

Product and Rate Guide

Dental Insurance



Mutual of Omaha

Dental insurance underwritten by:
Mutual of Omaha Insurance Company

Dental Insurance

A Reason for You and Your Clients to Smile

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.

Dental Insurance Features

- **Issue Ages 19-99**
- **Guaranteed Issue**
- **Community Rated**
- **Guaranteed Renewable**

Provider Network

Mutual of Omaha dental insurance is offered in association with the DenteMax Plus dental network arrangement. A national network of about 375,000 dental provider locations, it includes participating dentists from the DenteMax, United Concordia Dental and Connection Dental networks. Network listings are updated weekly.

Find a dentist on dentistsforme.com/mutualofomaha.

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

Using Out-of-Network Providers

Mutual Dental PreferredSM 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 ProtectionSM 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)

Dental Insurance Benefits

Two competitively priced dental options that help your clients select the coverage that's best for them.

| | 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: <ul style="list-style-type: none"> • Two Cleanings per year • X-rays | 100% Insured pays nothing | 100% Insured pays nothing |
| BASIC SERVICES The percentage the plan pays for: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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 |

Dental Insurance Rates

Use our mobile quote app for fast, convenient rates. Download from Google Play or the App Store, search “Quotes for Sales Professionals.”

Mutual Dental Monthly Rates* (Issue Ages 19-99)

| State | ZIP Codes beginning with | Mutual Dental Preferred DNT2 | Mutual Dental Protection DNT5 | Vision Rider OPD1M |
|----------------------|-------------------------------------------------------|------------------------------|-------------------------------|--------------------|
| Alabama | 350-367 | \$39.74 | \$22.72 | \$8.28 |
| Alabama | 368, 369 | \$40.23 | \$23.00 | \$8.28 |
| Alaska | 998 | \$64.76 | | \$8.28 |
| Alaska | 995-997, 999 | \$67.21 | | \$8.28 |
| Arizona | 855 | \$46.61 | \$26.65 | \$8.28 |
| Arizona | 856, 859-863 | \$50.53 | \$28.89 | \$8.28 |
| Arizona | 850-854, 857, 864, 865 | \$51.51 | \$29.45 | \$8.28 |
| Arkansas | 717, 718 | \$42.19 | \$24.12 | \$8.28 |
| Arkansas | 716, 719-729 | \$44.15 | \$25.25 | \$8.28 |
| California | 922, 924, 932, 933, 936, 937, 952, 953 | \$56.91 | \$32.54 | \$8.28 |
| California | 925, 934, 935, 954, 955, 959-961 | \$59.36 | \$33.94 | \$8.28 |
| California | 900-903, 905-921, 926-931, 939, 940, 945-951, 956-958 | \$61.82 | \$35.34 | \$8.28 |
| California | 904, 938, 941-944 | \$64.27 | \$36.75 | \$8.28 |
| Colorado | 811-814 | \$48.57 | \$27.77 | \$8.28 |
| Colorado | 806, 807, 810, 815, 816 | \$53.48 | \$30.57 | \$8.28 |
| Colorado | 800-805, 808, 809 | \$57.40 | \$32.82 | \$8.28 |
| Connecticut | 063 | \$77.02 | \$44.04 | \$8.28 |
| Connecticut | 060-062, 064-067 | \$59.85 | \$34.22 | \$8.28 |
| Connecticut | 068, 069 | \$63.31 | \$35.62 | \$8.28 |
| Delaware | 197-199 | \$57.40 | \$32.82 | \$8.28 |
| District of Columbia | 200, 202-205 | \$59.85 | \$34.22 | \$8.28 |
| Florida | 320, 321, 324-328, 338 | \$45.14 | \$25.81 | \$8.28 |
| Florida | 322, 323, 329, 335-337, 344-349 | \$47.59 | \$27.21 | \$8.28 |
| Florida | 330, 339-342 | \$52.99 | \$30.29 | \$8.28 |
| Florida | 331-334 | \$54.95 | \$31.42 | \$8.28 |

*Rates are subject to change. Rates as of 02/23/18.

