

Flexible Dental Options That'll Make Your Clients Smile

Mutual of Omaha offers dental 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 SM & Mutual Dental Protection SM	DENTAL SAVINGS PLAN Mutual of Omaha Dental Savings Plan
Provider Network	More than 390,000 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"> Preventive services covered at 100% Cost sharing applies for basic and major services 	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 month	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 ranging between \$20.76 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



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 SM and Mutual Dental Protection SM	Mutual of Omaha Dental Savings Plan
<ul style="list-style-type: none"> ▪ Individuals ▪ Also own a Med supp with us (can get discounted dental insurance rates) ▪ Want stable, easily budgeted expenses ▪ Consistently use preventive benefits ▪ Desire vision benefits 	<ul style="list-style-type: none"> ▪ Younger ages ▪ Those with families ▪ More affluent ▪ Retirees ▪ Interested in non-covered services



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-application – 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 to find more details about Mutual of Omaha's dental solutions.