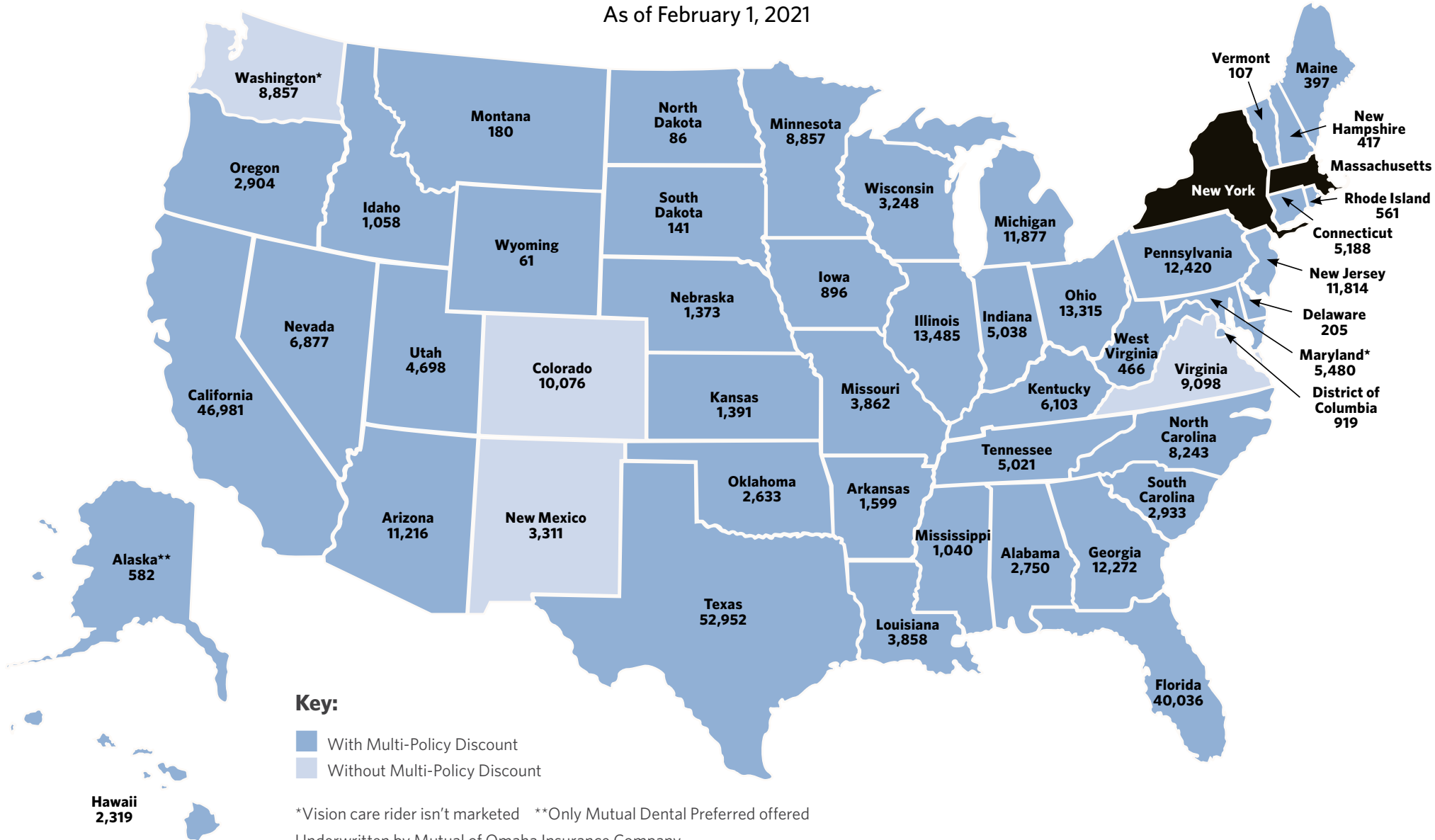


# Individual Dental Insurance and Vision Care Rider

## Mutual Dental Preferred<sup>SM</sup> and Mutual Dental Protection<sup>SM</sup> Policy Availability

As of February 1, 2021



**Key:**

- With Multi-Policy Discount
- Without Multi-Policy Discount

\*Vision care rider isn't marketed \*\*Only Mutual Dental Preferred offered

Underwritten by Mutual of Omaha Insurance Company

Numbers indicate the dental provider locations in the state.



# 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 <sup>SM</sup> Insurance Policy (DNT2)	Mutual Dental Protection <sup>SM</sup> Insurance Policy (DNT5)
<b>Issue Ages</b>	19 - 99	19 - 99
<b>Calendar Year Deductible</b>	\$0 for preventive services \$50 for basic and major services	\$100 for all services combined
<b>Preventive Services</b> The percentage the plan pays for: <ul style="list-style-type: none"> <li>• Two Cleanings per year</li> <li>• X-rays</li> </ul>	100% Insured pays nothing	100% Insured pays nothing
<b>Basic Services</b> The percentage the plan pays for: <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Simple Extractions</li> <li>• Emergency treatment</li> </ul>	80% Insured pays 20%	50% Insured pays 50%
<b>Major Services</b> After a 12-month waiting period, the percentage the plan pays for: <ul style="list-style-type: none"> <li>• Crowns</li> <li>• Root Canals</li> <li>• Dentures</li> <li>• Bridges</li> <li>• Surgical Extractions</li> <li>• Periodontics</li> <li>• Implants</li> </ul>	50% Insured pays 50%	50% Insured pays 50%
<b>Calendar Year Benefit</b> The maximum amount the policy pays each calendar year for all covered services.	\$1,500	\$1,000
<b>Lifetime Maximum Benefit for Implants</b> The maximum amount the policy pays for dental implants.	\$3,000	\$2,000
<b>Out-of-Network Benefits</b>	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.
<b>Vision Benefit</b> 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)	

## Multi-Policy Dental Discount

Mutual of Omaha dental policy and Mutual of Omaha or affiliate Medicare supplement policyholders receive a 15% discount on their dental premium when:

- The dental application is signed on or after the Med supp application sign date, and
- Within 30 days after the Med supp issue date

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

Dental insurance is underwritten by Mutual of Omaha Insurance Company.

