

MUTUAL OF OMAHA DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings, and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

The City of Everman will pay 100% of the Employee Only cost. All cost associated with adding spouses and/or dependents will be the responsibility of the employee and deducted via pre-tax payroll deduction. For those that provide this coverage to eligible spouse and dependents the cost has been reduced!

To look up providers, please visit www.mutualofomaha/dental.com

TYPE OF SERVICE	AMOUNT YOU PAY
Preventive Services	Exams, cleanings, X-rays— 100% Coinsurance
Deductible	Applies to basic and major services only— \$50 Individual / \$150 Family
Basic Services	Fillings, Stainless Steel Crowns—80% Coinsurance
Major Services	Root Canal, Crowns, Dentures, Anesthesia/Sedation— 50% Coinsurance
Annual Maximum	\$2,000 (Preventative does not accumulate towards Annual Limit)
Child Ortho	50% up to \$1,500 Lifetime Maximum
Out of Network Reimbursement	90 th % Usual, Customary & Reasonable Charges
Semi-Monthly Payroll Deductions	Employee only—\$0.00 Employee & 1 Dependent—\$18.50 Employee & Family—\$36.52

Dental Insurance

Online Reference Guide for Plan Members



You have a great dental plan – now learn how to make full use of it to ensure proper dental health for you and your family.

With online access you can:

1. View benefits information, eligibility and claims
2. Print or view Explanation of Benefits (EOBs)
3. Print, view or request ID cards
4. Locate a provider, by ZIP code or address

Getting Started

1. Go to MutualofOmaha.com/dental
2. Click on the “Member Portal Link” and select the “Register Now” button. You will enter your Member ID number (located on your member ID card) or the last 4 digits of your Social Security Number and follow the instructions to create your user name and password.

Visit as many times as you need to view or print copies of your coverage information.

Note: Due to HIPAA a spouse and adult child will have to register separately.

Logging On

1. Go to MutualofOmaha.com/dental
2. Enter your username and password
3. Click the “Login” button

Mutually Preferred®



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Online Tools

This section provides you with an overview of your access to benefits information including:

- View your coverage information and eligibility
- Individuals included under your plan
- Access to view, print or request an ID card
- After you’ve visited the dentist, use the “Claims” tab to find historical claim data
- View or print your Explanation of Benefits (EOB) from the “Documents” tab

Access a Claim Form

If you visit an out-of-network provider, you can download a claim form from the home page.

Locate a Provider Two Ways

You have complete freedom to select a provider of your choice, either in network or out of network. You can access the provider search two ways! From the home page, use the Provider Quick Search tool to locate a provider by using your ZIP code or address. You also have access to a provider search page after you log into the Member Portal via the “Providers” tab.

Customer Service

800-927-9197