## **Voluntary Dental Benefits – Mutual of Omaha**

Network: Mutually Preferred

| PPO Dental Benefits  |            |                |
|--|------------|----------------|
|  | In-Network | Out-of-Network |
| Calendar Year Deductible   |            |                |
| Individual   | \$50       | \$50           |
| Family   | \$150      | \$150          |
| Preventive Services  |            |                |
| <ul> <li>Routine Exams, Bitewing X-Rays, Full Mouth X-Rays,<br/>Prophylaxis/Cleaning, Sealants, Space Maintainers</li> </ul> | 0%         | 0% of U&C*     |
| Basic Services   |            |                |
| Fillings, Simple Extractions   | 20%        | 20% of U&C*    |
| Major Services   |            |                |
| Crowns, Onlays, Endodontics, Periodontics, Implants, Complex Extractions, Anesthesia   | 50%        | 50% of U&C*    |
| Calendar Year Maximum Benefit:   |            |                |
|  | \$2,000    |                |
| Orthodontia Benefit (Child up to age 19)   |            |                |
| Orthodontia Services   | 50%        |                |
| Orthodontia Lifetime Maximum   | \$1,000    |                |

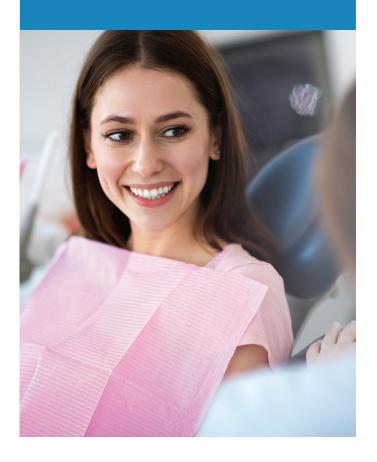
<sup>\*</sup>The non-network percentage of benefits is based on the schedule of usual and customary (U&C) fees in the geographic area in which the expenses are incurred.

Inspection and early detection of dental conditions are key elements to having a healthy smile!



# Benefits Rollover

Available to all enrolled employees



#### How it Works

- 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

Rollover benefit is administered automatically for all enrolled members.

| Example 1:  | Example 2:  |
|---|---|
| The member's plan has a \$1,000 annual maximum.   | The member's plan has a \$1,000 annual maximum.   |
| During the plan year, the member has two cleanings and examinations and one set of X-rays for a total of \$200 in services. | During the plan year, the member has one cleaning and examination and two root canals for a total of \$900 in services. |
| The member can rollover \$250, or 25% of the policy year maximum.   | The employee is not eligible for rollover because they spent more than 50% of their policy year maximum.                |

Note: Member must satisfy any benefit or late entrant waiting period to be eligible for max rollover. Not available with PreventiveEdge.®

#### An Added Bonus for Takeover Plans

The employer must provide a report from their current carrier showing each member's rollover amount.

Valued Employee Benefits Partner



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United of Omaha Life Insurance Company
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### **UNITED OF OMAHA LIFE INSURANCE COMPANY**



A Mutual of Omaha Company

## > Find a Provider

City of Ennis

It's Fast and Easy to Find a Dentist with Our Online Provider Directory



With our dental insurance, you have complete freedom to select the dentist of your choice either in network\* or out of network. However, you'll enjoy greater savings by selecting a dentist who is part of the network. The network currently has thousands of dentists nationwide, so chances are good there's a participating dentist near you.

- 1. Go to MutualofOmaha.com/dental
- 2. Click on the "Member Portal Link" and select "Provider Quick Search"
- 3. Enter your ZIP code or address to find a provider near you
- 4. Optional search criteria include:
  - Specialty
  - Provider last name
  - Office name

If you have questions or need additional assistance during business hours, contact our service team at (800) 927-9197.

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