| State | ZIP Codes beginning with | Mutual Dental Preferred DNT2 | Mutual Dental Protection DNT5 | Vision Rider OPD1M |
|---------------|---------------------------------------------|------------------------------|-------------------------------|--------------------|
| Georgia | 304-319 | \$44.15 | \$25.25 | \$8.28 |
| Georgia | 300-303, 398-399 | \$49.06 | \$28.05 | \$8.28 |
| Hawaii | 967, 968 | \$55.93 | \$31.98 | \$8.28 |
| Idaho | 832-834 | \$49.06 | \$28.05 | \$8.28 |
| Idaho | 835-838 | \$52.00 | \$29.73 | \$8.28 |
| Indiana | 465-469, 472-479 | \$46.12 | \$26.37 | \$8.28 |
| Indiana | 460-464, 470, 471 | \$50.04 | \$28.61 | \$8.28 |
| Iowa | 504-510, 512, 516, 525, 526 | \$46.12 | \$26.37 | \$8.28 |
| Iowa | 500-503, 511, 514, 515, 520-524, 527 | \$48.57 | \$27.77 | \$8.28 |
| Iowa | 513, 528 | \$50.04 | \$28.61 | \$8.28 |
| Louisiana | 700, 703-714 | \$44.65 | \$25.53 | \$8.28 |
| Louisiana | 701, 702 | \$46.61 | \$26.65 | \$8.28 |
| Michigan | 482, 484-492, 497-499 | \$49.06 | \$28.05 | \$8.28 |
| Michigan | 481, 493-496 | \$51.02 | \$29.17 | \$8.28 |
| Michigan | 480, 483 | \$50.04 | \$28.61 | \$8.28 |
| Minnesota | 557-566 | \$49.06 | \$28.05 | \$8.28 |
| Minnesota | 550-556, 567 | \$58.87 | \$33.66 | \$8.28 |
| Mississippi | 386-397 | \$42.68 | \$24.40 | \$8.28 |
| Missouri | 638, 639, 653, 657 | \$42.68 | \$24.40 | \$8.28 |
| Missouri | 634, 637, 644, 646, 648, 650 | \$44.65 | \$25.53 | \$8.28 |
| Missouri | 630, 633, 640, 641, 645, 649, 651, 652, 658 | \$48.08 | \$27.49 | \$8.28 |
| Montana | 591, 592, 595-598 | \$51.02 | \$29.17 | \$8.28 |
| Montana | 590, 593, 594, 599 | \$52.99 | \$30.29 | \$8.28 |
| Nebraska | 693 | \$42.19 | \$24.12 | \$8.28 |
| Nebraska | 680-684, 686-688, 691 | \$47.10 | \$26.93 | \$8.28 |
| Nebraska | 685, 689, 690, 692 | \$52.00 | \$29.73 | \$8.28 |
| Nevada | 890-894, 898 | \$43.17 | \$24.68 | \$7.73 |
| Nevada | 889, 895-897 | \$46.61 | \$26.65 | \$7.73 |
| New Hampshire | 030-038 | \$54.95 | \$31.42 | \$8.28 |

| State | ZIP Codes beginning with | Mutual Dental Preferred DNT2 | Mutual Dental Protection DNT5 | Vision Rider OPD1M |
|----------------|----------------------------------------------------------|------------------------------|-------------------------------|--------------------|
| New Jersey | 078, 080-087 | \$55.44 | \$31.70 | \$8.28 |
| New Jersey | 070-073, 075-077, 088, 089 | \$60.34 | \$34.50 | \$8.28 |
| New Jersey | 074, 079 | \$61.82 | \$35.34 | \$8.28 |
| North Dakota | 580, 582-588 | \$48.08 | \$27.49 | \$8.28 |
| North Dakota | 581 | \$50.53 | \$28.89 | \$8.28 |
| Ohio | 433, 439, 443, 449, 453, 458 | \$44.65 | \$25.53 | \$8.28 |
| Ohio | 430, 432, 440, 442, 450, 452, 459 | \$48.08 | \$27.49 | \$8.28 |
| Oklahoma | 739 | \$36.30 | \$20.76 | \$8.28 |
| Oklahoma | 734-738, 740, 741, 743-749 | \$45.63 | \$26.09 | \$8.28 |
| Oklahoma | 730, 731, 742 | \$47.59 | \$27.21 | \$8.28 |
| Oregon | 978 | \$53.97 | \$30.86 | \$8.28 |
| Oregon | 974-977, 979 | \$56.91 | \$32.54 | \$8.28 |
| Oregon | 970-973 | \$59.36 | \$33.94 | \$8.28 |
| Pennsylvania | 155, 157, 159, 179 | \$42.68 | \$24.40 | \$8.28 |
| Pennsylvania | 153, 154, 161-169, 173-178, 184-188 | \$45.14 | \$25.81 | \$8.28 |
| Pennsylvania | 150-152, 156, 160, 170-172, 195, 196 | \$47.59 | \$27.21 | \$8.28 |
| Pennsylvania | 180-183, 190-191 | \$52.49 | \$30.01 | \$8.28 |
| Pennsylvania | 189, 192-194 | \$52.99 | \$30.29 | \$8.28 |
| Rhode Island | 028, 029 | \$51.17 | \$29.25 | \$8.28 |
| South Carolina | 290-293 | \$47.10 | \$26.93 | \$8.28 |
| South Carolina | 294-299 | \$48.08 | \$27.49 | \$8.28 |
| South Dakota | 570-577 | \$48.57 | \$27.77 | \$8.28 |
| Tennessee | 382-385 | \$40.72 | \$23.28 | \$8.28 |
| Tennessee | 370-381 | \$45.14 | \$25.81 | \$8.28 |
| Texas | 754-759, 764, 768, 776-781, 783-785, 790, 791, 793-799 | \$43.66 | \$24.96 | \$8.28 |
| Texas | 760-763, 765-767, 769, 770, 774, 775, 782, 788, 789, 792 | \$49.06 | \$28.05 | \$8.28 |
| Texas | 733, 750-753, 771-773, 786, 787, 885 | \$50.53 | \$28.89 | \$8.28 |

