

**MUTUAL OF OMAHA INSURANCE COMPANY
3300 MUTUAL OF OMAHA PLAZA
OMAHA, NEBRASKA 68175
(402) 342-7600**

LIMITED BENEFIT DENTAL COVERAGE ONLY

OUTLINE OF COVERAGE FOR POLICY SERIES DNT5

INDIVIDUAL DENTAL NETWORK INSURANCE

**BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL
MEDICAL EXPENSES.**

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the company.

Read Your Policy Carefully – This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR POLICY CAREFULLY!

Limited Benefit Dental-Only Insurance Coverage – This policy is designed to provide you ONLY with limited benefit dental insurance coverage. Coverage is NOT provided for any other diseases or accidents.

Benefits – This is a network dental insurance policy that pays benefits for covered dental services provided by in-network and out-of-network dentists. It pays benefits for Diagnostic and Preventive Services, Basic Services, and Major Services. If you incur expense for a covered dental service, we will pay the coinsurance percentage of the allowed amount after you have satisfied the deductible and any applicable waiting period. Benefits payable are limited to any annual maximum benefit and lifetime maximum benefit.

Shown below is a brief summary of the dental benefits we will pay under this policy. For a full list of covered dental services and procedures, please visit our website at www.mutualofomaha.com/individual-dental.

DENTAL BENEFITS SUMMARY

DEDUCTIBLE	AMOUNT
Class I -- Diagnostic & Preventive Services, Class II – Basic Services and Class III – Major Services Combined	\$100.00
COINSURANCE	PERCENTAGE PAYABLE
Class I – Diagnostic & Preventive Services	100%
Class II – Basic Services	50%
Class III – Major Services	20% Day One, 50% After Year One
WAITING PERIOD	TIME FRAME
Class I– Diagnostic & Preventive Services	None
Class II– Basic Services	None
Class III– Major Services	None
MAXIMUM BENEFIT	AMOUNT

Annual Maximum Benefit per Calendar Year	\$1,500, \$3,000 or \$5,000
Implant Lifetime Maximum Benefit	\$2,000.00

You may obtain dental care for covered dental services from any licensed dentist. Coinsurance percentages, deductibles, and maximums will be the same for services rendered by in-network and out-of-network dentists. However, when you use an in-network dentist who participates in the network, that dentist has agreed to provide dental care at negotiated fees. For in-network dentists, you will not be responsible for the difference between your dentist's submitted amount and the scheduled fee amount that the dentist has contractually agreed to accept as payment in full. The network used by this policy is [DenteMax Plus].

If you select a dentist who does not participate in the network, your out-of-pocket expenses may be greater. For out-of-network dentists, you will be responsible for the difference between your dentist's submitted amount and our payment. The amount we use to calculate our payment will be the lesser of the dentist's submitted amount or an amount equal to the lowest prevailing scheduled fee used for in-network dentists in the geographic area.

Waiting Period – Covered dental services are subject to the waiting period shown in the above Dental Benefits Summary chart. You must satisfy the waiting period before benefits are paid for these services. The waiting period begins on the policy effective date and is applied once during the lifetime of your policy.

Exclusions -- Your policy pays benefits only for covered dental services. We will not pay benefits for:

- (a) first installation of a denture or fixed bridge, and any inlay and crown that serves as an abutment to replace congenitally missing teeth or to replace teeth all of which were lost while the person was not covered;
- (b) services or treatment not prescribed by or under the direct supervision of a dentist;
- (c) services or treatment which is for any illness or bodily injury which occurs in the course of employment if a benefit or compensation is available, in whole or in part, under the provision of any law or regulation or any government unit. This exclusion applies whether or not you claim the benefits or compensation;
- (d) services or treatment received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, Veterans Administration hospital or similar person or group;
- (e) services or treatment performed prior to the policy effective date;
- (f) services or treatment incurred after the termination date of your coverage unless otherwise indicated;
- (g) services or treatment which is not dentally appropriate or which does not meet generally accepted standards of dental practice;
- (h) services or treatment resulting from your failure to comply with professionally prescribed treatment;
- (i) telephone consultations;
- (j) any charges for failure to keep a scheduled appointment;
- (k) any services that are considered strictly cosmetic in nature including, but not limited to, charges for personalization or characterization of prosthetic appliances;
- (l) fluoride treatments;
- (m) services or treatment provided as a result of intentionally self-inflicted injury or illness;
- (n) services or treatment provided as a result of injuries suffered while committing or attempting to commit a felony, engaging in an illegal occupation, or participating in a riot, rebellion or insurrection;
- (o) office infection control charges;
- (p) charges for copies of your records, charts or x-rays, or any costs associated with forwarding/mailling copies of your records, charts or x-rays;

