



Group Medicare Insights: Member experience

The real-life impact of supplemental benefits

Group Medicare Advantage (GMA) supplemental benefits are key parts of comprehensive coverage and can make a real difference in the long-term health and wellness of retirees.



Meet Bill, a 70-year-old retiree who suffers from severe hearing loss. His traditional healthcare plan doesn't cover the cost of hearing aids,

so he struggles to communicate with his physician and often misunderstands his pharmacist's verbal instructions on how to use his medications.

What's at risk?

The inability to clearly hear and therefore understand the guidance and recommendations of one's care team can have major impacts on a retiree's ability to follow doctor's orders. This can worsen health outcomes and compromise medication adherence.



Approximately 1 in 3 Americans between the ages of 65 and 74 have hearing loss, making impaired hearing one of the most common effects of aging.¹

Many GMA plans help cover the cost of hearing aids along with diagnostic hearing and balance exams. Hearing implants may also be covered under Medicare Advantage as prosthetic devices.



Meet Ken, a 68-year-old retired plumber on Original Medicare. Unfortunately for Ken, his plan doesn't cover most dental procedures, leaving him with no choice

but to forgo dental care while dealing with a painful toothache. Dental and gum disease doesn't always stop there. It can be the root cause for many other conditions.

What's at risk?

Tooth decay can increase the risk of diabetes, heart and lung disease, and stroke.² Dental disease can also put seniors at greater risk of developing oral, breast and prostate cancers.³ Though dental discomfort may not seem like a major medical issue, it can lead to much more serious health concerns.



Researchers say that 93% of seniors over 65 have dental decay.⁴

Many GMA plans include dental benefits, such as exams and teeth cleanings, that can contribute to a retiree's overall wellness. At a minimum, these benefits can provide retirees with a greater quality of life.

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Meet Kathy, a 77-year-old retired teacher with kidney disease who needs dialysis treatments as often as three times a week. She doesn't have a reliable way

to get to her appointments, so Kathy skips treatments, making her one of the millions of Americans who miss or delay medical care due to lack of transportation.⁵

What's at risk?

The trickle-down health effects of missing dialysis treatments can include shortness of breath, arrhythmia, heart attack, weakened bones, heart disease—even death.⁶



Only 70% of women in their early 70s continue driving, and that figure drops to just 22% once they reach 85.⁷

Many GMA plans include transportation coverage, such as non-emergency medical transportation services, allowing members to attend treatments without relying on family members for rides.

So much more than just plan perks, supplemental benefits can significantly improve retiree health outcomes by helping prevent disease and contributing to a better overall wellness experience.



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