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Why you need dental insurance in retirement.

Many Americans are fortunate to have dental coverage for their entire working life, through employer-provided benefits. When those benefits end with retirement, paying dental bills out-of-pocket can come as a shock, leading people to put off or even go without care.

Simply put – without dental insurance, there may be an important gap in your healthcare coverage.

When you're comparing plans ...

- Look for coverage that helps pay for major services. Some plans may limit the number of procedures – or pay for preventive care only.
- Look for coverage with no deductibles. Some plans may require you to pay hundreds out of pocket before benefits are paid.
- Shop for coverage with no annual maximum on cash benefits. Some plans have annual maximums of $1,000.

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.

Even if you've had quality dental work in the past, you shouldn't take your dental health for granted. In fact, 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.

Consider these national average costs of treatment ... $274 for a checkup ... $299 for a filling ... $1,471 for a crown.[3] Unexpected bills like this 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. [3] FairHealth, Inc. National average dental fees. Data current as of July 2025; subject to change.

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