



Cross-Selling Dental Vision Hearing

Providing better coverage for your clients

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OVERVIEW

67% of small employer groups and 97% of larger employer groups offer some type of dental coverage.

If you are looking to cross sell other product lines to your clients to make sure their concerns are covered, dental plans are the starting point.

There is a high probability your clients have been offered dental insurance in their working career. Individual dental plans can be very similar in structure to group plans, which means your clients may be familiar to the plan structure.

Most plans can be sold right off the brochure. They will have the rates listed, the waiting period and other information your clients need to know right there. The only caveat to this is if there is a network of dentists which you can typically look up online.

Many plans will bundle vision and hearing benefits in the package as well.

Don't let your clients find out Medicare has virtually no dental coverage when they are sitting in the dentist chair. Let them know ahead of time so they can plan properly!

Medicare has no coverage for routine dental, vision, or hearing care.

It's on the Scope of Appointment

Scope of Appointment (SOA) forms are required for all Medicare C and D appointments.

While many Medicare Advantage plans offer some dental coverage, it is usually very limited. Adding additional dental coverage can give the dental care your clients want!

With Medicare supplements, remember if Medicare does not pay, neither will the Medicare supplement.

It is important to explain to your clients the limits of Medicare, including dental, vision, and hearing limits.

Scope of Sales Appointment Confirmation Form
The Center for Medicare and Medicaid Services requires agents to document the scope of a marketing appointment prior to any face-to-face sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative). All information provided on this form is confidential and should be completed by each person with Medicare or his/her authorized representative.

Please initial below beside the type of product(s) you want the agent to discuss.
(Refer to page 2 for product type descriptions)

- Stand-alone Medicare Prescription Drug Plans (Part D)
- Medicare Advantage Plans (Part C) and Cost Plans
- Dental/Vision/Hearing Products
- Hospital Indemnity Products
- Medicare Supplement (Medigap) Products

By signing this form, you agree to a meeting with a sales agent to discuss the types of products you initialed above. Please note, the person who will discuss the products is either employed or contracted by a Medicare plan. They do not work directly for the Federal government. This individual may also be paid based on your enrollment in a plan. Signing this form does NOT obligate you to enroll in a plan, affect your current enrollment, or enroll you in a Medicare plan.

Beneficiary or Authorized Representative Signature and Signature Date:	
Signature:	Signature Date:
If you are the authorized representative, please sign above and print below:	
Representative's Name:	Your Relationship to the Beneficiary:
To be completed by Agent:	
Agent Name:	Agent Phone:
Beneficiary Name:	Beneficiary Phone (Optional):
Beneficiary Address (Optional):	
Initial Method of Contact: (Indicate how if beneficiary was a walk-in.)	
Agent's Signature:	
Plan(s) the agent represented during this meeting:	Date Appointment Completed:
If Plan Use Only: Agent, if the form was signed by the beneficiary at time of appointment, provide explanation why SOA was not documented prior to meeting:	

*Scope of Appointment documentation is subject to CMS record retention requirements.
A Coordinated Care plan with a Medicare Advantage contract and a Medicare-approved Part D sponsor

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Take advantage of the CMS rules and maximize your appointments



Offering DVH Plans

Not sure if your clients are interested in dental care? Ask one simple question:

“When you had group coverage, what did that look like?”

The majority of clients you work with will be coming off group coverage. Most group plans offer other lines of coverage besides major medical. Your clients have the ability to add additional plans they choose, which are coverages that address any concerns they have.

By asking what plans they had prior to Medicare, you can see what type of coverages are important to them, and help them build a personalized care plan in retirement.

If your clients spent the last 10+ years with dental plans in their group benefits, why would they not want to carry over those benefits into retirement?

It's all on
the
brochure

Plan Benefits ¹

Eligibility	Anyone age 18 - 85
Policy Year Maximum Benefit	\$1,000 or \$1,500 (choose one)
Policy Year Deductible	\$100 per person
Dental Coverage	
Preventive Services Semi-Annual exams, cleaning and x-rays.	Year 1 - 60% Year 2 - 70% Year 3 and thereafter - 80%*
Waiting Period	None
<i>*In OH, year 2 and thereafter is 70%</i>	
Basic Services Including x-ray, fillings and extractions (other than "full mouth")	Year 1 - 60% Year 2 - 70% Year 3 and thereafter - 80%*
Waiting Period	None
<i>*In OH, year 2 and thereafter is 70%</i>	
Major Services Including bridges, crowns, full dentures or partials, full mouth extractions, and root canals	Year 1 - 0% Year 2 - 70% Year 3 and thereafter - 80%*
Waiting Period	12 months
<i>*In OH, year 2 and thereafter is 70%</i>	
Vision Coverage	
Basic eye exam, eye refraction, including the cost of eye glasses or contact lenses	Year 1 - 60% Year 2 - 70% Year 3 and thereafter - 80%*
Waiting Period	6 months on eyeglasses and contact lenses
<i>*In OH, year 2 and thereafter is 70%</i>	
Hearing Coverage	
Exam, hearing aid and necessary repairs or supplies	Year 1 - 60% Year 2 - 70% Year 3 and thereafter - 80%
Waiting Period	12 months new hearing aids and existing hearing aid repairs
<i>*In OH, year 2 and thereafter is 70%</i>	

¹ Refer to your policy for a complete description of limitations and exclusions.

Selling off the Brochure

As you can see from the sample to the left, all the benefits and waiting periods are listed on the brochure. This makes it easy for both you, the agent, and your clients make a clear and easy decision.

Most dental plans feature:

No Underwriting

Most dental plans have no underwriting, so enrollment is easy.

Clear Rates

Rates are usually listed on the brochure as well, which are easy to point out and review.

Familiar Product

Many individual dental plans are similar in design to group dental plans, so your clients are already familiar with the product!

Example Central United Life (CUL) for the state of Missouri. Benefits, premiums, and other factors may change by state.

Open the Door with Dental



If you have only been offering the basic products to your clients, Medicare Advantage, Medicare Supplement plans and Part D plans, you are leaving a lot of areas of concerns open for your clients.

“But I don’t want to seem pushy when offering other products!”

No reputable agent wants to come off like they are pushing products on their clients. However, your clients are used to options when designing their healthcare package. This is not to “push” products on them, rather cover the areas where they are concerned about.

“My clients are not interested in dental.”

Have you asked them or are you assuming this? If your clients have had dental coverage most of their adult life, why would assume now they are on Medicare all their dental coverage concerns stop?

“What if they say no when I offer dental?”

That is fine! Now you know dental plans are not a concern to them.

“I am still not sure how to offer dental.”

Simple, you can ask them just like their Human Resources department has asked them for years, “Do you want to add dental coverage to your medical plan?” That is it! If they say yes or maybe, review the brochure with them and then ask if this is something they want. If they say no, then move on.

“How many dental plans should I offer?”

We suggest only one. The more complex you make a decision for your clients, the more opportunity you give them to say no. Confused minds don’t buy, so make it simple!

YOUR BUSINESS PARTNER



You are in business for yourself,
not by yourself

Senior Marketing Specialists can:

- Assist you in ordering carrier marketing materials
- Provide additional training and educational opportunities
- Contract you with the most competitive carriers
- Support you and your office staff
- Create marketing plans
- And more...



When it matters most, you need a specialist

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