



Why you need dental insurance in retirement.

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.

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 \$299 for a filling ... \$1,471 for a crown³ can be a real burden, especially if you're on a fixed income.

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

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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.

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Product/features not available in all states. Contact us for complete details about this insurance solicitation. To find a network provider, go to physiciansmutual.com/find-dentist. This specific offer not available in CO, KS, NY, OR - call 1-800-969-4781 or respond for a similar offer in your state. Certificate C254/B465, (ID: C254ID; PA: C254PA); Insurance Policy P154/B469 (GA: P154GA; OK: P154OK; TN: P154TN).