Physicians Mutual Dental Insurance

Broker sales summary - selling to ages 18-64 and to seniors 65+

$0	None	100%	18+
Deductible	Annual maximum on benefits	Preventive in network	Guaranteed acceptance

The core pitch

- **No deductible.** Benefits start with the first covered procedure - the client never has to spend down a deductible.
- **No annual maximum** on the cash benefits paid. Most individual dental plans cap out at $1,000-$3,000 a year; this one does not.
- **Guaranteed acceptance** for anyone 18 or older, regardless of current dental health. No health questions. Limit one Physicians Mutual dental policy per person.
- **Any dentist.** Clients can see any licensed dentist, or save with an in-network dentist (Ameritas Classic PPO, 600,000+ provider locations).
- **400+ covered procedures**, from cleanings and fillings to crowns, root canals, dentures and implants.

Waiting periods - say this up front

Service type	Examples	Waiting period
Preventive	Exams, cleanings, X-rays, fluoride (18 and under)	**None** - covered day one
Basic	Fillings, simple extractions, scaling and root planing	**None** - covered day one
Major	Crowns, bridges, dentures, root canals, implants	**12 months** from the policy effective date

Clients who need a crown, root canal or dentures right away should know the major-services wait before they buy. Preventive and basic care are usable immediately.

Four plan levels

All four pay 100% for preventive care with an in-network dentist. Economy, Standard and Preferred pay a **set dollar amount** per basic or major procedure (the same amount in or out of network). Premier pays **70% of the maximum allowable charge** for basic and major work. Sample benefits from the North Carolina schedule:

Procedure	Economy	Standard	Preferred	Premier
Two-surface filling (posterior composite)	$29	$47	$64	70%
Surgical extraction	$38	$61	$84	70%
Root canal - molar	$195	$315	$435	70%
Crown - porcelain/ceramic	$195	$315	$435	70%
Complete denture - upper	$240	$385	$530	70%
Implant placement	$350	$550	$750	70%

Scheduled amounts and covered procedures vary by state and can change. Use the client's state brochure. On the three scheduled plans the client pays whatever the dentist charges above the scheduled amount.

Selling by age group

Ages 18-64

- **Who it fits:** self-employed, 1099 and gig workers, early retirees, people between jobs, and anyone whose employer offers no dental.
- **Lead with day-one use:** cleanings, exams, X-rays and fillings with no waiting period and no deductible.
- **No annual cap** matters for clients with a history of dental work - a bad year doesn't exhaust the plan.
- **Guaranteed issue:** no health questions, so existing dental problems don't block enrollment (major work still waits 12 months).
- **Economy or Standard** usually fits a healthy mouth; **Premier** fits someone expecting crowns or root canals after year one.

Seniors 65+

- **Open with the gap:** Original Medicare does not cover routine dental care - cleanings, fillings, dentures or crowns.
- **Natural add-on** to a Medicare Supplement sale, and an option for Advantage clients whose dental benefit is thin.
- **No annual maximum** is the headline for seniors facing dentures, crowns or implants, where capped plans run out fast.
- **Vision & Hearing rider** can be added for clients who also want help with eyewear and hearing aids.
- **Set expectations:** dentures, crowns and root canals are covered after 12 months. Recommend Premier when major work is likely.

Disclose before the application

- **12-month waiting period** on major services (crowns, bridges, dentures, root canals, implants).
- **Initial dentures and bridges** are covered only when the tooth was extracted while the policy was in force. Teeth missing before the effective date don't qualify for a first appliance.
- **Frequency limits** apply - for example two exams and two cleanings per policy year, and replacement prosthetics once every five years.
- **Scheduled plans pay fixed dollars**, not a percentage. Show the client the brochure amounts for the procedures they expect.
- **Only listed procedures are covered.** Benefits and procedures vary by state.

For broker use only - not for distribution to consumers. Summary based on Physicians Mutual's dental FAQ and senior dental pages and the North Carolina covered-procedures brochure (DNTL_PDF_CP04_0126), reviewed November 2026. Plan details, availability and rates vary by state and are subject to change; the policy, outline of coverage and state brochure govern. Questions: Physicians Mutual 1-800-228-9100.