental insurance coverage can lead to poor oral health, but that's not all. It can also have significant adverse impact on overall health, as well as financial stability. Here's proof:



**24%**  
**INCREASE**  
**IN RISK OF CANCER**  
Due to poor oral hygiene\*  
\*Johns Hopkins University



**2X**  
**GREATER**  
**CHANCE OF**  
**HIGH BLOOD PRESSURE**  
Due to gum disease\*\*  
\*\*American Heart Association



**\$45B**  
**IN LOST**  
**PRODUCTIVITY**  
Due to dental treatments\*\*\*  
\*\*\*RDH Magazine

**BUT  
THAT'S  
NOT ALL**

Studies have shown links  
between gum disease and:

**Cardiovascular Disease\***  
**Rheumatoid Arthritis\*\***  
**Dementia and**  
**Alzheimer's Disease\*\***

\*Harvard Health Publishing  
\*\*National Institutes of Health



## AND MANY SENIORS NEED PROPER DENTAL CARE!

Adults over 65 Affected by  
Periodontal Disease

**60%\***

Adults over 65  
Who have Cavities

**90%\***

Adults with unmet Dental  
Care Need due to Cost

**80%\*\***

\*Centers for Disease Control  
\*\*National Institutes of Health

**BUT MEDICARE  
DENTAL COVERAGE  
OFTEN ISN'T  
ENOUGH**



**47%\***

of people on Medicare don't have  
dental coverage, and even if they do,  
**it may not be enough**

\*Kaiser Family Foundation

**LET'S LOOK AT  
THE NUMBERS**



# 20%

of Medicare recipients who used dental services had out-of-pocket expenses over **\$10,000\***

\*Kaiser Family Foundation



Consider a typical year, you may need:

- 2 Dental exams**
- 1 2-Quadrant Deep cleaning**
- 1 Filling**
- 1 Crown**

## Medicare Part A and B (No dental coverage)

2 Exams	\$250
1 Deep cleaning	\$800
1 Filling	\$375
1 Crown	\$1,800

You may need to pay  
**\$3,225**

## Medicare Advantage (Limited dental coverage)

2 Exams	\$100
1 Deep cleaning	\$400
1 Filling	\$200
1 Crown	\$800

Average prices taken from  
www.fairhealthconsumer.org

You may **STILL** need to pay  
**\$1,200**

Include other procedures like root canals, dentures, or dental implants and Out-of-Pocket costs easily jump

# OVER \$10,000!



THAT'S WHY IT'S **CRITICAL** THAT **SENIORS UNDERSTAND...**

That Medicare's coverage has **limitations**

What **specialized dental care** they'll need in the future

Why **out-of-pocket costs** can be more important than **premiums**

That having **some** dental coverage doesn't mean it'll be **"good enough"**

This is why NCD by MetLife dental plans can be a smile-saving option. With annual coverage up to \$10,000, these plans provide peace of mind by **minimizing exposure to high out-of-pocket costs**



**BUT NCD BY METLIFE DOESN'T STOP THERE**

It provides **greater value** for our members!

Through the National Wellness and Fitness Association, **members receive discounts on services** that support whole-body health and wellbeing:

## HEALTH AND WELLNESS

Telehealth  
Prescription Drugs  
Hearing Aids  
Prioritize Wellness

## TRAVEL AND ENTERTAINMENT

Roadside Assistance  
Car Rentals  
Hotel Stays  
Safelite Auto Glass

## LIFESTYLE AND BUSINESS

Shipping Discounts  
Identity Theft Protection  
1-800 Flowers  
Pet Insurance



Pair this with NCD's white-glove service and high customer satisfaction, and you can be sure you'll have the coverage you need, the benefits you value and the support you deserve!



Reviews as of  
September, 2023

This Open Enrollment, speak to your insurance agent about **NCD by MetLife**. You'll be glad you did.

Source links: [www.ncd.com/medicare](http://www.ncd.com/medicare)

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