- (q) state, federal, or territorial taxes on dental services performed;
- (r) those charges submitted by a dentist, which are for the same services performed on the same date by another dentist;
- (s) those dental services provided free of charge by any governmental unit, except where this exclusion is prohibited by law;
- (t) those dental services for which you would have no obligation to pay in the absence of this or any similar insurance;
- (u) those dental services which are for specialized procedures and techniques;
- (v) those dental services performed by a dentist who is compensated by a facility for similar covered services performed for you on the same date;
- (w) duplicate, provisional and temporary devices, appliances, and services;
- (x) plaque control programs, oral hygiene instruction, and dietary instructions;
- (y) services to alter vertical dimension and/or restore or maintain the occlusion. Such procedures include, but are not limited to:
 - 1. equilibration;
 - 2. periodontal splinting;
 - 3. full mouth rehabilitation and;
 - 4. restoration for misalignment of teeth;
- (z) gold foil restorations;
- (aa) services or treatment for injuries resulting from war or act of war, whether declared or undeclared, or from police or military service for any country or organization;
- (bb) hospital costs or any additional fees that the dentist or hospital charges for treatment at the hospital (inpatient or outpatient);
- (cc) charges by the provider for completing dental forms;
- (dd) adjustment of a denture or bridgework which is made within 6 months after installation by the same dentist who installed it;
- (ee) use of material or home health aids to prevent decay, such as:
 - 1. toothpaste;
 - 2. fluoride gels;
 - 3. dental floss and;
 - 4. teeth whiteners;
- (ff) sealants;
- (gg) precision attachments, personalization, precious metal bases and other specialized techniques;
- (hh) replacement of dentures that have been:
 - 1. lost;
 - 2. stolen or;
 - 3. misplaced;
- (ii) repair of damaged orthodontic appliances;
- (jj) replacement of lost or missing appliances;
- (kk) fabrication of athletic mouth guard;
- (ll) internal bleaching;
- (mm) nitrous oxide;
- (nn) oral sedation;
- (oo) topical medicament carrier;
- (pp) orthodontic services, treatment or supplies, including braces and retainers;
- (qq) bone grafts when done in connection with:
 - 1. extractions;
 - 2. apicoectomies or;
 - 3. non-covered/non-eligible implants;
- (rr) tooth whitening;
- (ss) occlusal guards;

- (tt) space maintainers;
- (uu) services or treatment received outside of the United States, its possessions or territories, Canada, or Mexico; or
- (vv) services related to the diagnosis and treatment of Temporomandibular Joint Dysfunction (TMD, TMJD) and related disorders.

Multiple Procedure Limitations – When two or more dental services are submitted and the dental services are considered part of the same service to one another, this policy will pay the most comprehensive service (the service that includes the other non-benefited service) as determined by us. When two or more dental services are submitted on the same day and the dental services are considered mutually exclusive (when one service contradicts the need for the other service), this policy will pay for the service that represents the final treatment as determined by us.

Guaranteed Renewable For Life – The policy is guaranteed renewable for life. We cannot cancel your policy as long as you pay the required premium before it is due.

Grace Period – Your policy has a 31-day grace period. This means that if you do not pay a premium on or before the date it is due, you can pay it during the following 31 days. Unless we receive a request from you to cancel your policy, your policy will stay in force during the grace period.

Premiums Can Change – We will not increase your policy's premium due to any change in your health. However, we can change premiums if we make the same change to all policies of this form issued to persons of the same class. We will give you the advance notice required by your state prior to any such premium change.

Total premium amount _____