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Cross-Selling Dental Vision Hearing

Providing better coverage for your clients

Senior Marketing Specialists University
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overview.



67%

of small employer
groups

97%

of larger employer
groups

**offer some type of
dental coverage.**

If you are looking to cross sell other product lines to your clients, dental plans are a great starting point.

There is a high probability that 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, the waiting period, and other information listed - everything 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.

Vision and hearing benefits are often bundled in dental packages as well.

Do not let your clients find out Medicare has virtually no dental coverage when they get their bill from the dentist. Let them know ahead of time!

it's on the scope.



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

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

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

Take advantage of CMS rules and maximize your appointments!



offering DVH plans.

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

**“When you had group coverage.
What did it look like?”**

Most clients you work with will be coming off group coverage and most group plans offer other lines of coverage besides major medical. Your clients had the ability to add additional plans they wanted, which gave them coverage that addressed their concerns.

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	\$1,000 or \$1,500
Maximum Benefit	(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
*In OH, year 2 and thereafter is 70%	
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
*In OH, year 2 and thereafter is 70%	
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
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
*In OH, year 2 and thereafter is 70%	
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
*In OH, year 2 and thereafter is 70%	

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

Typically, brochures will have the benefits and waiting periods listed on them. 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 have no underwriting, making enrollment much easier.

Clear Rates

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

Familiar Products

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

Example: Manhattan Life Assurance Company of America DVH for the state of Missouri. All details are subject to change.



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 concern 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 they are concerned about.

“My clients are not interested in dental coverage.”

Have you asked them or are you assuming this? If your clients have had dental coverage for most of their adult life, do not assume they have stopped caring about dental coverage now that they are on Medicare.

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

That is fine! Now you know dental coverage is not a concern to them. Just remember, it is always better to receive a no than your clients coming back to you later wondering why you never asked 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 - make it simple!



your business partner.

You are in business for
yourself, not by yourself.

Senior Marketing Specialists can:

- Assists you in order 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...



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