

DENTAL  
INSURANCE

# PRODUCT AND RATE GUIDE



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# 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.

## Provider Network

Mutual of Omaha dental insurance is offered in association with the DenteMax Plus dental network arrangement. A national network of more than 400,000 dental provider locations, it includes participating dentists from the DenteMax, United Concordia Dental and Connection Dental networks.\* Network listings are updated weekly.

Find a dentist on [dentistsforme.com/mutualofomaha](https://dentistsforme.com/mutualofomaha).

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 Preferred<sup>SM</sup>** 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 Protection<sup>SM</sup>** 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 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 Washington.

# Dental Insurance Plans

## Dental Insurance Benefits

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

	Mutual Dental Preferred <sup>SM</sup> Insurance Policy (DNT2)	Mutual Dental Protection <sup>SM</sup> Insurance Policy (DNT5)*
<b>Issue Ages</b>	19 - 99	19 - 99
<b>Calendar Year Deductible</b>	\$0 for preventive services \$50 for basic and major services	\$100 for all services combined
<b>Preventive Services</b> Preventive services include: <ul style="list-style-type: none"> <li>Two cleanings per year</li> <li>X-rays</li> </ul> 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
<b>Basic Services</b> Basic services include: <ul style="list-style-type: none"> <li>Fillings</li> <li>Simple extractions</li> <li>Emergency treatment</li> </ul> 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%
<b>Major Services</b> Major services include: <ul style="list-style-type: none"> <li>Crowns</li> <li>Dentures</li> <li>Bridges</li> <li>Implants</li> <li>Root canals</li> <li>Periodontics</li> <li>Surgical extraction</li> </ul> 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%
<b>Calendar Year Benefit</b> 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
<b>Lifetime Maximum Benefit for Implants</b> The maximum amount the policy pays for dental implants.	\$3,000	\$2,000

\*Not available in Alaska

## Dental Insurance Benefits & Rates

Use our mobile quote app to find our latest rates. Download the e-App from Google Play or the App Store, by searching “Quotes for Sales Professionals.”

