

PRODUCT AND RATE GUIDE



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.

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 PreferredSM 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 ProtectionSM 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 SM Insurance Policy (DNT2)	Mutual Dental Protection SM Insurance Policy (DNT5)*
Issue Ages	19 – 99	19 – 99
Calendar Year Deductible	\$0 for preventive services \$50 for basic and major services	\$100 for all services combined
Preventive Services Preventive services include: <ul style="list-style-type: none"> • Two cleanings per year • X-rays 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
Basic Services Basic services include: <ul style="list-style-type: none"> • Fillings • Simple extractions • Emergency treatment 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%
Major Services Major services include: <ul style="list-style-type: none"> • Crowns • Dentures • Bridges • Implants • Root canals • Periodontics • Surgical extraction 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%
Calendar Year Benefit 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
Lifetime Maximum Benefit for Implants 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 OPD1M
		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 OPD1M
		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 OPD1M
		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 OPD1M
		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

As of June 2024

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Dental Insurance Plans not available

Vision Care Rider

