

Closing the **DENTAL GAP**

**The Top 5 Concerns for Seniors
Regarding Medicare & Dental Care**



1. High Out-of-Pocket Costs and Unaffordability of Care

This is by far the #1 barrier. Seniors frequently cite the fear of expensive dental bills as the main reason they delay or skip care. In one national poll of adults 65-80, 77% of those who delayed needed dental care pointed to out-of-pocket costs, and 34% said they had considered skipping the dentist entirely because of cost. Even those with some coverage often find care “difficult or very difficult to afford.” Medicare beneficiaries pay roughly 70-75% of dental costs out of pocket on average, and nearly 1 in 5 who use services spend over \$1,000 annually. Fixed incomes make even routine procedures (or major ones like crowns or dentures) feel financially devastating.





2. Lack of Adequate Dental Insurance and the Sudden Coverage Gap at Age 65

Many seniors lose employer-sponsored dental benefits upon retirement and discover that traditional Medicare offers almost no routine coverage. Nearly half (47-65%) of adults 65+ have no dental insurance at all, and supplemental options (private plans or Medicare Advantage add-ons) often have low annual caps, exclusions for major work, or high premiums. Seniors worry about being “stuck” paying full price or settling for limited Medicare Advantage dental benefits that don’t truly protect them when they need care most.

3. Delaying or Skipping Preventive & Necessary Dental Care

Because of the coverage gap and cost, 1 in 4 adults 65+ report going more than two years without any dental care (and 1 in 5 go more than five years). This leads to untreated issues snowballing: 52% of those who skipped for 2+ years experienced symptoms like toothaches, bleeding gums, or pain when chewing, yet most still didn't seek treatment (with 18% explicitly citing cost). Seniors fear that minor problems will become major (and even **more expensive**) emergencies.

