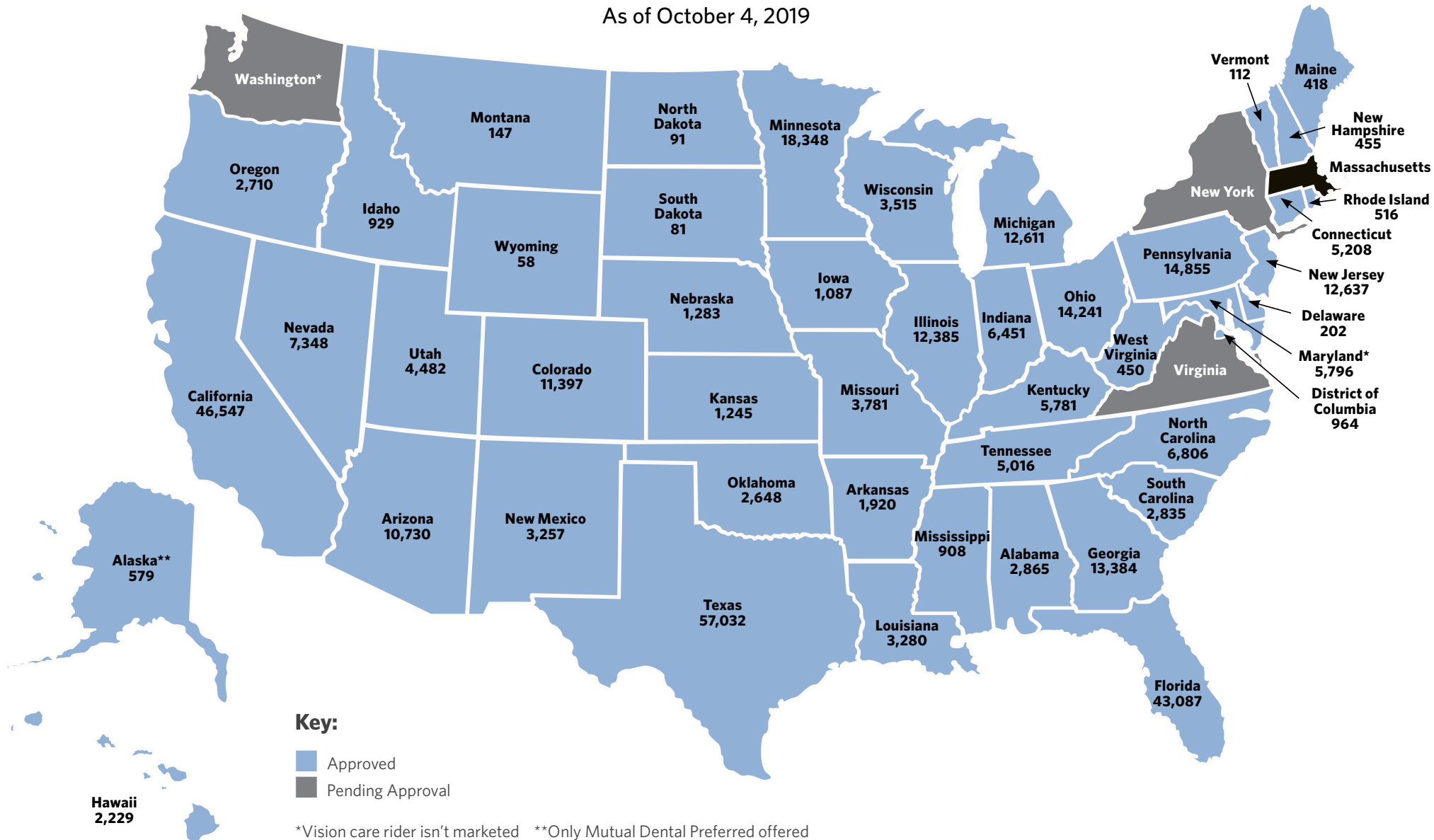


# Individual Dental Insurance and Vision Care Rider

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

As of October 4, 2019



**Key:**

- Approved
- Pending Approval

\*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>• 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>• Dentures</li> <li>• Bridges</li> <li>• Root Canals</li> <li>• Periodontics</li> <li>• Oral Surgery</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)	

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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