### Mutual Dental Monthly Rates (Issue Ages 19-99)

State	ZIP Codes beginning with	Mutual Dental Preferred DNT2			Mutual Dental Protection DNT5			Vision Rider OPDIM
		Annual Benefit Maximum			Annual Benefit Maximum			
		\$1,500	\$3,000	\$5,000	\$1,500	\$3,000	\$5,000	
Alabama	350-367	\$42.91	\$49.14	\$51.29	\$23.52	\$24.19	\$24.63	\$8.28
Alabama	368, 369	\$43.44	\$49.75	\$51.92	\$23.81	\$24.49	\$24.94	\$8.28
Alaska	998	\$69.93	\$80.08	\$83.58	-	-	-	\$8.28
Alaska	995-997, 999	\$72.58	\$83.12	\$86.75	-	-	-	\$8.28
Arizona	855	\$50.33	\$57.64	\$60.15	\$27.59	\$28.37	\$28.89	\$8.28
Arizona	856, 859-863	\$54.57	\$62.49	\$65.22	\$29.91	\$30.76	\$31.32	\$8.28
Arizona	850-854, 857, 864, 865	\$55.63	\$63.70	\$66.49	\$30.49	\$31.35	\$31.93	\$8.28
Arkansas	717, 718	\$45.56	\$52.18	\$54.46	\$24.97	\$25.68	\$26.15	\$8.28
Arkansas	716, 719-729	\$47.68	\$54.60	\$56.99	\$26.14	\$26.87	\$27.37	\$8.28
California	922-924, 932, 933, 936, 937, 952, 953	\$61.46	\$70.38	\$73.45	\$33.69	\$34.64	\$35.28	\$8.28
California	925, 934, 935, 954, 955, 959-961	\$64.11	\$73.41	\$76.62	\$35.14	\$36.13	\$36.80	\$8.28
California	900-903, 905-921, 926-931, 939, 940, 945-951, 956-958	\$66.76	\$76.44	\$79.78	\$36.59	\$37.62	\$38.32	\$8.28
California	904, 938, 941-944	\$69.40	\$79.48	\$82.95	\$38.04	\$39.12	\$39.84	\$8.28
Colorado	811-814	\$51.14	\$58.56	\$61.11	\$27.95	\$28.73	\$29.25	\$8.07
Colorado	806, 807, 810, 815, 816	\$56.31	\$64.47	\$67.29	\$30.77	\$31.63	\$32.21	\$8.07
Colorado	800-805, 808, 809	\$60.44	\$69.21	\$72.22	\$33.03	\$33.95	\$34.57	\$8.07
Connecticut	063	\$83.18	\$95.25	\$99.41	\$45.59	\$46.88	\$47.74	\$8.28
Connecticut	060-062, 064-067	\$64.64	\$74.02	\$77.25	\$35.43	\$36.43	\$37.10	\$8.28
Connecticut	068, 069	\$67.29	\$77.05	\$80.42	\$36.88	\$37.92	\$38.62	\$8.28
Delaware	197-199	\$61.99	\$70.98	\$74.08	\$33.98	\$34.94	\$35.58	\$8.28
District of Columbia	200, 202-205	\$64.64	\$74.02	\$77.25	\$35.43	\$36.43	\$37.10	\$8.28
Florida	320, 321, 324-328, 338	\$46.31	\$53.03	\$55.34	\$24.04	\$24.72	\$25.17	\$8.28
Florida	322, 323, 329, 335-337, 344-349	\$48.83	\$55.91	\$58.35	\$25.35	\$26.06	\$26.54	\$8.28
Florida	330, 339-342	\$54.37	\$62.25	\$64.96	\$28.22	\$29.02	\$29.55	\$8.28
Florida	331-334	\$56.38	\$64.56	\$67.37	\$29.27	\$30.09	\$30.64	\$8.28
Georgia	304-319	\$47.68	\$54.60	\$56.99	\$26.14	\$26.87	\$27.37	\$8.28
Georgia	300-303, 398-399	\$52.98	\$60.67	\$63.32	\$29.04	\$29.86	\$30.41	\$8.28
Hawaii	967, 968	\$60.40	\$69.16	\$72.19	\$33.11	\$34.04	\$34.67	\$8.28
Idaho	832-834	\$52.98	\$60.67	\$63.32	\$29.04	\$29.86	\$30.41	\$8.28
Idaho	835-838	\$56.16	\$64.31	\$67.12	\$30.78	\$31.65	\$32.24	\$8.28

