



THE MCCORMICK AGENCY

PROTECTION • GUIDANCE • PEACE OF MIND

BENEFITS EDUCATION SERIES

Dental & Vision 101

Understanding Your Smile & Sight Coverage

Your Trusted Health Insurance Advisors



STANDALONE
PLANS AVAILABLE



NO WAITING
PERIOD OPTIONS



LICENSED
AGENTS



Why Dental & Vision Coverage Matters

Routine care • financial planning • prevention

Protect your budget

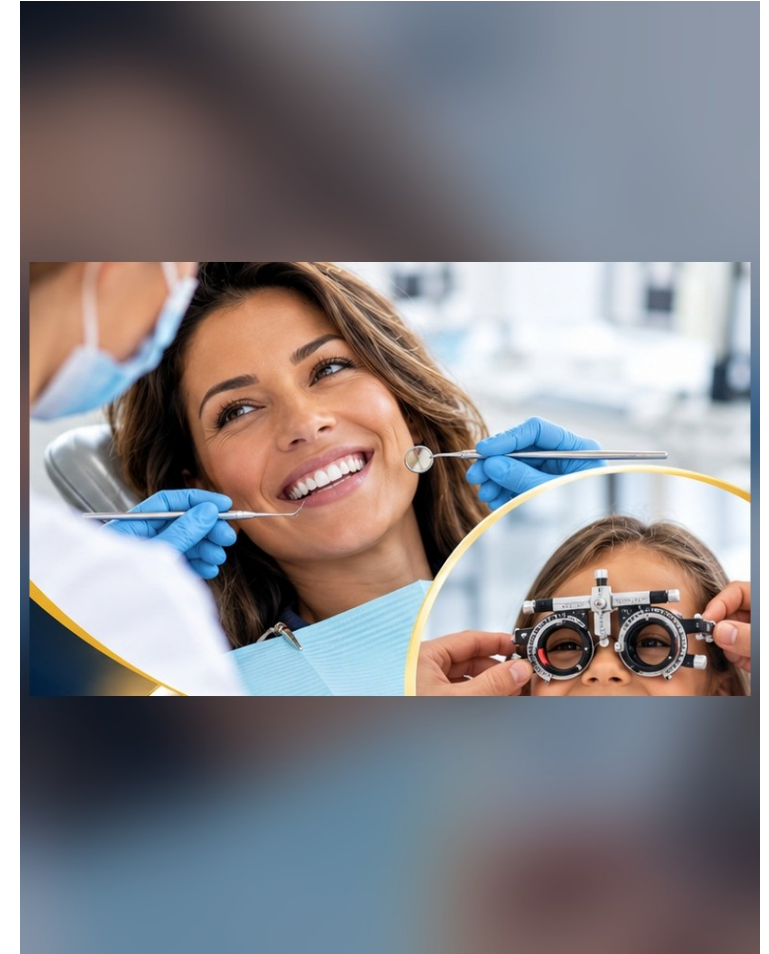
Dental procedures and eyewear can create unexpected out-of-pocket costs.

Stay on schedule

Routine checkups help identify problems earlier.

Know your options

Standalone dental, standalone vision, and combined plans may be available.



What Is Dental Insurance?

Understand coverage before you enroll

Preventive services

Exams, cleanings and X-rays may be covered at higher percentages.

Basic and major care

Fillings, crowns, root canals and dentures may have different cost sharing.

Key limitations

Review premiums, deductibles, annual maximums and waiting periods.



How Dental Benefits Are Structured

The familiar 100 / 80 / 50 example

100% preventive

Many plans cover eligible exams and cleanings in full when in network.

80% basic care

Fillings and simple extractions may be covered at 80% after deductible.

50% major care

Crowns, bridges and dentures may be covered at 50% after deductible.



Types of Dental Plans

Match provider choice with cost

Dental PPO (DPPO)

Generally offers greater provider flexibility; in-network care usually costs less.

Dental HMO (DHMO)

Typically uses participating dentists and may require referrals.

Indemnity & discount plans

Fee-for-service plans have different reimbursement rules. Discount memberships are not insurance.



Dental Terms to Know

Questions that prevent surprises

Annual maximum & deductible

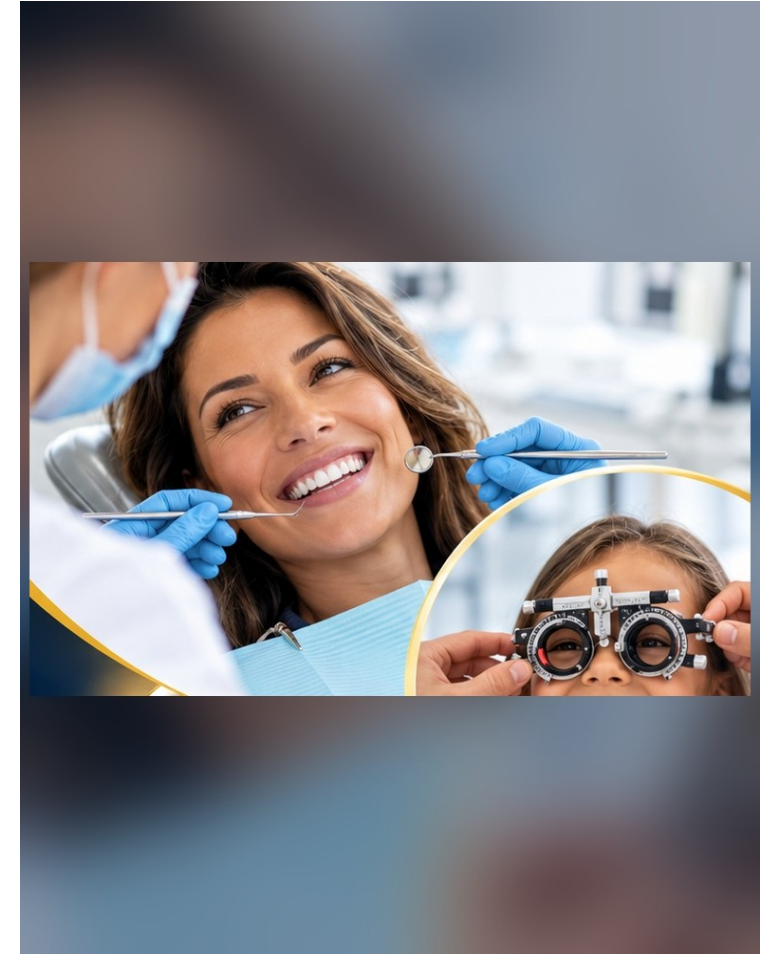
The plan may cap its annual payments and require cost sharing before certain benefits.

