

# Dental Insurance Plans

Compare the benefits of our two competitively priced dental insurance plans.

	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> Preventive services include: <ul style="list-style-type: none"> <li>Two cleanings per year</li> <li>X-rays</li> </ul> See the columns to the right for the percentage the plan pays once the deductible is met.	100% insured pays nothing with an in-network provider	100% insured pays nothing with an in-network provider
<b>Basic Services</b> Basic services include: <ul style="list-style-type: none"> <li>Fillings</li> <li>Simple extractions</li> <li>Emergency treatment</li> </ul> See the columns to the right for the percentage the plan pays once the deductible is met.	80% insured pays 20%	50% insured pays 50%
<b>Major Services</b> Major services include: <ul style="list-style-type: none"> <li>Crowns</li> <li>Dentures</li> <li>Bridges</li> <li>Implants</li> <li>Root canals</li> <li>Periodontics</li> <li>Surgical extraction</li> </ul> There's no waiting period to be covered for these services. See the columns to the right for the percentage the plan pays once the deductible is met.	20% on day one insured pays 80%  50% after year one insured pays 50%	20% on day one insured pays 80%  50% after year one insured pays 50%
<b>Calendar Year Benefit</b> The maximum amount the policy pays each calendar year for all covered services. Choose from one of these options.	\$1,500 \$3,000 \$5,000	\$1,500 \$3,000 \$5,000
<b>Lifetime Maximum Benefit for Implants</b> The maximum amount the policy pays for dental implants.	\$3,000	\$2,000

\*Not available in Alaska

# There's a Lot to Like About our Dental Plans

With a dental insurance plan from Mutual of Omaha, your clients clearly know what their out-of-pocket costs will be. And you earn competitive compensation each time you help your clients meet their dental needs, which puts more money in your pocket.



## Find a Dentist

Anyone can nominate a dentist to the DenteMax Plus network by calling its customer service center at 855-218-1466.

\*Only the DenteMax and Connections Dental networks are available in North Carolina.

## Using Out-of-Network Providers

**Mutual Dental Preferred<sup>SM</sup>** 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.

**Mutual Dental Protection<sup>SM</sup>** The amount Mutual of Omaha pays is limited to the in-network discounted fee schedule, meaning a dentist can balance-bill the difference to the customer.

## Vision Benefit Optional Rider

Clients must own the dental insurance policy to purchase this rider. It 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)

Not available in Maryland and Washington

\*Every calendar year in New Mexico

## 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

**Note:** The multi-policy discount is not available in Alaska and Washington.

## Dental Insurance Plans

With Vision Care Rider and Multi-Policy Discount Availability.

### Key:

- Dental Insurance Plans
- Dental Insurance Plans not available
- Vision care rider isn't marketed
- Only Mutual Dental Preferred<sup>SM</sup> offered
- Multi-Policy Discount not available

