



Medicare Dental & Vision Services

According to the Medicare & You Handbook, original Medicare does not cover most dental care, dentures, and eye exams related to prescribing glasses. Let's review what Medicare does cover and where can you find additional assistance for these important services.

Covered Dental

Medicare will pay for certain dental services when you're hospitalized, and can pay for inpatient hospital care if you need to have emergency or complicated dental procedures. It will also cover medical reconstruction of the jaw due to disease or accident, diagnostic testing/imaging to diagnose a condition, tooth extractions caused by an underlying condition/disease, and dental appliances that help reduce the symptoms of sleep apnea.

Covered Vision

Medicare will cover cataract surgery including the cost of one pair of eyeglasses with standard frames or one set of contact lenses after the surgery. They also cover glaucoma and macular degeneration screening and treatment using prescription medications. For those with an eye prosthesis, Medicare will cover polishing and resurfacing, enlargement or reduction, and one replacement within 5 years if it's lost, stolen, or irreparably damaged.

Alternative Coverage

For assistance with the more common dental and vision needs, like cleanings, x-rays, exams and prescription eyewear, there are other options to explore. **Medicare Advantage** plans can include extra benefits like routine dental and vision, preventive dental, comprehensive dental and an eyewear allowance¹. In fact, 74% of enrollees have dental benefits and 79% have vision benefits included with their plans according to the Kaiser Family Foundation². Individuals with a **Health Savings Account (HSA)** or **Medicare Medical Savings Account (MSA)** are able to use their funds to pay for most dental and vision services.

All Medicare beneficiaries are able to purchase stand-alone dental and vision insurance plans to enhance their coverage. These plans are sold by private insurance companies, will have varied benefits and may use a specific network of providers.

1. Benefits vary by plan. 2. Kaiser Family Foundation "A Dozen Fact About Medicare Advantage in 2020", April 22, 2020.