

# Product and Rate Guide



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 384,000 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](https://dentistsforme.com/mutualofomaha).

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

# Dental Insurance Benefits

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

|  | Mutual<br>Dental Preferred <sup>SM</sup><br>Insurance Policy<br>(DNT2)     | Mutual<br>Dental Protection <sup>SM</sup><br>Insurance Policy<br>(DNT5)* |
|--|--|--|
| Issue Ages   | 19 – 99  | 19 – 99  |
| Calendar Year Deductible   | \$0<br>for preventive services<br><br>\$50<br>for basic and major services | \$100<br>for all services combined                                       |
| Preventive Services<br>The percentage the plan pays for once the deductible is met: <ul style="list-style-type: none"><li>Two Cleanings per year</li><li>X-rays</li></ul>  | 100%<br>Insured pays nothing   | 100%<br>Insured pays nothing   |
| Basic Services<br>The percentage the plan pays for once the deductible is met: <ul style="list-style-type: none"><li>Fillings</li><li>Simple Extractions</li><li>Emergency Treatment</li></ul>   | 80%<br>Insured pays 20%  | 50%<br>Insured pays 50%  |
| Major Services<br>After a 12-month** waiting period, the percentage the plan pays for once the deductible is met: <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 Extractions</li></ul> | 50%<br>Insured pays 50%  | 50%<br>Insured pays 50%  |
| Calendar Year Benefit<br>The maximum amount the policy pays each calendar year for all covered services.   | \$1,500  | \$1,000  |
| Lifetime Maximum Benefit for Implants<br>The maximum amount the policy pays for dental implants.   | \$3,000  | \$2,000  |

\*Not available in Alaska

\*\*Six-month waiting period in New Mexico for major services

# 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                      | \$20.45                       | \$8.28             |
| Alabama              | 368, 369  | \$40.23                      | \$20.71                       | \$8.28             |
| Alaska               | 998   | \$64.76                      |                               | \$8.28             |
| Alaska               | 995-997, 999  | \$67.21                      |                               | \$8.28             |
| Arizona              | 855   | \$46.61                      | \$23.99                       | \$8.28             |
| Arizona              | 856, 859-863  | \$50.53                      | \$26.01                       | \$8.28             |
| Arizona              | 850-854, 857, 864, 865                                | \$51.51                      | \$26.51                       | \$8.28             |
| Arkansas             | 717, 718  | \$42.19                      | \$21.72                       | \$8.28             |
| Arkansas             | 716, 719-729  | \$44.15                      | \$22.73                       | \$8.28             |
| California           | 922-924, 932, 933, 936, 937, 952, 953                 | \$56.91                      | \$29.29                       | \$8.28             |
| California           | 925, 934, 935, 954, 955, 959-961                      | \$59.36                      | \$30.55                       | \$8.28             |
| California           | 900-903, 905-921, 926-931, 939, 940, 945-951, 956-958 | \$61.82                      | \$31.82                       | \$8.28             |
| California           | 904, 938, 941-944                                     | \$64.27                      | \$33.08                       | \$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                      | \$39.64                       | \$8.28             |
| Connecticut          | 060-062<br>064-067                                    | \$59.85                      | \$30.81                       | \$8.28             |
| Connecticut          | 068, 069  | \$62.31                      | \$32.07                       | \$8.28             |
| Delaware             | 197-199   | \$57.40                      | \$29.54                       | \$8.28             |
| District of Columbia | 200, 202-205  | \$59.85                      | \$30.81                       | \$8.28             |
| Florida              | 320, 321, 324-328, 338                                | \$45.14                      | \$23.23                       | \$8.28             |
| Florida              | 322, 323, 329, 335-337, 344-349                       | \$47.59                      | \$24.49                       | \$8.28             |
| Florida              | 330, 339-342  | \$52.99                      | \$27.27                       | \$8.28             |

