



# 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 \$190 for a filling, or \$1,213 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>American Dental Association, Health Policy Institute, 2020 Survey of Dental Fees, Copyright 2020, American Dental Association.

# DENTAL Insurance

from Physicians Mutual Insurance Company

Call for a **FREE** Information Kit!

# 1-607-366-5927

Dental50Plus.health/Tompkins

Get your Info Kit  
**SCAN NOW!**



tompkins

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](http://physiciansmutual.com/find-dentist). This specific offer not available in CO, LA, NV, NY - call 1-800-969-4781 or respond for a similar offer in your state. Certificate C254/B465, C250A/B438 (ID: C254ID; PA: C254PA); Insurance Policy P154/B469, P150/B439 (GA: P154GA; NY: P154NY; OK: P154OK; TN: P154TN).