

Dental Insurance

A Reason for You and Your Clients to Smile

Two competitively priced dental options that help your clients select the coverage that meets their needs and fits their budget.

	MUTUAL DENTAL PREFERRED SM INSURANCE POLICY (DNT2)	MUTUAL DENTAL PROTECTION SM INSURANCE POLICY (DNT5)
ISSUE AGES	19 – 99	19 – 99
CALENDAR YEAR DEDUCTIBLE	\$0 for preventive services \$50 for basic and major services	\$100 for all services combined
PREVENTIVE SERVICES The percentage the plan pays for: • Two Cleanings per year • X-rays	100% Insured pays nothing	100% Insured pays nothing
BASIC SERVICES The percentage the plan pays for: • Fillings • Extractions • Emergency treatment	80% Insured pays 20%	50% Insured pays 50%
MAJOR SERVICES After a 12-month waiting period, the percentage the plan pays for: • Crowns • Dentures • Bridges • Root Canals • Periodontics • Oral Surgery	50% Insured pays 50%	50% Insured pays 50%
CALENDAR YEAR BENEFIT The maximum amount the policy pays each calendar year for all covered services.	\$1,500	\$1,000
LIFETIME MAXIMUM BENEFIT FOR IMPLANTS The maximum amount the policy pays for dental implants.	\$3,000	\$2,000
OUT-OF-NETWORK BENEFITS	Charges are paid at the 80th percentile of the average cost of service in the customer's area. Customer then pays the difference to the dental provider.	The amount Mutual of Omaha pays is limited to the in-network discounted fee schedule meaning a dentist can balance-bill the customer the difference.
VISION BENEFIT Optional vision rider.	Provides a reimbursement benefit that pays: – Up to \$50 every calendar year for one eye exam (no waiting period) – Up to \$150 every two calendar years for eyeglasses or contact lenses (after a six-month waiting period)	

Coverage may not be available in all states and may vary by state.

Dental insurance underwritten by: Mutual of Omaha Insurance Company.

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Consumers shared what they want from their dental coverage and we listened. We designed our dental insurance policies to help pay for the dental services they need and to give them the confidence of knowing what their out-of-pocket costs will be.



A PERFECT FIT FOR MEDICARE CLIENTS

You already have a built-in pool of people who need this important coverage – your current policyholders and prospective clients:

- People who already own a Mutual of Omaha company Medicare supplement and want to add dental coverage
- People who own another carrier's Medicare supplement or Medicare Advantage plan and want to add dental coverage
- People aging into Medicare (age 64½ and older) who are in the process of purchasing a Mutual of Omaha company Medicare supplement or another carrier's Medicare supplement or Medicare Advantage plan

EASY TO SELL

- Guaranteed issue
- Two simple e-App options
 - Med supp producer e-App – Enhanced to include dental/vision rate quotes and to pre-populate the dental insurance app
 - Stand-alone dental e-App
- Paper application available
- National network of about 375,000 dental provider locations
 - Mutual of Omaha dental plans are offered in association with the DenteMax Plus dental network, which includes participating dentists from the DenteMax, United Concordia Dental and Connection Dental networks
 - To find an in-network dentist, visit dentistsforme.com/mutualofomaha

WHAT THIS MEANS FOR YOU

You can offer your clients a one-stop shopping experience. With a Mutual of Omaha Medicare supplement to cover health care needs, dental insurance for a healthy smile and a vision benefit rider to help pay for eye exams and glasses, you're able to meet most of their insurance needs. And that's the kind of convenience your clients are looking for.

Did you know...

Medicare doesn't cover dental services. That means costs for things like routine cleanings, fillings, root canals, bridges and dentures come out of your clients' pockets.