State	ZIP Codes beginning with	Mutual Dental Preferred DNT2			Mutual Dental Protection DNT5			Vision Rider OPDIM
		Annual Benefit Maximum			Annual Benefit Maximum			
		\$1,500	\$3,000	\$5,000	\$1,500	\$3,000	\$5,000	
Illinois	613-615, 623-625, 628, 629	\$48.21	\$55.21	\$57.62	\$26.43	\$27.17	\$27.67	\$8.28
Illinois	609-612, 616-622, 626, 627	\$51.92	\$59.46	\$62.05	\$28.46	\$29.26	\$29.80	\$8.28
Illinois	600-608	\$59.87	\$68.56	\$71.55	\$32.82	\$33.74	\$34.36	\$8.28
Indiana	465-469, 472-479	\$49.80	\$57.03	\$59.52	\$27.30	\$28.07	\$28.59	\$8.28
Indiana	460-464, 470, 471	\$54.04	\$61.88	\$64.59	\$29.62	\$30.46	\$31.02	\$8.28
Iowa	504-510, 512, 516, 525, 526	\$49.80	\$57.03	\$59.52	\$27.30	\$28.07	\$28.59	\$8.28
Iowa	500-503, 511, 514, 515, 520-524, 527	\$52.45	\$60.06	\$62.69	\$28.75	\$29.56	\$30.11	\$8.28
Iowa	513, 528	\$54.04	\$61.88	\$64.59	\$29.62	\$30.46	\$31.02	\$8.28
Kansas	667, 668, 673-676	\$48.21	\$55.21	\$57.62	\$26.43	\$27.17	\$27.67	\$8.28
Kansas	660, 661, 664-666, 669-672, 677-679	\$54.04	\$61.88	\$64.59	\$29.62	\$30.46	\$31.02	\$8.28
Kansas	662	\$54.57	\$62.49	\$65.22	\$29.91	\$30.76	\$31.32	\$8.28
Kentucky	404, 406-409, 411-420, 425-427	\$43.97	\$50.36	\$52.56	\$21.70	\$22.31	\$22.72	\$8.28
Kentucky	400, 401, 403, 421-424	\$47.15	\$54.00	\$56.36	\$23.27	\$23.92	\$24.36	\$8.28
Kentucky	402, 405, 410	\$51.39	\$58.85	\$61.42	\$25.36	\$26.07	\$26.55	\$8.28
Louisiana	700, 703-714	\$48.21	\$55.21	\$57.62	\$26.43	\$27.17	\$27.67	\$8.28
Louisiana	701	\$50.33	\$57.64	\$60.15	\$27.59	\$28.37	\$28.89	\$8.28
Maine	042-049	\$54.04	\$61.88	\$64.59	\$29.62	\$30.46	\$31.02	\$8.28
Maine	039-041	\$58.28	\$66.74	\$69.65	\$31.94	\$32.85	\$33.45	\$8.28
Maryland	218, 219	\$55.12	\$63.12	\$65.87	\$30.22	\$31.07	\$31.64	-
Maryland	215, 216	\$55.66	\$63.74	\$66.52	\$30.52	\$31.37	\$31.95	-
Maryland	206, 207, 210-212, 217	\$56.20	\$64.36	\$67.16	\$30.82	\$31.68	\$32.26	-
Maryland	213, 214	\$59.98	\$68.69	\$71.68	\$32.89	\$33.81	\$34.43	-
Maryland	208, 209	\$62.15	\$71.16	\$74.27	\$34.07	\$35.03	\$35.67	-
Michigan	482, 484-492, 497-499	\$52.98	\$60.67	\$63.32	\$29.04	\$29.86	\$30.41	\$8.28
Michigan	481, 493-496	\$55.10	\$63.10	\$65.85	\$30.20	\$31.05	\$31.63	\$8.28
Michigan	480, 483	\$54.04	\$61.88	\$64.59	\$29.62	\$30.46	\$31.02	\$8.28
Minnesota	557-566	\$52.98	\$60.67	\$63.32	\$29.04	\$29.86	\$30.41	\$8.28
Minnesota	550-556, 567	\$63.58	\$72.80	\$75.98	\$34.85	\$35.83	\$36.49	\$8.28
Mississippi	386-397	\$46.09	\$52.78	\$55.09	\$25.27	\$25.98	\$26.46	\$8.28
Missouri	638, 639, 653-657	\$46.09	\$52.78	\$55.09	\$25.27	\$25.98	\$26.46	\$8.28
Missouri	634-637, 644, 646-648, 650	\$48.21	\$55.21	\$57.62	\$26.43	\$27.17	\$27.67	\$8.28
Missouri	630-633, 640-641, 645, 649, 651, 652, 658	\$51.92	\$59.46	\$62.05	\$28.46	\$29.26	\$29.80	\$8.28
Montana	591, 592, 595-598	\$55.10	\$63.10	\$65.85	\$30.20	\$31.05	\$31.63	\$8.28
Montana	590, 593, 594, 599	\$57.22	\$65.52	\$68.39	\$31.36	\$32.25	\$32.84	\$8.28
Nebraska	693	\$45.56	\$52.18	\$54.46	\$24.97	\$25.68	\$26.15	\$8.28
Nebraska	680-684, 686-688, 691	\$50.86	\$58.24	\$60.79	\$27.88	\$28.67	\$29.19	\$8.28
Nebraska	685, 689, 690, 692	\$56.16	\$64.31	\$67.12	\$30.78	\$31.65	\$32.24	\$8.28

