

# Flexible Dental Options That'll Make Your Clients Smile

Help your clients find a dental plan that fits their needs and budget.

## Mutual of Omaha's 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	<p>In-network services provide a savings of 20-40% off the dental provider's fees</p> <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 5-60% off common dental procedures and savings on cosmetic services
When Services Begin	There's no waiting period. Coverage includes a 20% coinsurance benefit for major services on day one then 50% after year one.	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.

\*Product and benefits not available in all states.

For producer use only. Not for use with the general public.



## What Customers Like

- 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.
- There's no waiting period for dental insurance coverage, and your clients can select an annual benefit amount that best meets their needs and budget (\$1,500, \$3,000 or \$5,000).\*
- For families, our dental savings plan is an affordable option with plans starting at less than \$10 per month.



## Ideal Target Markets

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>



## Mutual of Omaha's e-App

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](https://mutualofomaha.com/sales-professionals) to find more details about Mutual of Omaha's dental solutions.