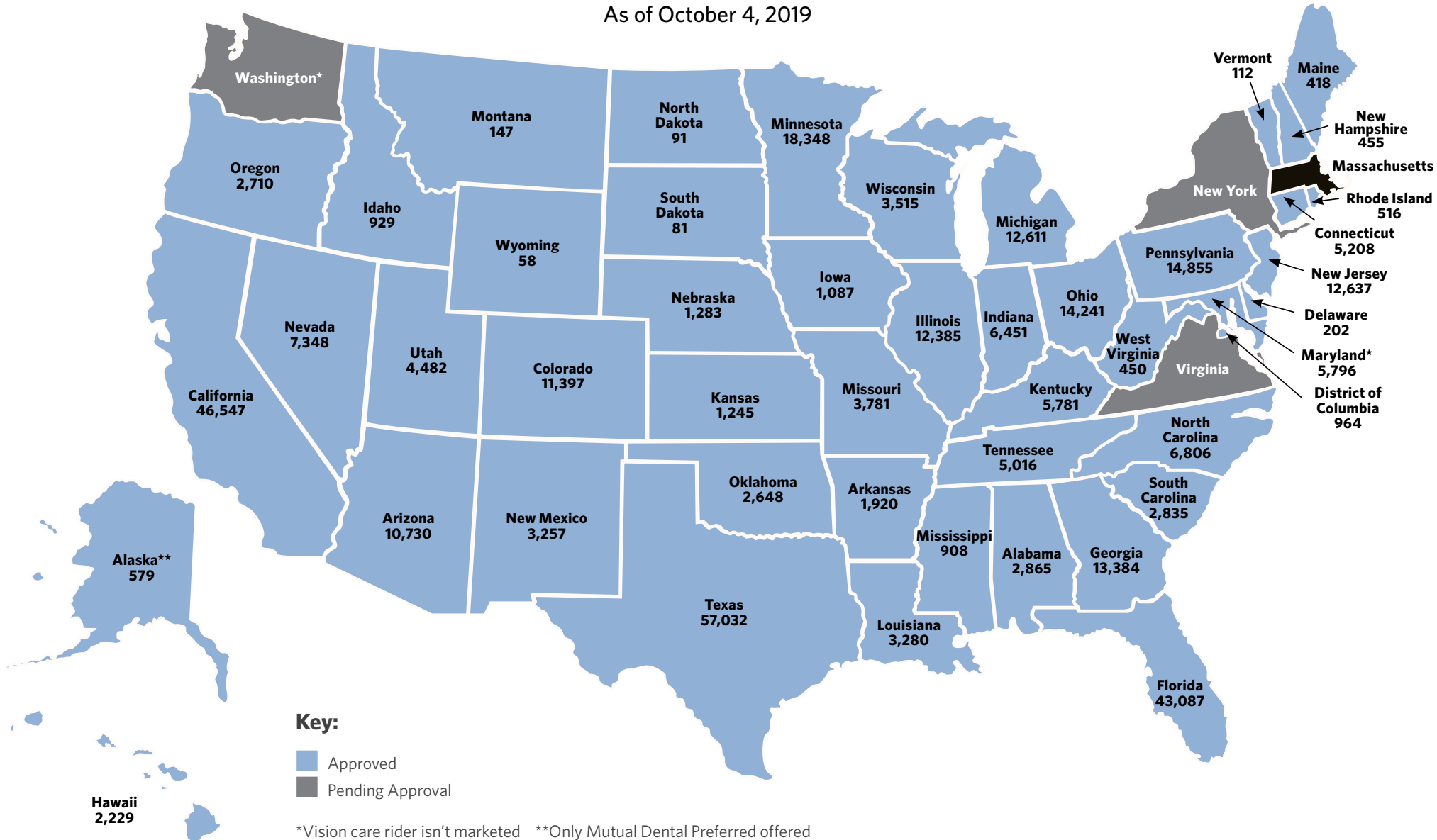


Individual Dental Insurance and Vision Care Rider

Mutual Dental PreferredSM and Mutual Dental ProtectionSM 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 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 • Root Canals • Dentures • Bridges • 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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