

Your Teeth Will Never Retire

Enroll in a **First Medicare Direct Medicare Advantage Plan** that includes a **\$3,000** in network* dental allowance in your Medicare Advantage medical plan. The dental allowance includes coverage for:

- Preventive services (exams and cleanings)
- Diagnostic services (radiographs and X-rays)
- Comprehensive services (fillings, crowns, bridges)

*\$3,000 allowance applies when visiting a participating Medicare Advantage network provider. Services performed by a Medicare Advantage network provider will result in lower costs to you, however, you have the freedom to see any dentist. A limited annual dental allowance of \$1,500 is included for out of network coverage. See page 2 for more details.

With dental coverage through your Medicare Advantage plan, you can:

- Avoid future dental problems, thanks to preventive care and early treatment
- Have access to your dentist of choice.
- Choose a Medicare Advantage network provider that offers the most significant discounts, no balance billing and files claims on your behalf.
- Enjoy improved overall health because



120+ signs of nondental disease can be detected in a routine oral exam¹



A buildup of dental plaque can increase the risk for heart disease²



Gum disease has been linked to diabetes risk by making the body more resistant to insulin³

Learn more and enroll in a First Medicare Direct Medicare Advantage plan today by visiting www.firstmedicare.com or call (877) 210-9167.

¹ James W. Little et al., Dental Management of the Medically Compromised Patient (St. Louis: Mosby, 2012)

² TE Van Dyke and AJ van Winkelhoff, "Infection and Inflammatory Mechanisms," Journal of Clinical Periodontology 40, suppl. 14 (2013): S1-S7.

³ Centers for Disease Control and Prevention. (2021, May 7). Diabetes and Oral Health. Centers for Disease Control and Prevention. Retrieved June 8, 2022, from <https://www.cdc.gov/diabetes/managing/diabetes-oral-health.html>



Visit www.FirstMedicare.com
or call 877-210-9167 to find a
medicare provider.

**FirstMedicare Direct
POS Standard POS
Plus PPO Plus**
In-network
Annual Dental
Benefit: \$3,000

**FirstMedicare Direct
POS Choice**
In-network
Annual Dental
Benefit: \$3,000

**Out of Network
All Plans**
Annual Dental
Benefit: \$1,500
Annual Deductible:
\$50

North Carolina Medicare
Advantage Network

Out of Network
(please see important
notes below about
OON benefits)

Preventative & Diagnostic

Exam & Cleanings	Plan pays 100%	Plan pays 100%	Plan pays 100%
Bitewing Radiographs	Plan pays 100%	Plan pays 100%	Plan pays 100%
Full-Mouth Series X-ray/Panoramic Film/Other Diagnostic Imaging	Plan pays 100%	Plan pays 100%	Plan pays 100%
Emergency Palliative Treatment	Plan pays 100%	Plan pays 100%	Plan pays 100%

Comprehensive Services

Fillings (Amalgam, Resin based Composites)	Plan pays 100%	Plan pays 80%	Plan pays 80%
Crown Repairs	Plan pays 100%	Plan pays 80%	Plan pays 80%
Anesthesia	Plan pays 100%	Plan pays 60%	Plan pays 60%
Endodontics (Root Canals)	Plan pays 100%	Plan pays 60%	Plan pays 60%
Periodontal Maintenance	Plan pays 100%	Plan pays 60%	Plan pays 60%
Periodontal Surgical Procedures	Plan pays 100%	Plan pays 60%	Plan pays 60%
Periodontal Non-surgical Procedures	Plan pays 100%	Plan pays 60%	Plan pays 60%
Simple Extractions	Plan pays 100%	Plan pays 60%	Plan pays 60%
Surgical Extractions/Oral Surgery	Plan pays 100%	Plan pays 60%	Plan pays 60%
Brush Biopsy	Plan pays 100%	Plan pays 60%	Plan pays 60%
Crowns and Onlays	Plan pays 100%	Plan pays 60%	Plan pays 60%
Bridges	Plan pays 100%	Plan pays 60%	Plan pays 60%
Bridge Repairs	Plan pays 100%	Plan pays 60%	Plan pays 60%
Implant Services	Plan pays 100%	Plan pays 60%	Plan pays 60%
Implant Repairs	Plan pays 100%	Plan pays 60%	Plan pays 60%
Occlusal Guards/Occlusal Adjustments	Plan pays 100%	Plan pays 60%	Plan pays 60%

Dentures & Repairs

Dentures	Plan pays 100%	Plan pays 60%	Plan pays 60%
Denture Relines/Repairs	Plan pays 100%	Plan pays 60%	Plan pays 60%

Please refer to the Delta Dental Member Handbook for details on covered dental services, limitations and exclusions.

If you receive services from a dentist that DOES NOT participate in Delta Dental's Medicare Advantage Network YOU WILL BE RESPONSIBLE for the difference between Delta Dental's payment and the amount charged by the Nonparticipating dentist.