



# Why you need dental insurance in retirement.

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

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.

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 \$299 for a filling ... \$1,471 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.

<sup>1</sup>"Medicare & You," Centers for Medicare & Medicaid Services, 2025. <sup>2</sup>"Aging changes in teeth and gums", medlineplus.gov, 4/17/2022. <sup>3</sup>FairHealth, Inc. National average dental fees. Data current as of July 2025; subject to change.

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from Physicians Mutual Insurance Company, Inc.

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