RITTER
Insurance Marketing®

Brighter Futures Start Here

Did you know problems with your teeth, ears, and eyes can signal other health issues?

It's important for people to receive routine dental, vision, and hearing (DVH) care. Health supplies like fillings, glasses, and hearing aids can improve one's day-to-day experience and life. However, DVH services can get expensive without some form of coverage. That's where you and DVH insurance plans come into play.

Obtaining DVH coverage isn't easy for everyone. While working adults and their dependents may be able to get coverage through their employer, retirees, seniors, and others can have harder time finding it. Original Medicare and Medicare Supplements don't offer coverage for most basic DVH services... *but you can!*

The Perks of Selling DVH Plans

DVH plans can be easily sold with other health products, like Medicare Supplements, Medicare Advantage plans, and under 65 insurance. Not only can individuals of ANY age apply for a plan, but they also don't have to pass underwriting to enroll! There are no special open enrollment periods — agents like you can sell these plans year-round. Additionally, many people are already familiar with this type of insurance, so it's relatively easy for them to understand their options.

What Medicare Does and Doesn't Cover

Medicare Usually Helps Cover	Medicare Does NOT Usually Help Cover
• Dental services you get in a hospital • Select emergency or complicated dental procedures • Select preventative and diagnostic eye exams (e.g., glaucoma screenings in some cases) • Some treatments for select eye diseases or defects (e.g., vision correction after cataract surgery) • Some diagnostic hearing exams • Select hearing loss treatments	• Routine dental services and most dental supplies ◦ Cleanings ◦ Tooth extractions ◦ Fillings ◦ Dental plates ◦ Dentures • Routine eye exams and treatments ◦ Glasses ◦ Contacts • Routine hearing exams and supplies ◦ Hearing aids ◦ Hearing aid fitting exams

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What Your Clients Could Save with DVH Coverage

Service Type	Cost Examples Without DVH Coverage	Cost Examples with In-Network DVH Coverage	
		Year 1 (60% Benefit)	Year 2 (70% Benefit)
Routine Dental Cleaning	$70	$28	$21
U&C Eye Exam	$198	$79.20	$59.40
Hearing Aid	$1,000 to $4,000	$400.00	$300.00

Cost examples without DVH coverage are estimates based off ***dental***, ***vision***, *and* ***hearing*** *research. Cost examples with in-network DVH coverage are estimates based off a typical, tiered benefit plan.*

Non-Network Services

Service	No Insurance	$2,000 Calendar Year Maximum
Exam	$70	Plan Pays: $70 You Pay: $0
Filling	$190	Plan Pays: $152 You Pay: $38
Root Canal	$1,300	Plan Pays: $780 You Pay: $520
Crown	$1,330	Plan Pays: $798 You Pay: $532
Total	$2,890	Plan Paid: $1,800 You Paid: $1,090

Savings: $1,800 **Savings w/ premium: $1,320**

Network Services

Service	No Insurance	Network Rate	$2,000 Calendar Year Maximum
Exam	$70	$42	Plan Pays: $42 You Pay: $0
Filling	$190	$114	Plan Pays: $91.20 You Pay: $22.80
Root Canal	$1,300	$780	Plan Pays: $468 You Pay: $312
Crown	$1,330	$798	Plan Pays: $478.80 You Pay: $319.20
Total	$2,890		Plan Paid: $1,080 You Paid: $654

Savings: $2,236 **Savings w/ premium: $1,756**

Ready to learn more about offering DVH plans? Get top contracts, product info, sales tips, and marketing help when you call Ritter's Ancillary Sales Specialists, **Josh Hurley** at **800-769-1847** at **ext. 314** or **Joseph Miller** at **800-769-1847** at **ext. 350**.