

# DENTAL



To locate an in-network doctor, visit  
[www.mutualofomaha.com/dental-insurance](http://www.mutualofomaha.com/dental-insurance)

## MUTUAL OF OMAHA DENTAL PLAN HIGHLIGHTS

- You have access to one of the nation's largest networks with over 200,000 participating dentists and specialist nationwide.
- You have the freedom to choose any dentist. However, in-network providers will offer the deepest discounts.
- There are no claims to file when seeing in-network dentists.
- When utilizing out-of-network providers, you will have to pay the claim in full and submit for reimbursement.
- When seeing out-of-network dentists, you may incur additional costs subject to balance billing.

## MUTUAL OF OMAHA DENTAL PLAN DETAILS

Below is a snapshot of your benefits.

*The benefit summary from the carrier will always prevail.*

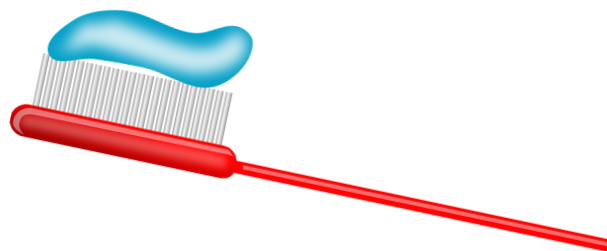


When seeing non-participating dentists,  
watch out for balance billing!

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE Individual / Family ( <i>per plan year</i> )	\$50 / \$150	
ANNUAL MAXIMUM <i>Maximum amount the plan will pay per year</i>	Plan pays \$1,000 maximum	
CLASS I—DIAGNOSTIC/PREVENTIVE SERVICES Cleanings, Oral Exams, Fluoride Treatments**, X-rays, Sealants, Space Maintainers	Plan pays 100% of AB*	Plan pays 100% of AB*
CLASS II—BASIC SERVICES/MAJOR SURGICAL Fillings, Simple and Surgical Extractions, Periodontics, Endodontics, Oral Surgery, General Anesthesia, Palliative Treatment	Ded., then plan pays 80% of AB*	Ded., then plan pays 80% of AB*
CLASS III— MAJOR SERVICES/RESTORATIVE Inlays, Onlays, Crowns, Prosthetics (bridges and dentures)	Ded., then plan pays 50% of AB*	Ded., then plan pays 50% of AB*
CLASS IV— ORTHODONTIC SERVICES Orthodontic Lifetime Maximum	Plan pays \$1,000 maximum	
Available for covered members who meet treatment criteria (for children up to age 26)	Plan pays 50% of AB*	Plan pays 50% of AB*

\*AB is Allowed Benefit

\*\*Fluoride Treatments available for children up to age 19



## DENTAL (continued)

As a Mutual of Omaha dental member, you can benefit from the Dental Maximum Rollover. See below for more details.

### MUTUAL OF OMAHA'S DENTAL MAXIMUM ROLLOVER

The Rollover Benefit provision allows you and your dependents to save your dental benefit dollars for when you need them most. With this provision, Mutual of Omaha will roll over a percentage of the Policy Year Maximum Benefit for each insured person in a given calendar year, increasing the following Policy Year maximum for that insured person (subject to certain conditions). Rollover calculations are determined based on In-Network provisions.

PLAN ANNUAL MAXIMUM	THRESHOLD	MAXIMUM ROLLOVER AMOUNT	MAXIMUM ROLLOVER ACCOUNT LIMIT
\$1,000	\$500	\$250	\$1,000
Maximum claims reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Maximum for future years	Plan Annual Maximum plus Maximum Rollover cannot exceed \$2,000 for the Plan

- Employees who have at least one cleaning and exam in a policy year but spend less than 50% of the policy year maximum benefit, can enjoy a higher max benefit amount in future years
- Employees can roll over 25% of the policy year maximum benefit dollars to the next year
- A higher max in future years makes the plan more valuable to keep in place
- Adjusted annual maximum can grow up to 2x the policy year maximum benefit
- Employees can track available max dollars through [mutualofomaha.com/dental](https://mutualofomaha.com/dental)

*Rollover benefit is administered automatically for all enrolled members.*

