

Dental Insurance Plans

Compare the benefits of our two competitively priced dental insurance plans.

	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 Preventive services include: - Two cleanings per year - X-rays See the columns to the right for the percentage the plan pays once the deductible is met.	100% insured pays nothing with an in-network provider	100% insured pays nothing with an in-network provider
Basic Services Basic services include: - Fillings - Simple extractions - Emergency treatment See the columns to the right for the percentage the plan pays once the deductible is met.	80% insured pays 20%	50% insured pays 50%
Major Services Major services include: - Crowns - Dentures - Bridges - Implants - Root canals - Periodontics - Surgical extraction There's no waiting period to be covered for these services. See the columns to the right for the percentage the plan pays once the deductible is met.	20% on day one insured pays 80% 50% after year one insured pays 50%	20% on day one insured pays 80% 50% after year one insured pays 50%
Calendar Year Benefit The maximum amount the policy pays each calendar year for all covered services. Choose from one of these options.	\$1,500 \$3,000 \$5,000	\$1,500 \$3,000 \$5,000
Lifetime Maximum Benefit for Implants The maximum amount the policy pays for dental implants.	\$3,000	\$2,000

*Not available in Alaska

There's a Lot to Like About our Dental Plans

With a dental insurance plan from Mutual of Omaha, your clients clearly know what their out-of-pocket costs will be. And you earn competitive compensation each time you help your clients meet their dental needs, which puts more money in your pocket.



Find a Dentist

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 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)

Not available in Maryland, Virginia 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

Note: The multi-policy discount is not available in Alaska and Washington.

Dental Insurance Plans

With Vision Care Rider and Multi-Policy Discount Availability.

Key:

- Dental Insurance Plans
- Dental Insurance Plans not available
- Vision care rider isn't marketed
- Only Mutual Dental PreferredSM offered
- Multi-Policy Discount not available