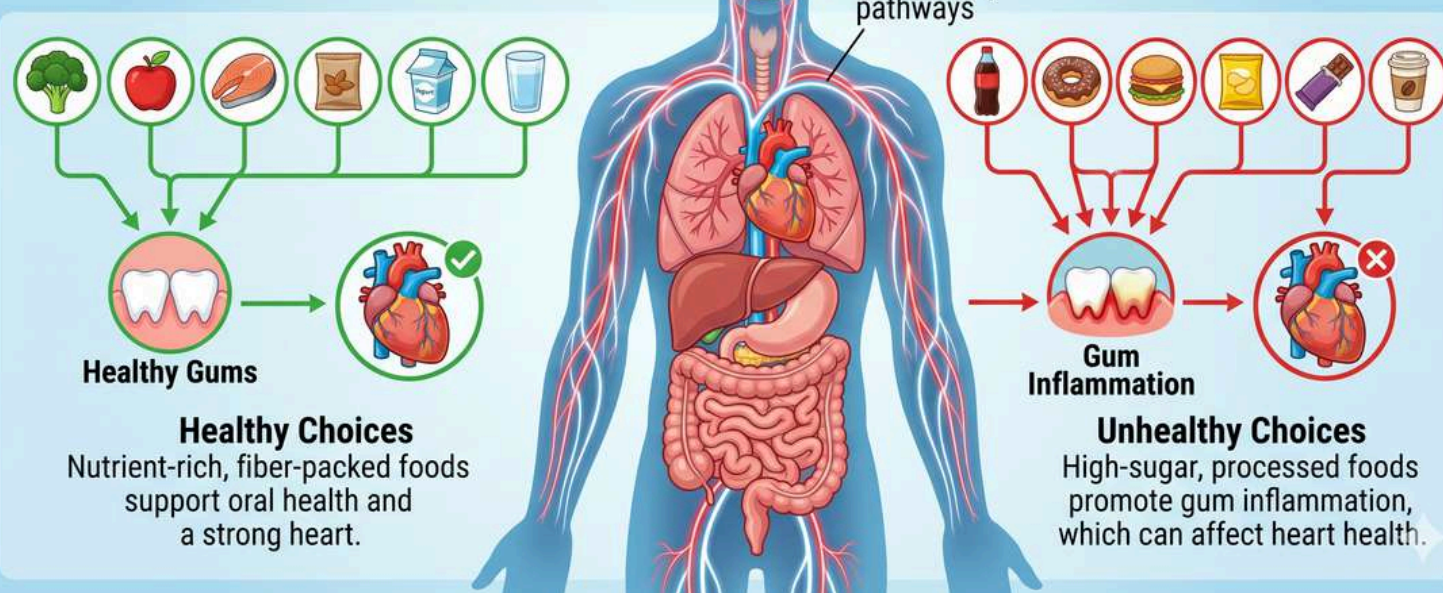
Untreated Issue: Small Tooth Crack



Consequence: Necessary Dental Procedure



The Mouth-Body Connection: The Impact of Oral Health on Systemic Health

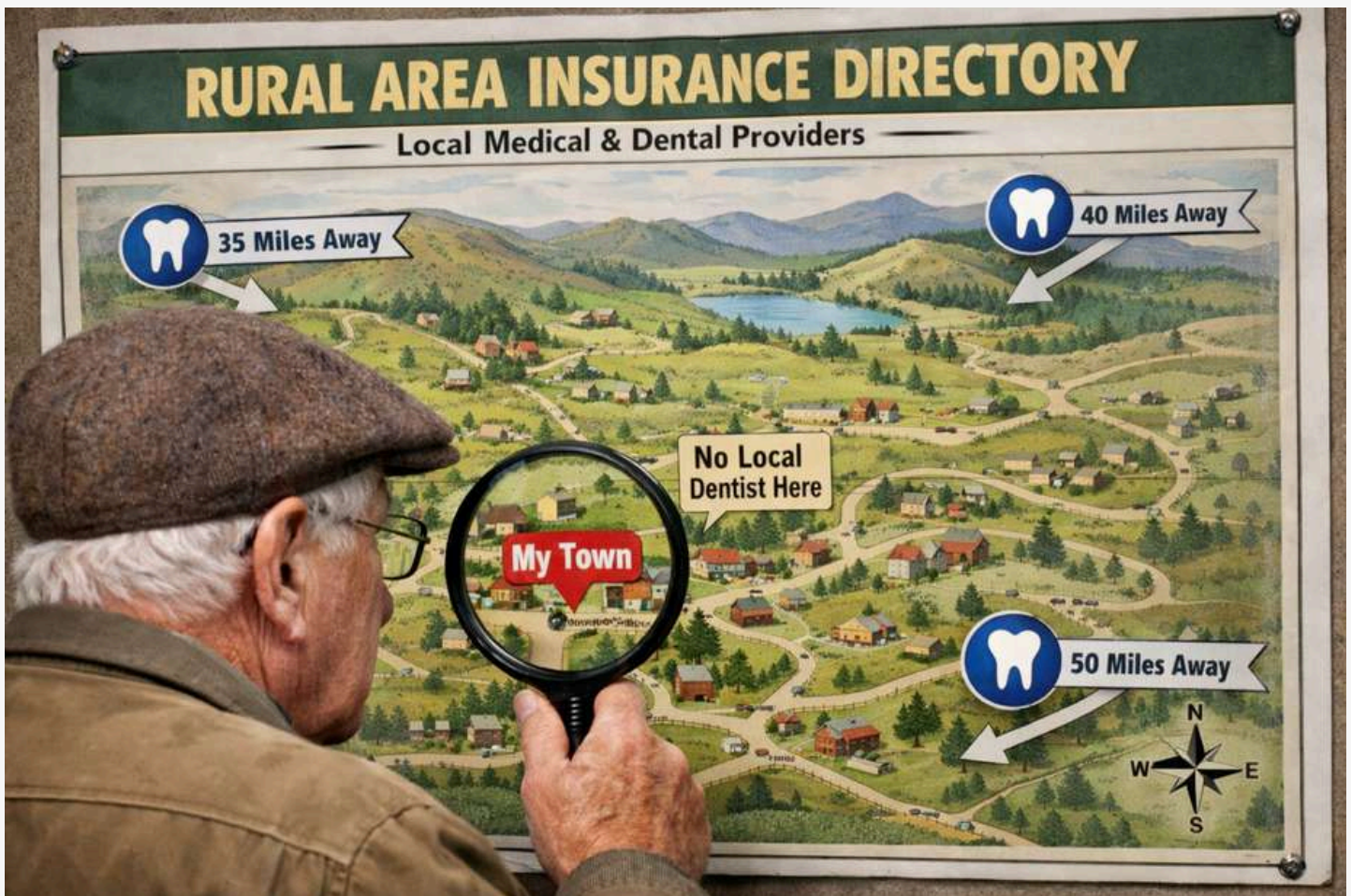


4. Impact on Overall Health, Nutrition, and Quality of Life.

Seniors are highly aware (98% in surveys) that poor oral health affects the rest of the body - worsening diabetes, increasing heart disease and stroke risk, causing malnutrition (trouble chewing nutritious foods), chronic pain, embarrassment (27% feel embarrassed by their teeth), and reduced independence. Medicare's dental exclusion feels especially frustrating because it undermines the comprehensive health coverage they expected from the program.

5. Difficulty Accessing Care and Navigating Confusing Options

Even when seniors want care, they face practical hurdles: finding dentists who accept their (often limited) coverage, dealing with narrow provider networks in Medicare Advantage plans, or simply affording regular visits. Secondary facts like fear of the dentist (28%) or **trouble locating a local provider that participates** with their dental insurance plan compound the issue. The main factors of cost and the Medicare gap remain the root causes. Many rural seniors feel this most acutely.





FAQ's



Is there a certain time of year when I must enroll?

No. You can enroll at anytime during the year.



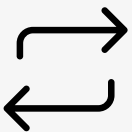
Does this plan use a network of providers?

No. Our most popular plan allows you to choose your dentist. We do also have several plans that use large PPO networks which could reduce your premium.



What if I already have a dental plan, but I want to add your plan...can I do that?

Yes. Keep in mind that your original plan will be your primary plan while this one would be your secondary. The insurance carriers will coordinate the payments of dental claims.