Waiting period & missing-tooth clause

Some procedures are delayed or excluded under plan rules.

Orthodontics & provider network

Check separate orthodontic limits, network status and out-of-network billing.



What Vision Insurance Covers

Benefits for routine eye care

Eye exams

Many plans include a periodic comprehensive eye exam with a copay or allowance.

Glasses

Frame allowances and covered lens types vary by plan.

Contact lenses

A contact lens allowance may replace the glasses benefit for that period.



How Vision Plans Work

Five simple steps

1-2: Enroll and schedule

Pay your premium and arrange an exam with a participating provider.

3-4: Select frames and lenses

Apply the plan allowance and review upgrade charges.

5: Consider contacts

Compare the contact lens allowance with the eyewear benefit.



Dental + Vision: Better Together

Bundled and separate plans both deserve comparison

Convenience

Some bundles offer coordinated enrollment, billing or online account management.

Family coverage

Compare coverage for adults and children, including preventive services.

Value

A bundle is not always cheaper: compare total premiums and expected benefits.



Dental & Vision for Families

Children have evolving care needs

Pediatric dental

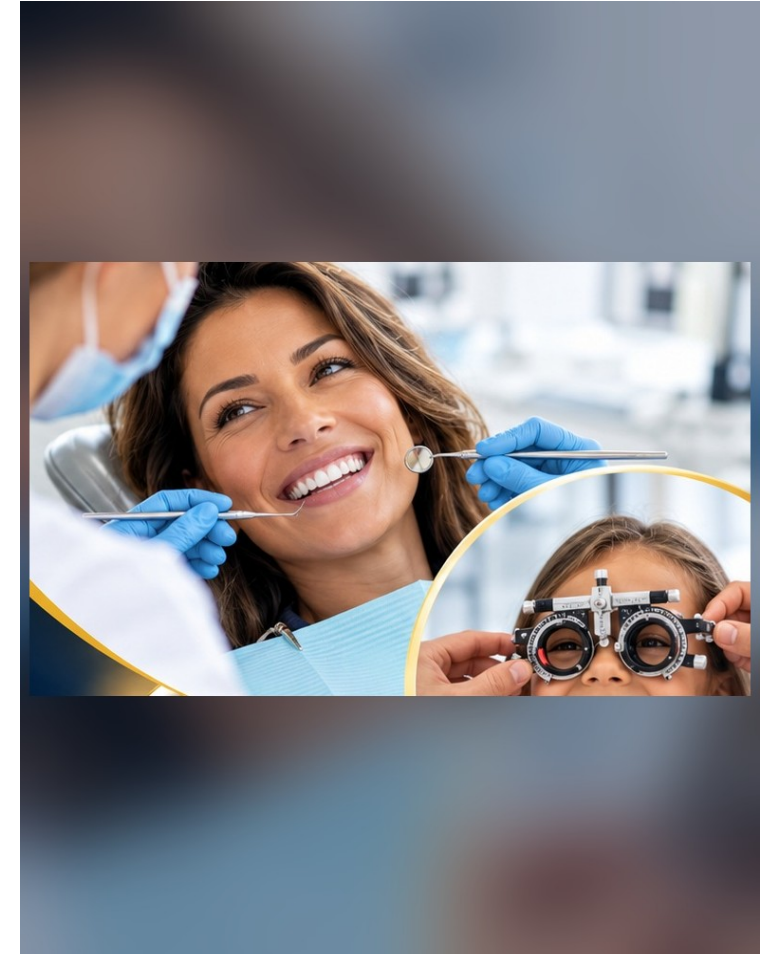
Check covered exams, sealants, fluoride, fillings and applicable cost sharing.

Pediatric vision

Review eye exams, corrective lenses and benefit frequency.

Orthodontics

Braces and aligners may require a rider and can have lifetime limits.



Frequently Asked Questions

Answers depend on the actual policy

Can I keep my dentist?

Verify the provider and specific location are in network before enrollment.

Are there waiting periods?

Some dental plans impose waiting periods for basic or major services.

Does dental cover implants?

Some plans cover implants subject to limitations; many do not.



Comparing Real-World Needs

Illustrative scenarios—not actual client testimonials

Individual needing a crown

Compare major-service coinsurance, annual maximums and waiting periods.

Family with children

Review pediatric services, orthodontic limits and vision frequency.

Self-employed professional

Prioritize provider network, premium and likely annual out-of-pocket spending.



Your Best Smile & Clearest Vision

Let's review the details together

Explore your options

Dental, vision, standalone and combined plan options vary by area.

Confirm the fine print

Review network participation, deductibles, exclusions and waiting periods.

Contact The McCormick Agency

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