THE MEDICARE TRAP

What Every Retiree Must Know About the Sudden Gap in Health Coverage (And How To Protect Your Teeth and Savings).

DON'T GET CAUGHT OFF GUARD BY EXPENSIVE DENTAL BILLS!

GET THE FACTS.
PROTECT YOUR SMILE.
PROTECT YOUR WALLET.

- **UNDERSTAND THE GAPS**
- **PROTECT YOUR DENTAL HEALTH**
- **SAFEGUARD YOUR SAVINGS**
- **MAKE SMARTER HEALTHCARE DECISIONS**

The Bill Nobody Warned You About and What Medicare Won't Tell You

If you recently turned 65 or you are already retired, you probably assumed your Medicare card had you covered.

Then you sit in a dental chair for a routine exam, hear the words *"you need a root canal and a crown"*. Not the words we really want to hear, but you think to yourself *"well at least I have health insurance"*. Then you receive the shock of a lifetime:

Traditional Medicare pays exactly **$0.00** for routine dental care.

No cleanings. No fillings. No root canals. No crowns. No dentures.

The day you retire, you walk off what the industry calls the Dental Cliff. You go from comprehensive group coverage with dental coverage to paying 100% out of pocket for every dental exam, extraction, and crown.

A single cracked molar or failing bridge can easily **wipe out $3,000 to $6,000 of your hard-earned retirement savings.**

Trap #1: The "I'll Just Pay Cash" Gamble. Retirees delay regular checkups to save money. A tiny hairline crack goes unnoticed, bacteria sets in, and a minor $150 fix snowballs into an emergency $3,500 procedure.

Trap #2: The Gimmicky "Free Dental" TV Plans. Many Medicare Advantage plans promote "free dental benefits" in their TV commercials. What they bury in the fine print is a restrictive list of allowable dentists, low annual payout caps (often $500 to $1,000), and massive out-of-pocket copays when you need major work.

Trap #3: Forced Network Lock-In. Many retail dental policies force you to abandon the family dentist you've trusted for 20 years and drive across town to a discount chain clinic just to get partial coverage.

You do not have to drain your savings or settle for assembly-line clinic care. A high-quality senior dental plan must deliver three non-negotiables:

1. **Keep Your Own Dentist:** Complete freedom to use any licensed dentist without network penalties forcing you to switch!
2. **High Annual Maximums:** Benefit options up to **$5,000 per year** so you are never left holding the bill for extensive dental work.
3. **Guaranteed Year-Round Enrollment:** No waiting for annual government enrollment windows - start your protection at any time.

THE GOOD NEWS

Here's How Our Plans Solve These Issues

We work with numerous insurance carriers, which means we're not limited to pushing one plan.

Below are three of our most requested options for Maryland seniors.

ALL PLANS BELOW OFFER THE FOLLOWING

- ✓ See **any dentist you want** - no network restrictions
- ✓ Obtain your cash price from the dentist, then get reimbursed up to **80%** of the actual charges
- ✓ No searching for "in-network" providers
- ✓ Services covered include Preventitive, Basic, and Major

LOWER MONTHLY COST	MOST POPULAR	MAXIMUM COVERAGE
$36 /mo starting at age 65*	**$50** /mo starting at age 65*	**$58** /mo starting at age 65*
$1,000 Annual Benefit	**$3,000** Annual Benefit	**$5,000** Annual Benefit

*Sample starting rate at age 65. Final pricing depends on your age, zip code, and plan selected.

We have plans beyond these - call for your free no-obligation quote.

Already have dental coverage? You may skip the waiting period entirely.

Most dental plans make you wait up to 12 months before major work like crowns, root canals, or dentures is covered. With these plans, if the policyholder has 12 months of previous comprehensive coverage then those waiting periods could be waived.

REAL RESULTS

What Maryland Seniors Are Saying

I was quoted $2,240 out of pocket for a crown before I called Senior Benefit Services. After they got me set up with the right plan, my share would now be under $500. I wish that I had called sooner so that I didn't have to wait to get the procedure done and covered.

~ M.J., Dundalk, MD

After speaking with another agency who told me that I would have to wait 6 months to get a procedure covered under their dental plan, I called Senior Benefit Services and the advisor I spoke with found that I qualified to have my waiting period waived because I already had a smaller benefit dental plan.

