



Will Your Dental Plan Cover Dentures?



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Medicare Open Enrollment: October 15 - December 7, 2026

Ask about your benefits for the **2027 plan year**.

Dental coverage does not always include dentures. Before choosing a plan, ask your insurance company or licensed insurance agent to check these specific codes:

D5110

Complete UPPER denture
(maxillary)

D5120

Complete LOWER denture
(mandibular)

Start with this question

“Does this exact plan cover **D5110 for a complete upper denture** and **D5120 for a complete lower denture** in 2027? What would I pay for each?”

Ask these questions, too

Costs and limits: What are the copay, coinsurance, deductible, and annual dental maximum? Is there a separate denture limit?

Your dentist: Is my dentist in network for this exact plan? Are out-of-network dentures covered?

Eligibility: Are there waiting periods, missing-tooth exclusions, or limits on how often dentures can be replaced?

Approval and other services: Is advance approval required? Are exams, X-rays, extractions, and immediate dentures covered under separate codes?

Request written benefits for these codes, including all limits and exclusions.

Plan name: _____

Representative / date: _____

Call reference number: _____

Before you enroll

Original Medicare generally does not cover dentures. Some Medicare Advantage plans offer dental benefits, but coverage varies. Review your medical, prescription, and dental needs together when choosing coverage. Bring your plan information to our office before treatment so we can help verify dental benefits.

This guide is not a guarantee of coverage or payment. D5110 and D5120 describe complete dentures; your treatment may require additional or different codes.

Sources: [Medicare.gov/health-drug-plans/open-enrollment](https://www.medicare.gov/health-drug-plans/open-enrollment) | [Medicare.gov/coverage/dental-services](https://www.medicare.gov/coverage/dental-services)
Code descriptions: American Dental Association. Prepared for 2027 benefit discussions.