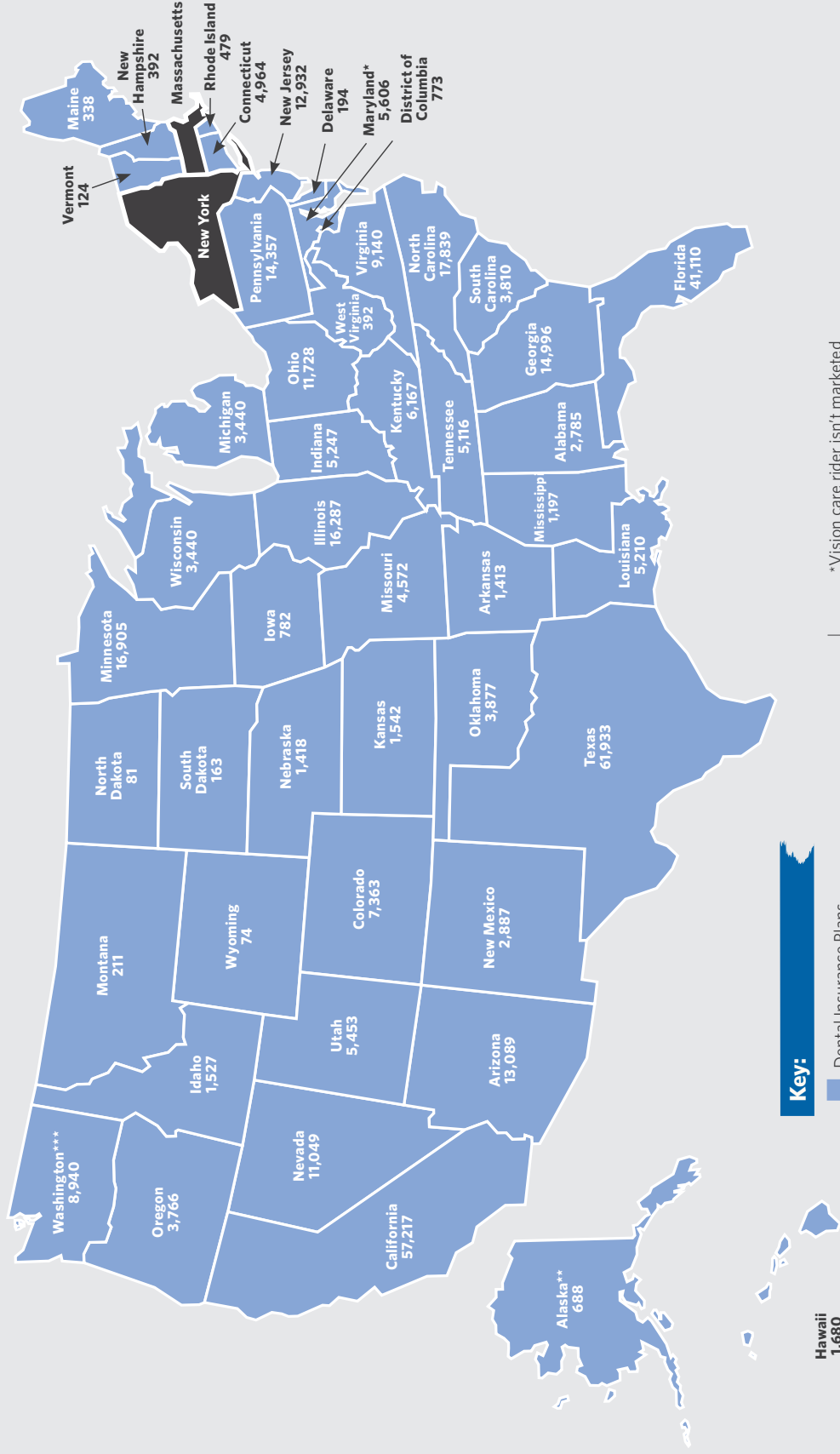
State	ZIP Codes beginning with	Mutual Dental Preferred DNT2			Mutual Dental Protection DNT5			Vision Rider OPDIM
		Annual Benefit Maximum			Annual Benefit Maximum			
		\$1,500	\$3,000	\$5,000	\$1,500	\$3,000	\$5,000	
Nevada	890-894, 898	\$46.62	\$53.39	\$55.72	\$25.56	\$26.28	\$26.76	\$7.73
Nevada	889, 895-897	\$50.33	\$57.64	\$60.15	\$27.59	\$28.37	\$28.89	\$7.73
New Hampshire	030-038	\$59.34	\$67.95	\$70.92	\$32.53	\$33.44	\$34.06	\$8.28
New Jersey	078, 080-087	\$59.87	\$68.56	\$71.55	\$32.82	\$33.74	\$34.36	\$8.28
New Jersey	070-073, 075-077, 088, 089	\$65.17	\$74.62	\$77.88	\$35.72	\$36.73	\$37.40	\$8.28
New Jersey	074, 079	\$66.76	\$76.44	\$79.78	\$36.59	\$37.62	\$38.32	\$8.28
New Mexico	877-885	\$51.19	\$58.61	\$61.17	\$28.35	\$29.15	\$29.68	\$13.76
New Mexico	870-875	\$53.94	\$61.76	\$64.46	\$29.87	\$30.71	\$31.27	\$13.76
North Carolina	270, 278, 279, 284-289	\$53.51	\$61.28	\$63.95	\$26.40	\$27.15	\$27.64	\$8.28
North Carolina	271-274, 280-283	\$57.75	\$66.13	\$69.02	\$28.49	\$29.30	\$29.83	\$8.28
North Carolina	275-277	\$62.52	\$71.59	\$74.72	\$30.85	\$31.72	\$32.30	\$8.28
North Dakota	580, 582-588	\$51.92	\$59.46	\$62.05	\$28.46	\$29.26	\$29.80	\$8.28
North Dakota	581	\$54.57	\$62.49	\$65.22	\$29.91	\$30.76	\$31.32	\$8.28
Ohio	433-439, 443-449, 453-458	\$48.21	\$55.21	\$57.62	\$26.43	\$27.17	\$27.67	\$8.28
Ohio	430-432, 440-442, 450-452, 459	\$51.92	\$59.46	\$62.05	\$28.46	\$29.26	\$29.80	\$8.28
Oklahoma	739	\$39.21	\$44.90	\$46.86	\$21.49	\$22.10	\$22.50	\$8.28
