A decorative background featuring a light-colored grid. In the center, there is a square with diagonal hatching. A faint circular arc is also visible behind the grid.

Ancillary Insurance: Dental, Vision, and Hearing



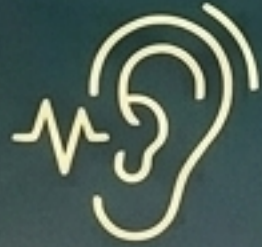
The Medicare Gap



**Original Medicare
Parts A and B Exclude:**

- ✿ Routine Dental
- ✿ Vision Exams
- ✿ Hearing Aids

Real Out-of-Pocket Expenses



Hearing Aids: Several Thousand Dollars



Dental Crown: \$1,000+



Vision Care: Compounding Annual Costs

The Bundled Solution



**1 Plan
1 Premium
3 Categories**

Typical Premium: \$20 – \$60 Monthly

The Value Proposition

Predictable
Monthly Premium

vs.

Full
Out-of-Pocket
Risk

Full
Out-of-Pocket
Risk

Full
Out-of-Pocket
Risk

Full
Out-of-Pocket
Risk

Full
Out-of-Pocket
Risk

Full
Out-of-Pocket
Risk

Target 1: Medicare Supplement Clients

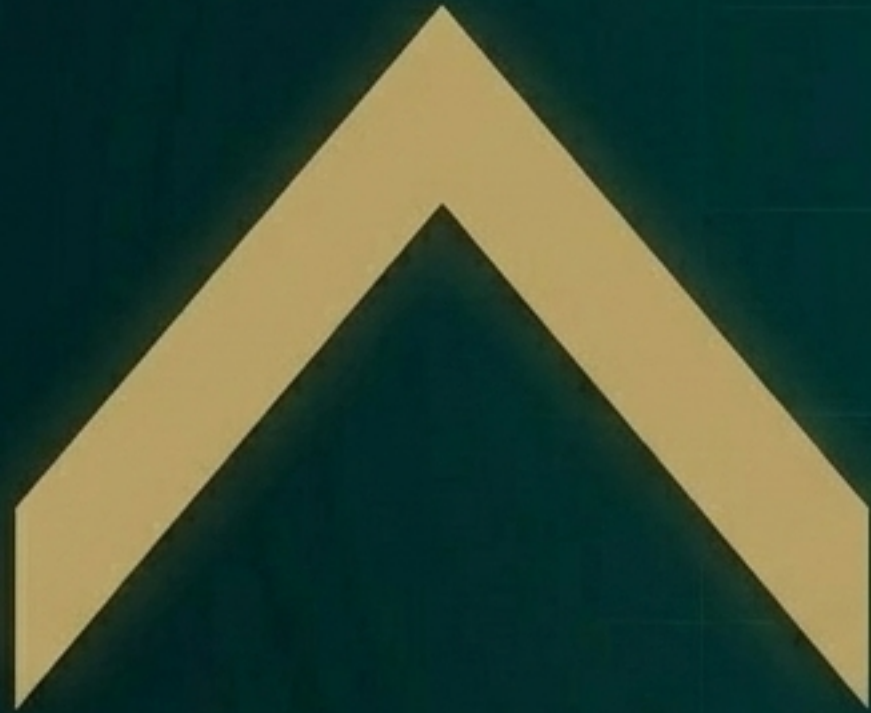


0%

Status: 0% Dental, Vision, Hearing Included

Strategy: The Straightforward Gap Pitch

Target 2: Medicare Advantage Clients



Limited

Status: Basic or Limited Built-in Benefits

Strategy: The Comprehensive Upgrade

Positioning Based on Plan Type



Medicare Supplement

- No built-in coverage
- Pitch as a necessary gap-filler



Medicare Advantage

- Limited built-in coverage
- Pitch as a comprehensive upgrade

The Scenario



Client Profile: 72 Years Old

Action: Enrolling in Med Supp Plan G



The Gap Reveal

Your Answer: Original Medicare excludes it entirely.



Client Question: Does this cover dental?



The Outcome

Presented: Bundled
Plan at \$40 / month



Result: Immediate
Enrollment



Action Step



Pull a Quote Before the Appointment

- Bundle Dental, Vision, and Hearing
- Use client zip code
- Have premium and basic benefits ready