



## Why you need dental insurance in retirement.

### Medicare doesn't pay for dental care.<sup>1</sup>

As good as Medicare is, it was never meant to cover everything. If you want protection, you need to purchase individual insurance.

### Early detection can prevent small problems from becoming expensive ones.

The best way to avoid large dental bills is preventive care. Experts recommend checkups twice a year.

### Previous dental work can wear out.

Your odds of having a dental problem only go up as you age.<sup>2</sup>

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

Unexpected bills, like \$189 for a filling, or \$1,219 for a crown<sup>3</sup> can be a real burden, especially if you're on a fixed income.

### When you're comparing plans ...

- ▶ Look for coverage that helps pay for major services.
- ▶ Look for coverage with no deductibles.
- ▶ Shop for coverage with no annual maximum on cash benefits.

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

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

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