| State     | ZIP Codes beginning with             | Mutual Dental Preferred DNT2 | Mutual Dental Protection DNT5 | Vision Rider OPD1M |
|-----------|--------------------------------------|------------------------------|-------------------------------|--------------------|
| Florida   | 331-334                              | \$54.95                      | \$28.28                       | \$8.28             |
| Georgia   | 304-319                              | \$44.15                      | \$22.73                       | \$8.28             |
| Georgia   | 300-303, 398-399                     | \$49.06                      | \$25.25                       | \$8.28             |
| Hawaii    | 967, 968                             | \$55.93                      | \$28.79                       | \$8.28             |
| Idaho     | 832-834                              | \$49.06                      | \$25.25                       | \$8.28             |
| Idaho     | 835-838                              | \$52.00                      | \$26.77                       | \$8.28             |
| Illinois  | 613-615, 623-625, 628, 629           | \$44.65                      | \$22.98                       | \$8.28             |
| Illinois  | 609-612, 616-622, 626, 627           | \$48.08                      | \$24.75                       | \$8.28             |
| Illinois  | 600-608                              | \$55.44                      | \$28.53                       | \$8.28             |
| Indiana   | 465-469, 472-479                     | \$46.12                      | \$23.74                       | \$8.28             |
| Indiana   | 460-464, 470, 471                    | \$50.04                      | \$25.76                       | \$8.28             |
| Iowa      | 504-510, 512, 516, 525, 526          | \$46.12                      | \$23.74                       | \$8.28             |
| Iowa      | 500-503, 511, 514, 515, 520-524, 527 | \$48.57                      | \$25.00                       | \$8.28             |
| Iowa      | 513, 528                             | \$50.04                      | \$25.76                       | \$8.28             |
| Kansas    | 667, 668, 673-676                    | \$44.65                      | \$22.98                       | \$8.28             |
| Kansas    | 660, 661, 664-666, 669-672, 677-679  | \$50.04                      | \$25.76                       | \$8.28             |
| Kansas    | 662                                  | \$50.53                      | \$26.01                       | \$8.28             |
| Kentucky  | 404, 406-409, 411-420, 425-427       | \$40.72                      | \$20.96                       | \$8.28             |
| Kentucky  | 400, 401, 403, 421-424               | \$43.66                      | \$22.47                       | \$8.28             |
| Kentucky  | 402, 405, 410                        | \$47.59                      | \$24.49                       | \$8.28             |
| Louisiana | 700, 703-714                         | \$44.65                      | \$22.98                       | \$8.28             |
| Louisiana | 701, 702                             | \$46.61                      | \$23.99                       | \$8.28             |
| Maine     | 042-049                              | \$50.04                      | \$25.76                       | \$8.28             |
| Maine     | 039-041                              | \$53.97                      | \$27.78                       | \$8.28             |
| Maryland  | 218, 219                             | \$50.04                      | \$25.76                       |                    |
| Maryland  | 215, 216                             | \$50.53                      | \$26.01                       |                    |
| Maryland  | 206, 207, 210-212, 217               | \$51.02                      | \$26.26                       |                    |
| Maryland  | 213, 214                             | \$54.46                      | \$28.03                       |                    |
| Maryland  | 208, 209                             | \$56.42                      | \$29.04                       |                    |

| State          | ZIP Codes beginning with                  | Mutual Dental Preferred DNT2 | Mutual Dental Protection DNT5 | Vision Rider OPD1M |
|----------------|---|------------------------------|-------------------------------|--------------------|
| Michigan       | 482, 484-492, 497-499                     | \$49.06                      | \$25.25                       | \$8.28             |
| Michigan       | 481, 493-496                              | \$51.02                      | \$26.26                       | \$8.28             |
| Michigan       | 480, 483                                  | \$50.04                      | \$25.76                       | \$8.28             |
| Minnesota      | 557-566                                   | \$49.06                      | \$25.25                       | \$8.28             |
| Minnesota      | 550-556, 567                              | \$58.87                      | \$30.30                       | \$8.28             |
| Mississippi    | 386-397                                   | \$42.68                      | \$21.97                       | \$8.28             |
| Missouri       | 638, 639, 653-657                         | \$42.68                      | \$21.97                       | \$8.28             |
| Missouri       | 634-637, 644, 646-648, 650                | \$44.65                      | \$22.98                       | \$8.28             |
| Missouri       | 630-633, 640-641, 645, 649, 651, 652, 658 | \$48.08                      | \$24.75                       | \$8.28             |
| Montana        | 591, 592, 595-598                         | \$51.02                      | \$26.26                       | \$8.28             |
| Montana        | 590, 593, 594, 599                        | \$52.99                      | \$27.27                       | \$8.28             |
| Nebraska       | 693                                       | \$42.19                      | \$21.72                       | \$8.28             |
| Nebraska       | 680-684, 686-688, 691                     | \$47.10                      | \$24.24                       | \$8.28             |
| Nebraska       | 685, 689, 690, 692                        | \$52.00                      | \$26.77                       | \$8.28             |
| Nevada         | 890-894, 898                              | \$43.17                      | \$22.22                       | \$7.73             |
| Nevada         | 889, 895-897                              | \$46.61                      | \$23.99                       | \$7.73             |
| New Hampshire  | 030-038                                   | \$54.95                      | \$28.28                       | \$8.28             |
| New Jersey     | 078, 080-087                              | \$55.44                      | \$28.53                       | \$8.28             |
| New Jersey     | 070-073, 075-077, 088, 089                | \$60.34                      | \$31.06                       | \$8.28             |
| New Jersey     | 074, 079                                  | \$61.82                      | \$31.82                       | \$8.28             |
| New Mexico     | 877-885                                   | \$47.39                      | \$27.38                       | \$13.76            |
| New Mexico     | 870-875                                   | \$49.94                      | \$28.85                       | \$13.76            |
| North Carolina | 270, 278, 279, 284-289                    | \$49.55                      | \$25.50                       | \$8.28             |
| North Carolina | 271-274, 280-283                          | \$53.48                      | \$27.52                       | \$8.28             |
| North Carolina | 275-277                                   | \$57.89                      | \$29.80                       | \$8.28             |
| North Dakota   | 580, 582-588                              | \$48.08                      | \$24.75                       | \$8.28             |
| North Dakota   | 581                                       | \$50.53                      | \$26.01                       | \$8.28             |
| Ohio           | 433-439, 443-449, 453-458                 | \$44.65                      | \$22.98                       | \$8.28             |
| Ohio           | 430-432, 440-442, 450-452, 459            | \$48.08                      | \$24.75                       | \$8.28             |