What if I enroll in the \$5,000 dental plan and want to downgrade to the \$3,000 dental plan...can I do that?

Yes. You can make this change on the anniversary of your enrollment (effective date)

Your Next Steps



Speak to one of our advisors so that they can assess your situation, and provide current pricing to you. There is no cost or obligation for this service.



Once you have decided on which plan fits your budget and needs, your advisor can enroll you in your plan in just a matter of minutes.



Once your new policy has been issued by the carrier, you will receive a welcome letter along with your policy identification cards via USPS.

With multiple offices throughout the state of Maryland you can rest easy knowing that you are working with a local advisor who will guide you for years to come.





Company Profile

About Us

Senior Benefit Services, Inc. is a private family owned corporation that has specialized in working with individuals as they age into Medicare. Our focus has always been to put our client's needs first and provide a level of service that is second to none. This has allowed us to serve over **20,000** Marylanders during their retirement years.

Why Us

- Local offices throughout Maryland
- Highly educated advisors focused in Medicare
- Access to over 70 different insurance carriers
- Leader in the Medicare marketplace for decades
- A+ Rated by the Better Business Bureau
- Total Client Satisfaction

Our Services

- Medicare Supplement
- Medicare Advantage
- Medicare Prescription Drug Plans
- Medicare Education
- Dental/Vision/Hearing Plans
- Safe Retirement Income Planning
- Social Security Planning for Couples
- Legacy Planning
- Long Term Care/Home Health Care Plans
- Life Insurance
- Hospital Indemnity Plans
- Cancer/Heart Attack/Stroke Plans

Contact Us

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