



Why you need dental insurance in retirement.

Medicare doesn't pay for dental care.¹

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.²

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

Unexpected bills, like \$189 for a filling, or \$1,219 for a crown³ 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.

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from Physicians Mutual Insurance Company

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