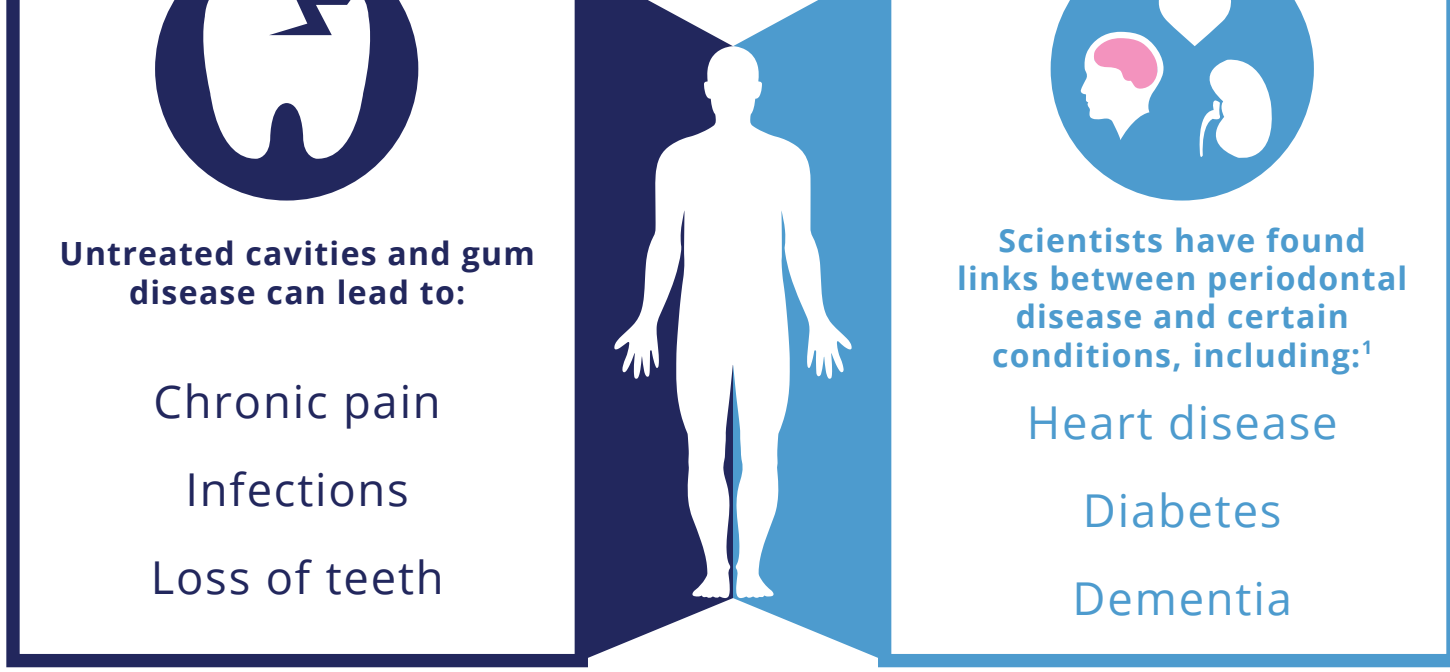


DENTAL COSTS CAN

BITE INTO YOUR BUDGET

When you retire, you may leave an employer-offered dental plan right when you need it most.

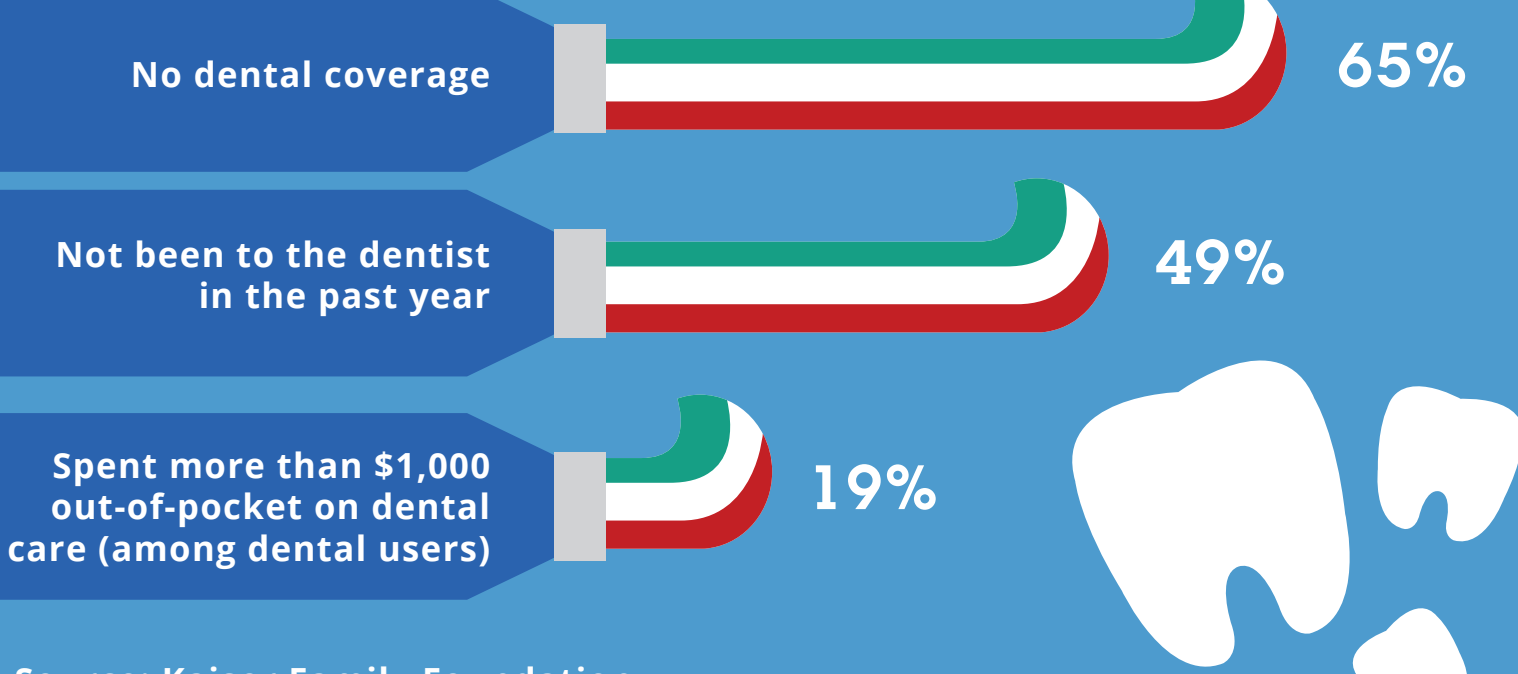
Dental care is an important part of your overall health.



