

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	MUTUAL DENTAL PROTECTION SM INSURANCE POLICY
CALENDAR YEAR DEDUCTIBLE	\$0 per year for preventive services \$50 per year for basic and major services	\$100 per year for all services combined
PREVENTIVE SERVICES This is 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 This is 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, this is 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 This is the maximum amount the policy pays each calendar year for all covered services.	\$1,500	\$1,000
LIFETIME MAXIMUM BENEFIT FOR IMPLANTS This is the maximum amount the policy pays for dental implants.	\$3,000	\$2,000
VISION BENEFIT The 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
For producer use only. Not for use with the general public.



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.



A PERFECT FIT FOR MEDICARE CLIENTS

You already have a built-in pool of people who need this important coverage – your current policyholders and prospective clients:

- People who already own a Mutual of Omaha company Medicare supplement and want to add dental coverage
- People who own another carrier's Medicare supplement or Medicare Advantage plan and want to add dental coverage
- People aging into Medicare (age 64½ and older) who are in the process of purchasing a Mutual of Omaha company Medicare supplement or another carrier's Medicare supplement or Medicare Advantage plan

EASY TO SELL

- Guaranteed issue
- Just two questions on the Med supp e-App
- Two simple e-App options
 - Med supp producer e-App – Enhanced to include dental/vision rate quotes and to pre-populate the dental insurance app
 - Stand-alone dental e-App
- National network of about 375,000 dental provider locations

WHAT THIS MEANS FOR YOU

You now can offer your clients a one-stop shopping experience. With a Mutual of Omaha Medicare supplement to cover health care needs, dental insurance for a healthy smile and a vision benefit rider to help pay for eye exams and glasses, you're able to meet most of their insurance needs. And that's the kind of convenience your clients are looking for.

Did you know...

Medicare doesn't cover dental services. That means costs for things like routine cleanings, fillings, root canals, bridges and dentures come out of your clients' pockets.