

What Medicare Doesn't Cover

The 4 Biggest Gaps in Medicare Coverage

1. Dental Care: Cleanings, fillings, dentures, and root canals are not covered.
2. Vision Care: Eye exams, glasses, and some cataract surgeries may not be covered.
3. Hearing Aids: Medicare does not cover hearing aids or related exams.
4. Long-Term Care: Assisted living, home health aides, or nursing homes are mostly not covered.

What You Can Do About It

Option 1: Medicare Advantage Plan

- Some plans offer dental, vision, and hearing coverage, but check networks and limits.

Option 2: Standalone Plans

- You can add dental/vision/hearing coverage with separate low-cost plans.

Option 3: Long-Term Care Planning

- Look into hybrid life/LTC policies or Medicaid planning strategies.

Your Personalized Help Sheet

Use this worksheet to jot down your needs:

Need	Do I Need This?	Covered by My Plan?	Notes
Dental cleanings/fillings	_____	_____	_____
Vision check + glasses	_____	_____	_____
Hearing test + aids	_____	_____	_____
Help around the house	_____	_____	_____
Assisted living/nursing home	_____	_____	_____

Let's Fill the Gaps Together

You don't have to go it alone.

We'll help you find options that make sense for you. Call or text us at (254) 413-3309

Or visit www.mediwhat.info/appointments to book a free chat.