| State | ZIP Codes beginning with | Mutual Dental Preferred DNT2 | Mutual Dental Protection DNT5 | Vision Rider OPD1M |
|---------------|----------------------------------|------------------------------|-------------------------------|--------------------|
| Vermont | 050-059 | \$52.99 | \$30.29 | \$8.28 |
| West Virginia | 248-252, 261-266, 268 | \$40.72 | \$23.28 | \$8.28 |
| West Virginia | 247, 253-260, 267 | \$41.70 | \$23.84 | \$8.28 |
| Wisconsin | 539, 541, 542, 545, 546 | \$48.57 | \$27.77 | \$8.28 |
| Wisconsin | 530, 535, 538, 540, 544, 547-549 | \$52.99 | \$30.29 | \$8.28 |
| Wisconsin | 531-534, 537, 543 | \$56.42 | \$32.26 | \$8.28 |
| Wyoming | 820-831 | \$48.57 | \$27.77 | \$8.28 |



Sales Tools

Find all the current tools and much more on Sales Professional Access, product tab, dental insurance pages.

Application Options

You may submit a dental insurance application in any of three ways so you can use the method that's right for every situation.

1. On the Medicare supplement e-App (has multiple signature options)
2. e-App (has multiple signature options)
3. Paper application

Go to Sales Professional Access for e-App training materials.

Marketing Material

Consumer point-of-sale and lead-generating pieces are available through normal channels.

Contact Numbers

Fax applications to: 866-799-9076

Underwriting: 800-995-9324

Customer service: 800-775-6000

Dental pretreatment estimate: 800-775-1000, dental claims option

Nominate a dentist to the network: 855-218-1466

Vision expense reimbursement: 800-775-1000, vision claims option

FAQs

Do you offer pretreatment estimates?

Yes. To request a pretreatment estimate for services \$200 and more, call 800-775-1000 and select the dental claims option. Your clients will know in advance whether the policy covers the service or procedure their dentist recommends and what they can expect their policy to pay.

Does Mutual of Omaha accept credible coverage?

At this time, we're not accepting proof of credible coverage to waive part of the waiting period for major services.

Is there a dental family plan available?

Not at this time. All policies are individual plans.

How do clients request reimbursement for vision expenses?

