



Why you need dental insurance in retirement.

Many Americans are fortunate to have dental coverage for their entire working life, through employer-provided benefits. When those benefits end with retirement, paying dental bills out-of-pocket can come as a shock, leading people to put off or even go without care.

Simply put – without dental insurance, there may be **an important gap** in your healthcare coverage.

When you're comparing plans ...

- ▶ Look for coverage that helps pay for major services. Some plans may limit the number of procedures – or pay for preventive care only.
- ▶ Look for coverage with no deductibles. Some plans may require you to pay hundreds out of pocket before benefits are paid.
- ▶ Shop for coverage with no annual maximum on cash benefits. Some plans have annual maximums of \$1,000.

Medicare doesn't pay for dental care.¹

That's right. As good as Medicare is, it was never meant to cover everything. That means if you want protection, you need to purchase individual insurance.

Early detection can prevent small problems from becoming expensive ones.

The best way to prevent large dental bills is preventive care. The American Dental Association recommends checkups twice a year.

Previous dental work can wear out.

Even if you've had quality dental work in the past, you shouldn't take your dental health for granted. In fact, your odds of having a dental problem only go up as you age.²

Treatment is expensive — especially the services people over 50 often need.

Consider these national average costs of treatment ... \$217 for a checkup ... \$189 for a filling ... \$1,219 for a crown.³ Unexpected bills like this can be a real burden, especially if you're on a fixed income.

1 "Medicare & You," Centers for Medicare & Medicaid Services, 2021. 2 "How might my oral and dental health change as I age?", www.usnews.com, 11/30/2018. 3 American Dental Association, Health Policy Institute, 2018 Survey of Dental Fees, Copyright 2018, American Dental Association.

DENTAL Insurance

from Physicians Mutual Insurance Company

Helps keep more money in your pocket!

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- Helps pay for over 350 procedures
- No deductible, no annual maximum on cash benefits

"I don't worry"

"Now that I have your dental policy, I don't worry about going to the dentist. I love your plan – you pay what you say!"

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