

Dental Sales Presentation

“Medicare does not cover ANY dental costs. How are your teeth?”

My teeth are good: Well it is only a matter of time until you have one fail and the cost for one bad tooth averages \$1000! Once they start to go, it is usually one after the other. How many things in your house are 60 years old that you still use each and every day? For about \$30 per month you can cut your dental bills in half.

I’ve had a lot of work done: How did you pay for it? (If the client was on a group they have no idea how much dentistry costs so explain it, see costs below.)

If a client doesn’t go to the dentist for regular cleanings, I tell them not to buy insurance, because they are not going to use it anyway. The plan is guaranteed issue so they can get it any time, there is a 1 year wait for major procedures, so they can pick it up later instead of complaining how they never use it.

Average Dental Costs:

Crowns: \$1000 Implants : *starting* at \$1000 Bridges: multiple crowns, so 3 teeth would be \$3,000 Root Canal: *starting* at \$1000 Extractions: \$200 - \$400 Regular Exams : \$100

This plan allows you to see ANY dentist, there is no network. Dentists love this plan because they get paid the retail prices by the insurance company –vs all the discount programs out there that the dentist has to cut his fees to participate. We’ve had dentists call our office and request brochures for their clients!

If you are selling MA and PDP, you need the Scope of Appointment Form that has Dental as an allowable cross sale!

Plan can start immediately with only a 30 day wait for cleanings and all minor work. There is a 6 month wait on root canals and glasses (yes, there is a vision benefit in this plan too) and a 1 year wait on crowns, bridges, dentures and partials.

This is NOT a graded benefit plan, it is an *expanding* benefit plan. The benefit goes up from 60% paid in year 1, 70% paid in year 2 and 80% paid year 3 and after!

How Agents Make Money:

Average premium at 65 \$30 per month x 2 for a couple = \$60 per month or \$720 annual premium. \$720 x 45% agent commission = **\$340 first year, with a renewal of 5% for life.** No service! How much commission do you make on a PDP? And you have the pain of testing and fighting for your measly commission. Sell dental instead.

****I recommend all agents buy a plan for themselves. Two cleanings a year cost \$250 - 80% = \$312 of benefits. A 50 year old costs \$23/mo or \$276 year + \$100 deductible - \$50 towards one cleaning a year. NET cost to you of \$326. So if you get two cleanings per year, you paid in as much as you got out. A wash! You don’t buy dental insurance to cover cleanings, it is for the big ticket items and one root canal paid at 80% will make you a believer!**

