

# Flexible Dental Options That'll Make Your Clients Smile

Mutual of Omaha offers solutions that can help meet the dental needs for individuals and families at a price that fits their budget.

## Comparing our dental solutions

Let's take a closer look at the difference between dental insurance and a dental savings plan.

	DENTAL INSURANCE Mutual Dental Preferred <sup>SM</sup> & Mutual Dental Protection <sup>SM</sup>	DENTAL SAVINGS PLAN Mutual of Omaha Dental Savings Plan
Provider Network	400,000+ dental provider access points throughout the United States (excluding NY and MA)	Access to a nationwide network of dental providers throughout the United States (excluding VT and WA)
Services Covered	In-network services provide a savings of 20-40% off the dental provider's fees even if your clients are still within the waiting period <ul style="list-style-type: none"> <li>• Preventive services covered at 100%</li> <li>• Cost sharing applies for basic and major services</li> </ul>	Savings of 20-60% off common dental procedures and savings on cosmetic services
When Services Begin	Basic services available immediately and major services available after 12 months*	Services available immediately — no claims filing, deductibles or annual maximums for your clients to worry about
Optional/Additional Services	Hearing health and vision discount programs included. Optional vision coverage (that pays a reimbursement benefit) is also available for an additional cost (rider).	Hearing health and vision discount programs included
Cost	Monthly premiums range from \$18.69 to \$77.02, based upon the selected plan and state of residence. Note: range listed above doesn't include the monthly charge of \$8.28 for the optional vision coverage.	\$99 annual fee. A monthly payment option is also available. For an additional cost, your clients can include members of their household on their plan.

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



### What customers like about our dental options:

- Because Medicare doesn't cover most dental services, senior-age individuals like the comprehensive coverage that dental insurance provides so an unexpected dental expense doesn't take a bite out of their savings.
- For families, our dental savings plan is an affordable option with plans starting at less than \$10 per month.



### Who's the ideal target market?

What's the best dental option for your clients? Take a look at the chart below to help you determine which dental option best meets your clients' needs.

Mutual Dental Preferred <sup>SM</sup> and Mutual Dental Protection <sup>SM</sup>	Mutual of Omaha Dental Savings Plan
<ul style="list-style-type: none"> <li>• Individuals</li> <li>• Also own a Medicare supplement plan with Mutual of Omaha (can get discounted dental insurance rates)</li> <li>• Want stable, easily budgeted expenses</li> <li>• Consistently use preventive benefits</li> <li>• Desire vision benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Younger ages</li> <li>• Those with families</li> <li>• More affluent</li> <li>• Retirees</li> <li>• Interested in noncovered services</li> </ul>



### An easy way to submit business

Taking an application for dental insurance and the dental savings plan couldn't be any easier. Use our e-App—it's fast and convenient for you and your clients.

**Tip:** The only way to submit business for the dental savings plan is by using the e-App (paper apps won't be accepted).



### More information

Go to Sales Professional Access at [mutualofomaha.com/sales-professionals](http://mutualofomaha.com/sales-professionals) to find more details about Mutual of Omaha's dental solutions.