MEDICARE DOESN'T COVER MOST DENTAL SERVICES, INCLUDING:²

- | | |
|-------------------|---------------|
| Routine checkups | Dentures |
| Cleanings | Caps |
| Fillings | Bridges |
| Tooth extractions | Dental plates |

Most people on Medicare do not have dental coverage, and many go without needed care.

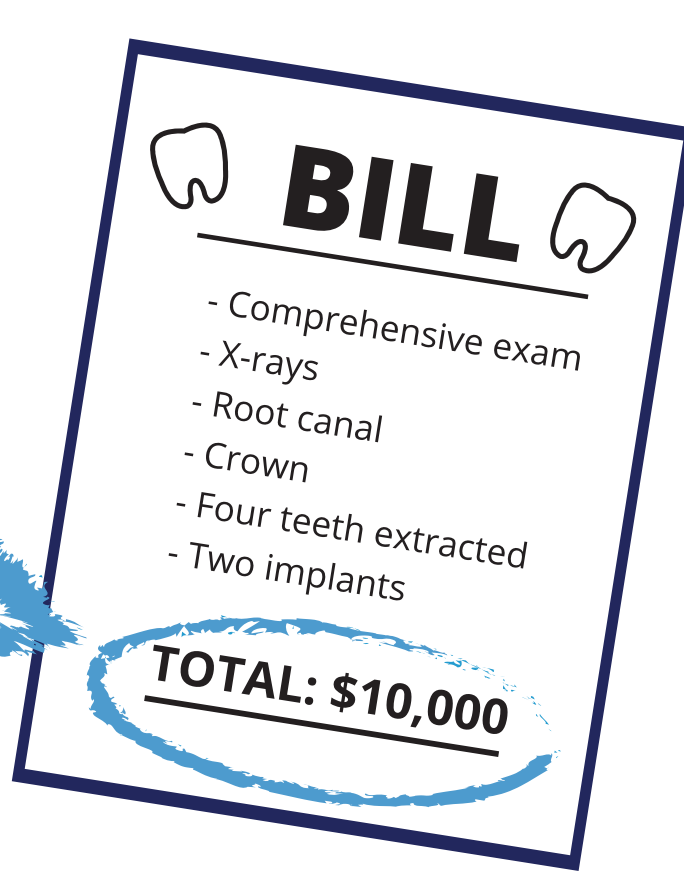


Source: Kaiser Family Foundation

Without dental insurance, you have to pay out of pocket. And those expenses can add up quickly.

Dorothy, 80, hasn't been to the dentist in three years and needs a lot of work:³

WITHOUT INSURANCE



Dental coverage likely wouldn't cover all of this, but...

There are ways you can reduce dental costs.

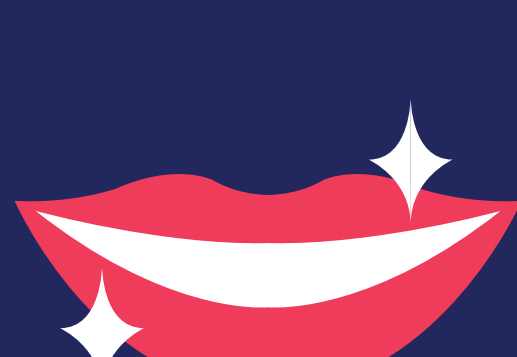
Some Medicare Advantage (Part C) plans offer dental benefits.

Stand-alone dental insurance plans can help.

Be aware that adult dental plans often have:

Waiting periods of a year or more before you can access benefits

Caps on coverage, leaving you responsible for expenses once you reach a certain amount



Dental coverage can be affordable.

Make sure you:

- Shop around — compare plans from more than one company.
- Work with a knowledgeable insurance agent, who can help you compare plan benefits and prices.



Medicare Referral Network[®] can help. Our Licensed Insurance Agents can search multiple insurance company plans to find you dental coverage that fits your budget and needs.

Call 1.855.997-7001

to speak with a Licensed Insurance Agent

¹ <https://www.webmd.com/oral-health/plaque-on-teeth#1>

² Medicare Part A (hospital insurance) will pay for certain dental services when you're in a hospital.

³ Scenario developed by the Kaiser Family Foundation with oral health experts based on fees obtained from the American Dental Association's "2018 Survey of Dental Fees."

Sources: Medicare.gov, CDC.gov, webmd.com, Kaiser Family Foundation