



5 Reasons Dental, Vision and Hearing Matter When Choosing Benefits



Help Protect Your Health and Save Money with the Right Mix of Benefits

Healthy teeth, eyesight and hearing play an important role in aging well, but unfortunately, not all Medicare plans provide coverage for these vital health needs. That means you may be responsible for the majority of the cost for related care unless you have a supplemental insurance plan that covers these.

Here are five reasons you should consider addressing dental, vision and hearing when you are considering your Medicare plan, as well as tips for choosing the right coverage for your needs and budget.

1 In most cases, Medicare plans do not include dental, vision and hearing care.

Medicare typically does not cover any dental services. This includes things like routine cleanings, fillings, tooth extractions, and dentures. Similarly, routine eye exams, eyeglasses or contacts, hearing aids or exams for fitting hearing aids are also not covered. Without supplemental insurance, you will likely pay 100% for these non-covered services.^{1,2,6}

Some Medicare beneficiaries have access to coverage through other sources, such as Medicare Advantage plans. But the scope of dental, vision and hearing benefits, even when covered, varies widely and can be quite limited.

2 Having the right coverage can save you money.

Dental and vision insurance, as well as discounts on hearing products, make getting vital preventive care, corrective lenses and hearing aids more affordable. Without it, the out-of-pocket costs can really add up:

- » In a single year, 1 in 5 Medicare beneficiaries (20%) who used dental services spent more than **\$1,000** out-of-pocket on dental care.¹
- » Average out-of-pocket spending on dental services among Medicare beneficiaries who had any dental service was **\$874** in 2018.¹
- » An eye exam from a large retail vision provider can cost up to **\$100**.³
- » Annually, eyeglasses can cost **\$200** or more,⁴ and contact lenses can cost **\$175** to **\$1,400**, depending on the type and how often they are disposed of.⁵
- » Hearing aids range in cost from about **\$1,000** to as much as **\$6,000**.⁶
- » Additional hearing-related expenses may include hearing tests, follow ups and ongoing support from audiologists and other healthcare providers.

3 Preventive dental and vision care is essential to your overall health.

Regular visits to the dentist can help detect serious medical conditions like heart disease and diabetes early and help you avoid more costly procedures in the future.⁷

Similarly, regular eye exams help maintain healthy vision and are the first line of defense in detecting more serious conditions, such as glaucoma, high blood pressure and diabetes.⁸



Nearly half of Medicare beneficiaries—about 24 million people—don't have dental coverage.¹

4 Plans can be customized to fit your unique lifestyle, health needs and budget.

When choosing a dental or vision insurance plan to complement your Medicare coverage, here are some key things to consider:

» Coverage and plan features

Does the dental plan provide benefits for major services like endodontics, periodontics, dentures, implants, crowns and bridges?

Are there waiting periods for diagnostic and preventive dental services?

Is there an allowance for frames and contact lenses, and a wide selection of eyewear to choose from?

» Cost

Does the monthly premium and annual maximum align with your needs and budget?

» Network size

Does the network include a large number of dental and vision access points for maximum choice and value?

» Customer service

Will you have access to a dedicated customer service team that is easy to reach and can help you when needed?

» Discounts on hearing devices and care

Does the plan include an option to participate in a separate hearing discount program that can help save money on hearing devices and follow-up care?⁹



5 Enrolling in and using your benefits is simple and easy.

It's easy to supplement your Medicare coverage with affordable dental and vision benefits, as well as a separate hearing discount program.⁹ Consider enrolling in a customizable dental and vision insurance plan such as Renaissance Active Lifestyles to get important coverage.

Active Lifestyles

What is Renaissance Active Lifestyles?

Having quality dental and vision coverage, as well as a separate hearing discount program,⁹ is vital to staying healthy and active as you get older. While your Medicare plan may not provide these items, you can get them with a Renaissance Active Lifestyles plan.