| State          | ZIP Codes beginning with                                 | Mutual Dental Preferred DNT2 | Mutual Dental Protection DNT5 | Vision Rider OPD1M |
|----------------|--|------------------------------|-------------------------------|--------------------|
| Oklahoma       | 739  | \$36.30                      | \$18.69                       | \$8.28             |
| Oklahoma       | 734-738, 740, 741, 743-749                               | \$45.63                      | \$23.48                       | \$8.28             |
| Oklahoma       | 730, 731, 742  | \$47.59                      | \$24.49                       | \$8.28             |
| Oregon         | 978  | \$53.97                      | \$27.78                       | \$8.28             |
| Oregon         | 974-977, 979   | \$56.91                      | \$29.29                       | \$8.28             |
| Oregon         | 970-973  | \$59.36                      | \$30.55                       | \$8.28             |
| Pennsylvania   | 155, 157-159, 179  | \$42.68                      | \$21.97                       | \$8.28             |
| Pennsylvania   | 153, 154, 161-169, 173-178, 184-188                      | \$45.14                      | \$23.23                       | \$8.28             |
| Pennsylvania   | 150-152, 156, 160, 170-172, 195, 196                     | \$47.59                      | \$24.49                       | \$8.28             |
| Pennsylvania   | 180-183, 190-191   | \$52.49                      | \$27.02                       | \$8.28             |
| Pennsylvania   | 189, 192-194   | \$52.99                      | \$27.27                       | \$8.28             |
| Rhode Island   | 028, 029   | \$51.17                      | \$26.33                       | \$8.28             |
| South Carolina | 290-293  | \$47.10                      | \$24.24                       | \$8.28             |
| South Carolina | 294-299  | \$48.08                      | \$24.75                       | \$8.28             |
| South Dakota   | 570-577  | \$48.57                      | \$25.00                       | \$8.28             |
| Tennessee      | 382-385  | \$40.72                      | \$20.96                       | \$8.28             |
| Tennessee      | 370-381  | \$45.14                      | \$23.23                       | \$8.28             |
| Texas          | 754-759, 764, 768, 776-781, 783-785, 790, 791, 793-799   | \$43.66                      | \$22.47                       | \$8.28             |
| Texas          | 760-763, 765-767, 769, 770, 774, 775, 782, 788, 789, 792 | \$49.06                      | \$25.25                       | \$8.28             |
| Texas          | 733, 750-753, 771-773, 786, 787, 885                     | \$50.53                      | \$26.01                       | \$8.28             |
| Utah           | 843, 845   | \$46.51                      | \$23.93                       | \$8.28             |
| Utah           | 840, 841, 842, 844, 846, 847                             | \$50.78                      | \$26.13                       | \$8.28             |
| Vermont        | 050-059  | \$52.99                      | \$27.27                       | \$8.28             |
| Virginia       | 242, 243, 246  | \$44.65                      | \$25.53                       | \$8.28             |
| Virginia       | 239-241, 244, 245  | \$50.53                      | \$28.89                       | \$8.28             |
| Virginia       | 226-238  | \$53.97                      | \$30.86                       | \$8.28             |
| Virginia       | 220-225  | \$56.91                      | \$32.54                       | \$8.28             |
| Virginia       | 201  | \$57.40                      | \$32.82                       | \$8.28             |



| State         | ZIP Codes<br>beginning with             | Mutual Dental<br>Preferred DNT2 | Mutual Dental<br>Protection DNT5 | Vision Rider<br>OPD1M |
|---------------|---|---------------------------------|----------------------------------|-----------------------|
| Washington    | 983-985,<br>988-994                     | \$54.57                         | \$31.21                          |                       |
| Washington    | 982, 986                                | \$54.57                         | \$31.21                          |                       |
| Washington    | 980, 981                                | \$57.73                         | \$33.01                          |                       |
| West Virginia | 248-252, 261-<br>266, 268               | \$40.72                         | \$20.96                          | \$8.28                |
| West Virginia | 247, 253-260,<br>267                    | \$41.70                         | \$21.46                          | \$8.28                |
| Wisconsin     | 539, 541, 542,<br>545, 546              | \$48.57                         | \$25.00                          | \$8.28                |
| Wisconsin     | 530, 535, 538,<br>540, 544, 547-<br>549 | \$52.99                         | \$27.27                          | \$8.28                |
| Wisconsin     | 531-534, 537,<br>543                    | \$56.42                         | \$29.04                          | \$8.28                |
| Wyoming       | 820-831                                 | \$48.57                         | \$25.00                          | \$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:** 855-218-1466, for provider use only

**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. The provider may request a pretreatment estimate for services \$200 and more, call 855-218-1466 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).

## Notes

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# Individual Dental Insurance and Vision Care Rider

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

As of February 1, 2021