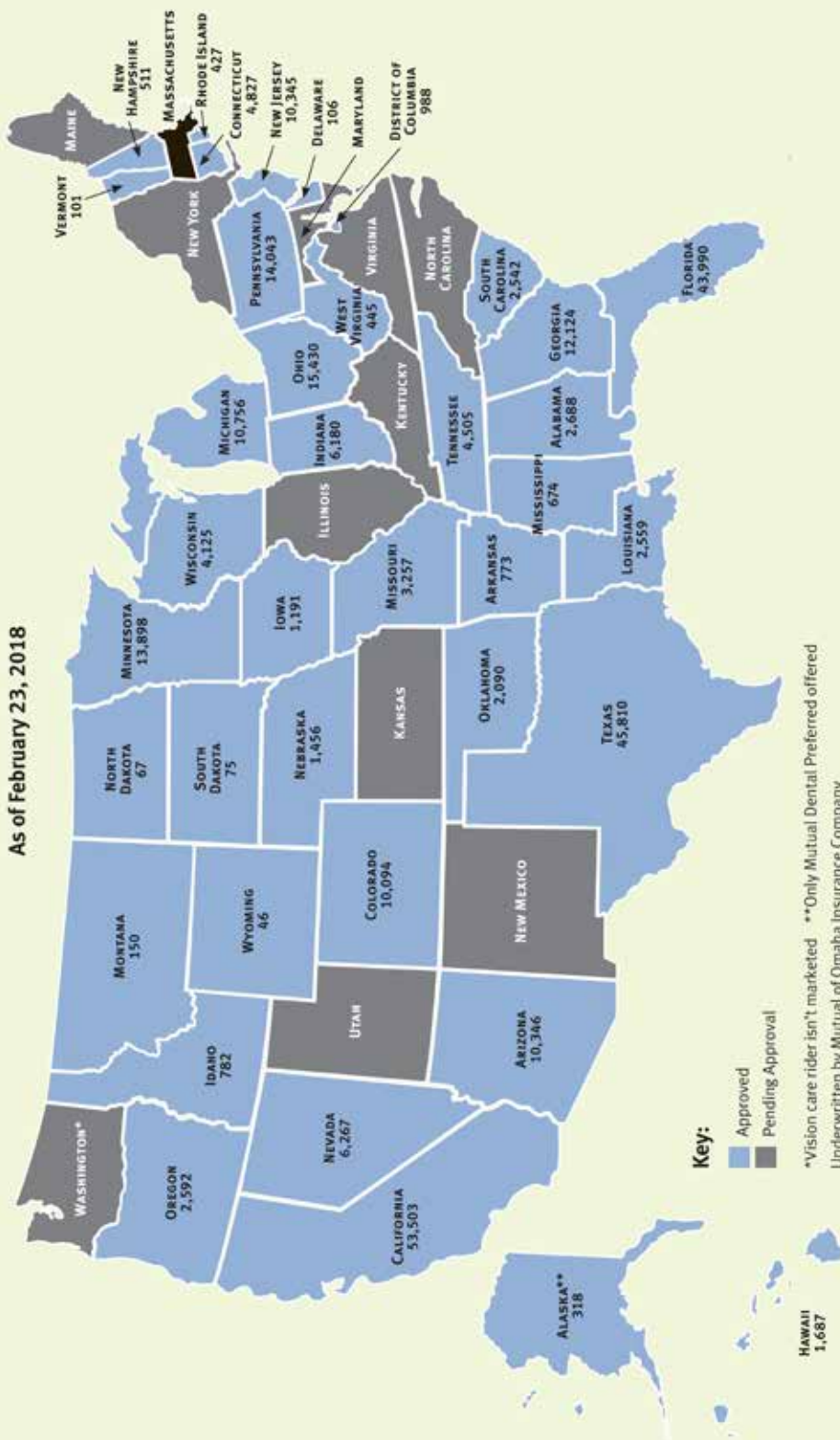
After paying for their eye exam, eyeglasses or contact lenses, clients will be reimbursed up to the maximum benefit amount. To request reimbursement, call 800-775-1000 and select the vision benefits claims option.

Note: Reimbursement for eyeglasses or contact lenses requires a qualified proof of the expense (itemized receipt, explanation of benefits or other document that records the expense).

INDIVIDUAL DENTAL INSURANCE AND VISION CARE RIDER

Mutual Dental PreferredSM and Mutual Dental ProtectionSM Policy Availability

As of February 23, 2018



Dental policy forms DNT2 and DNT5. In OR, DNT2-25283 and DNT5-25286. This policy provides DENTAL insurance only. Vision benefits rider form 0PD1M. Coverage may not be available in all states and may vary by state. New York: The expected benefit ratio for the policies is 65 percent. This ratio is the portion of future premiums that the company expects to return as benefits when averaged over all people with this policy.



Mutual of Omaha

Dental insurance underwritten by:
Mutual of Omaha Insurance Company
 3300 Mutual of Omaha Plaza
 Omaha, NE 68175
mutualofomaha.com