Renaissance Active Lifestyles plans include dental and vision coverage plus a separate hearing discount program⁹ for a holistic, affordable solution. Only need dental coverage? Looking for discounts on hearing devices? It's easy to customize your selections based on your unique needs.

Active Lifestyles Key Features

- » Widespread access to care, with more than 450,000 dental access points.¹⁰
- » No waiting periods for diagnostic and preventive dental services.
- » The largest network of independent eye doctors with more than 120,000 access points nationwide.¹¹
- » Allowance for frames or contact lenses and hundreds of eyewear options to choose from.
- » Discounts on hearing devices, follow up care, battery support and warranty coverage.⁹
- » Dedicated U.S.-based customer service representatives.
- » Easy online benefits management.

How to Get Started

Whether you're looking for dental insurance, vision coverage, discounts on hearing devices, or all of the above, we can help you find a plan that's tailored to your needs and budget. Visit **ActiveLifestylesPlans.com** to explore more.

¹ Freed, Meredith, et al. "Medicare and Dental Coverage: A Closer Look." Kaiser Family Foundation, July 2021. [kff.org/medicare/issue-brief/medicare-and-dental-coverage-a-closer-look/](https://www.kff.org/medicare/issue-brief/medicare-and-dental-coverage-a-closer-look/). Accessed Aug. 2024.

² Medicare.gov. "Your Medicare Coverage." [medicare.gov/coverage/is-your-test-item-or-service-covered](https://www.medicare.gov/coverage/is-your-test-item-or-service-covered). Accessed Aug. 2024.

³ Sague, Mara. "Eye Exam Costs." Vision Center, Feb. 2024. [visioncenter.org/resources/eye-exam-cost/](https://www.visioncenter.org/resources/eye-exam-cost/). Accessed Aug. 2024.

⁴ Bond, Casey. "Is Vision Insurance Worth It?" Forbes, Feb. 2024. [forbes.com/advisor/health-insurance/is-vision-insurance-worth-it/](https://www.forbes.com/advisor/health-insurance/is-vision-insurance-worth-it/). Accessed Aug. 2024.

⁵ WebEyeCare. "How Much Do Contacts Cost? Everything You Need to Know!" July 2024. [webeeyecare.com/blog/contacts-how-much-do-contacts-cost/](https://www.webeeyecare.com/blog/contacts-how-much-do-contacts-cost/). Accessed Aug. 2024.

⁶ MedicalNewsToday. "Hearing Aid Cost and Pricing: Prescription and OTC Options." [medicalnewstoday.com/articles/cost-of-hearing-aids](https://www.medicalnewstoday.com/articles/cost-of-hearing-aids). Accessed Aug. 2024.

⁷ Mayo Clinic. "Oral health: A window to your overall health." March 2024. [mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475](https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475). Accessed Aug. 2024.

⁸ Klunk, Elizabeth. "Comprehensive managed vision care is more than mere 'medical management.'" MedCity News, Sept. 2019, [medcitynews.com/2019/09/comprehensive-managed-vision-care-is-more-than-mere-medical-management/](https://www.medcitynews.com/2019/09/comprehensive-managed-vision-care-is-more-than-mere-medical-management/). Accessed Aug. 2024.

⁹ The hearing discount program, products, and discounts described herein are provided by Amplifon, are not provided by Renaissance, and are not insurance or managed care products. The range of discounts under the program may vary depending on the providers and services received. The program does not make payments to providers for services received under the program. Program members must pay for all services, but will receive a discount from providers who have contracted with the program. Renaissance and Amplifon are separate legal entities with no ownership affiliation. Renaissance makes no warranties or representations (express or implied) and assumes no legal liability as responsibility for the information, products or services provided by Amplifon.

¹⁰ Renaissance Internal Data.

¹¹ VSP Internal Data.

Dental and vision insurance is underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies may be reached at PO Box 1596, Indianapolis, IN 46206. Insurance products may not be available in all states or jurisdictions. Contact Renaissance for additional details regarding availability.