~ S.Z., Cumberland, MD

Besides the knowledge my advisor had, the best part of the whole process is that nobody pushed me toward buying the most expensive plan. My advisor showed me why the lower costing plan worked best in complimenting my existing dental coverage on my Medicare Advantage plan. The whole process took about 15 minutes over the phone.

~ R.G., Hagerstown, MD

Senior Benefit Services, Inc.®

FAQ's

Can I keep my current dentist?

Yes. Our most popular coverage option allows you to see any licensed dentist you choose.

Can I add this if I already have basic coverage?

Yes. Your existing coverage remains primary, and this policy acts as secondary coverage to help pay the remaining balance on your claims. This is especially helpful for folks on Medicare Advantage plans with lower dental benefits.

What if I enroll in the $5,000 dental plan and want to adjust my coverage limit to the $3,000 dental plan...can I do that?

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

Does the plan cover dental implants?

No. Dental implants are not recognized as being medically necessary but rather as cosmetic. Just like traditional health insurance does not typically cover cosmetic surgery, neither will the dental plan.

Senior Benefit Services, Inc.®

YOUR NEXT STEPS

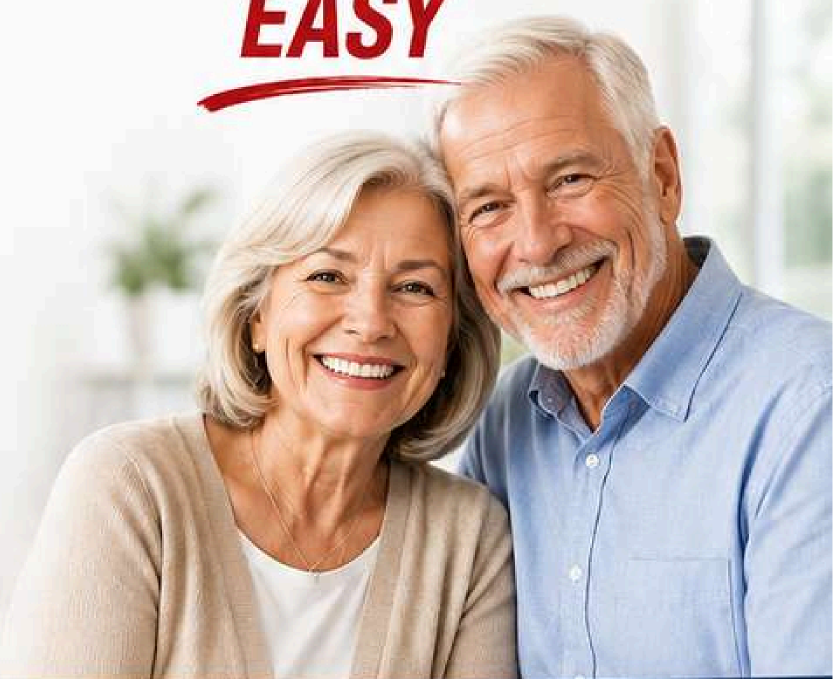
1. **Call Toll-Free: (800) 924-4727** to be connected to one of our advisors so that they can assess your situation, and provide current pricing to you. There is no cost or obligation for this service.

2. 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.

3. Sit back and relax because you have now protected yourself from being one of the many retirees who fall into the Medicare Trap.

Senior Benefit Services, Inc.®

WE MAKE MEDICARE EASY



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 and Retiree Benefits
- Access to over 70 different insurance carriers
- Leader in the Retiree marketplace for decades
- Hundreds of Google 5 Star Reviews
- Total Client Satisfaction

PROUDLY SERVING OVER
20,000
MARYLANDERS
★★★★★

Local Roots.
LIFETIME COMMITMENT.

OUR SERVICES

EXPERIENCED ADVISORS
You can trust.

PERSONALIZED SOLUTIONS
For your unique needs.

ONGOING SUPPORT BEYOND ENROLLMENT
We're here for you.

- Medicare Supplement
- Medicare Advantage
- Medicare Prescription Drug Plans
- 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