

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		
• Routine Exams, Bitewing X-Rays, Full Mouth X-Rays, Prophylaxis/Cleaning, Sealants, Space Maintainers	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	

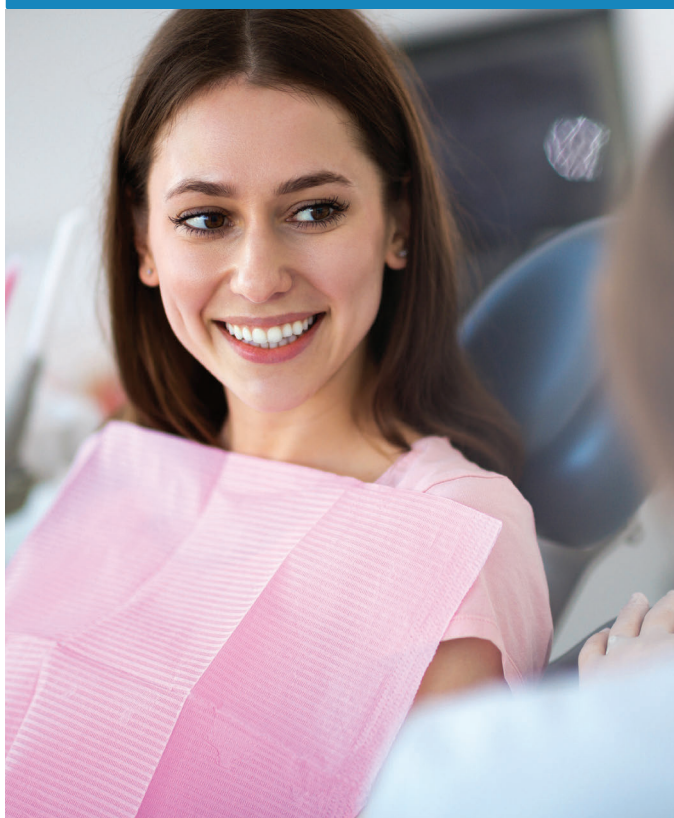
*The non-network percentage of benefits is based on the schedule of usual and customary (U&C) fees in the geographic area in which the expenses are incurred.

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:
<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
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.