

What Medicare does NOT cover

Today I'm going to go over some of the things that Medicare doesn't cover. According to a CNBC.com article from May 2008, "[Medicare doesn't cover everything. Here's how to avoid surprises](#)" the average couple retiring today at age 65 will spend an estimated \$280,000 on health care during the remainder of their lives.

That's a lot of money for health care. Also remember that's simply an average, meaning many people spend even more. But what exactly are these expenses? What doesn't Medicare cover?

When Americans turn 65, many can sign up for Medicare. It can be a confusing process and some seniors don't realize that there are things that Medicare doesn't cover. Many people incorrectly assume that Medicare covers things like dental, vision and hearing but these expenses aren't covered. According to the CNBC article, you can plan on spending \$1000-\$5000 for a complete set of dentures. Even a routine cleaning and a set of x-rays from your dentist can cost several hundred dollars.

Medicare does potentially cover some dental emergencies or complicated procedures. The same is true for emergency vision procedures like glaucoma or cataracts. However, simple vision checks, or a new set of glasses are unlikely to be covered by Medicare. There are options for vision or dental coverage, however. A Medicare Advantage Plan that provides some coverage for vision or dental is one option to consider.

A Medicare Advantage plans works a bit differently than original Medicare and Medicare supplements. Advantage plans are offered by companies and used in place of original Medicare. Many offer additional benefits like routine dental, vision and hearing plans, and in many cases the premiums may be relatively inexpensive.

Medicare Advantage Plans generally offer a range of doctors and specialists in their networks, but you may have to pay more for services provided outside of these networks. While the premiums are often lower than Medicare supplements, there are usually copays and deductibles. Many also offer some prescription drug coverage.

Another option for vision, dental or hearing coverage is a standalone plan. According to CNBC, standalone vision plans can cost as little as nine dollars a month, while dental plans can cost \$30-\$50 a month. So be sure to consider those options when planning for retirement health care expenses.

Hearing aids are also a common medical expense for retirees. Hearing aids can cost anywhere from \$1000-\$4000, according to CNBC.

Many retirees dream of traveling the world. However, if globetrotting is part of your plan, you may want to investigate travel-medical policies specifically designed for the over 65 set. Basic Medicare doesn't normally cover health care costs outside of the United States.

So let's recap. What are things that Medicare generally doesn't cover? Vision, dental and hearing coverage is generally not covered. Also, overseas health care costs are generally not covered by basic Medicare. With Medicare Advantage plans, emergency health care while overseas may be covered, but routine care overseas is not covered by Medicare Advantage plans.

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Sources: <https://www.cnbc.com/2018/05/03/medicare-doesnt-cover-everything-heres-how-to-avoid-surprises.html>