

# Voluntary Dental Benefits – Mutual of Omaha

## Network: Mutually Preferred

PPO Dental Benefits		
	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Preventive Services</b>		
<ul style="list-style-type: none"> <li>Routine Exams, Bitewing X-Rays, Full Mouth X-Rays, Prophylaxis/Cleaning, Sealants, Space Maintainers</li> </ul>	0%	0% of U&C*
<b>Basic Services</b>		
<ul style="list-style-type: none"> <li>Fillings, Simple Extractions</li> </ul>	20%	20% of U&C*
<b>Major Services</b>		
<ul style="list-style-type: none"> <li>Crowns, Onlays, Endodontics, Periodontics, Implants, Complex Extractions, Anesthesia</li> </ul>	50%	50% of U&C*
<b>Calendar Year Maximum Benefit:</b>		
	\$2,000	
<b>Orthodontia Benefit (Child up to age 19)</b>		
<ul style="list-style-type: none"> <li>Orthodontia Services</li> </ul>	50%	
<ul style="list-style-type: none"> <li>Orthodontia Lifetime Maximum</li> </ul>	\$1,000	

\*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](http://mutualofomaha.com/dental)

Rollover benefit is administered automatically for all enrolled members.

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

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



Underwritten by  
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](https://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.

Mutually Preferred®