Oklahoma	734-738, 740, 741, 743-749	\$49.27	\$56.42	\$58.89	\$27.01	\$27.77	\$28.28	\$8.28
Oklahoma	730, 731, 742	\$51.39	\$58.85	\$61.42	\$28.17	\$28.96	\$29.50	\$8.28
Oregon	978	\$58.28	\$66.74	\$69.65	\$31.94	\$32.85	\$33.45	\$8.28
Oregon	974-977, 979	\$61.46	\$70.38	\$73.45	\$33.69	\$34.64	\$35.28	\$8.28
Oregon	970-973	\$64.11	\$73.41	\$76.62	\$35.14	\$36.13	\$36.80	\$8.28
Pennsylvania	155, 157-159, 179	\$46.09	\$52.78	\$55.09	\$25.27	\$25.98	\$26.46	\$8.28
Pennsylvania	153, 154, 161-169, 173-178, 184-188	\$48.74	\$55.82	\$58.25	\$26.72	\$27.47	\$27.98	\$8.28
Pennsylvania	150-152, 156, 160, 170-172, 195, 196	\$51.39	\$58.85	\$61.42	\$28.17	\$28.96	\$29.50	\$8.28
Pennsylvania	180-183, 190-191	\$56.69	\$64.92	\$67.75	\$31.07	\$31.95	\$32.54	\$8.28
Pennsylvania	189, 192-194	\$57.22	\$65.52	\$68.39	\$31.36	\$32.25	\$32.84	\$8.28
Rhode Island	028, 029	\$55.27	\$63.28	\$66.05	\$30.27	\$31.14	\$31.71	\$8.28
South Carolina	290-293	\$50.86	\$58.24	\$60.79	\$27.88	\$28.67	\$29.19	\$8.28
South Carolina	294-299	\$51.92	\$59.46	\$62.05	\$28.46	\$29.26	\$29.80	\$8.28
South Dakota	570-577	\$52.45	\$60.06	\$62.69	\$28.75	\$29.56	\$30.11	\$8.28
Tennessee	382-385	\$43.97	\$50.36	\$52.56	\$24.10	\$24.78	\$25.24	\$8.28
Tennessee	370-381	\$48.74	\$55.82	\$58.25	\$26.72	\$27.47	\$27.98	\$8.28
Texas	754-759, 764, 768, 776-781, 783-785, 790, 791, 793-799	\$47.15	\$54.00	\$56.36	\$25.85	\$26.58	\$27.07	\$8.28
Texas	760-763, 765-767, 769, 770, 774, 775, 782, 788, 789, 792	\$52.98	\$60.67	\$63.32	\$29.04	\$29.86	\$30.41	\$8.28
Texas	733, 750-753, 771-773, 786, 787, 885	\$54.57	\$62.49	\$65.22	\$29.91	\$30.76	\$31.32	\$8.28

State	ZIP Codes beginning with	Mutual Dental Preferred DNT2			Mutual Dental Protection DNT5			Vision Rider OPDIM
		Annual Benefit Maximum			Annual Benefit Maximum			
		\$1,500	\$3,000	\$5,000	\$1,500	\$3,000	\$5,000	
Utah	843, 845	\$50.24	\$57.52	\$60.03	\$27.53	\$28.30	\$28.82	\$8.11
Utah	840, 841, 842, 844, 846, 847	\$54.85	\$62.80	\$65.54	\$30.06	\$30.90	\$31.47	\$8.11
Vermont	050-059	\$57.22	\$65.52	\$68.39	\$31.36	\$32.25	\$32.84	\$8.28
Virginia	242, 243, 246	\$48.21	\$55.20	\$57.61	\$26.43	\$27.16	\$27.66	\$8.28
Virginia	239-241, 244, 245	\$54.57	\$62.48	\$65.21	\$29.91	\$30.75	\$31.31	\$8.28
Virginia	226-238	\$58.28	\$66.73	\$69.64	\$31.94	\$32.84	\$33.44	\$8.28
Virginia	220-225	\$61.46	\$70.37	\$73.44	\$33.69	\$34.63	\$35.26	\$8.28
Virginia	201	\$61.99	\$70.97	\$74.07	\$33.98	\$34.94	\$35.57	\$8.28
Washington	983-985, 988-994	\$64.53	\$72.90	\$77.10	\$28.79	\$32.51	\$34.39	-
Washington	982, 986	\$64.53	\$72.90	\$77.10	\$28.79	\$32.51	\$34.39	-
Washington	980, 981	\$68.26	\$77.12	\$81.56	\$30.45	\$34.39	\$36.38	-
West Virginia	248-252, 261-266, 268	\$43.97	\$50.36	\$52.56	\$24.10	\$24.78	\$25.24	\$8.28
West Virginia	247, 253-260, 267	\$45.03	\$51.57	\$53.82	\$24.68	\$25.38	\$25.85	\$8.28
Wisconsin	539, 541, 542, 545, 546	\$52.45	\$60.06	\$62.69	\$28.75	\$29.56	\$30.11	\$8.28
Wisconsin	530, 535, 538, 540, 544, 547-549	\$57.22	\$65.52	\$68.39	\$31.36	\$32.25	\$32.84	\$8.28
Wisconsin	531-534, 537, 543	\$60.93	\$69.77	\$72.82	\$33.40	\$34.34	\$34.97	\$8.28
Wyoming	820-831, 834	\$52.45	\$60.06	\$62.69	\$28.75	\$29.56	\$30.11	\$8.28

# Dental Insurance Plans

## With Vision Care Rider and Multi-Policy Discount Availability

As of June 2024



**Key:**

- Dental Insurance Plans
- Dental Insurance Plans not available

Numbers indicate the dental provider locations in the state.

\*Vision care rider isn't marketed  
\*\*Only Mutual Dental Preferred<sup>SM</sup> offered  
\*\*\*Without Multi-Policy Discount and Vision Care Rider

