

March 12, 2018

Dental Insurance Product Release

Effective **March 16, 2018**, you may begin selling our Mutual Dental PreferredSM and Mutual Dental ProtectionSM insurance policies with an optional vision care rider underwritten by Mutual of Omaha Insurance Company in the following states:

Illinois Kansas
Maine Utah

While this product is positioned for individuals who are Medicare eligible the issue age is 19 – 99 for these policies. For more information and to see rates, view the [Dental Insurance Product and Rate Guide](#).

Appointment:

If you are not already appointed for the Dental product, please contact your Marketer.

Dental E-App Available March 16, 2018

For ease and convenience use the Dental e-App located on Sales Professional Access (SPA) www.mutualofomaha.com/broker under Sales Tools – Electronic Applications.

Navigating the Dental e-App

You have two options for taking a dental e-App depending on the situation:

1. A stand-alone Dental e-App – perfect for those who already have a Med supp or Med Advantage plan and wish to add dental insurance; or
2. Seamlessly move from the Med supp e-App to the Dental e-App after completing the Med supp sale.

1. PERSONAL

Start with a quote.

All that is needed is your client's ZIP code. You will receive a quote for both the Mutual Dental PreferredSM and Mutual Dental ProtectionSM insurance policies. Once your client chooses a policy a quote for the optional vision rider will appear. If they select the vision rider the total monthly premium will recalculate and appear on the screen.

Fill in your client's personal information and request an effective date. Select whether they wish to receive a temporary ID card. If so, be sure to capture their email address. Finally, indicate the city and state in which the applicant is signing the application.

Note: Available on the quote page – and all subsequent pages of the application – is a link to access the dental provider network. The link can be found under Initial Documents. The Initial Documents, which can be emailed to your client, include a copy of the application and the outlines of coverage for both dental policies.

2. PAYMENT

Answer the questions regarding existing coverage. Depending on their product choice and their answer to the coverage questions, the e-App only reveals additional questions that are needed.

Check off on whether the applicant prefers to provide their social security number and/or payment information at the time of signature. Also check off if you wish to print the application for wet signature.

Select a payment option and provide any applicable information. Payment options include:

- Initial premium payment
 - Credit Card, or
 - Automatic Bank Withdrawal
 - Renewal Payment
 - Automatic Bank Withdrawal (1st or 15th of the month), or

- Mail payment (Every Three Months, Twice a Year, or Once a Year)

3. REVIEW

- Provide your writing number
- Select Policy delivery (Applicant or Producer)
- Click on the statement: I/We acknowledge that if the applicant is replacing coverage, I/We have provided a copy of the replacement notice, if applicable.
- Click Submit

You will receive a Thank You screen with an authorization number and other important information to provide your client regarding their options to e-sign or voice-sign their application.

There is also a link to return to the Dental e-App Dashboard.

Transitioning from a Med supp e-App to the Dental e-App

(The following occurs only in the states where the Dental product has been released for sale.)

Quoting

Beginning March 16, 2018 when you provide a quote on the Med Supp e-App, a Dental quote will also be provided. You can take this opportunity to talk to your client about applying for a dental policy. You will be presented with the opportunity to apply at the end of the Med supp e-App. Included with the dental quote will be a link to the dental provider network should your client wish to know who is in the network in their ZIP area or specifically if their dentist is in the network.

Applying

After completing and submitting the Med supp e-App, as the writing agent, you receive the Thank you page. Scroll down and you will find the dental quotes. If you select Apply Now you will be redirected to the Dental e-App. The Dental e-App will be pre-populated with the applicable information collected on the Med supp e-App. Complete any additional information and/or edit any information if necessary. This sale will appear on your Dental e-App Dashboard.

Note: If the applicant applies for Med supp and Dental, two separate signatures are needed – one for the Med supp application and the other for the Dental application. While you can take the applications seamlessly thru e-App, it is two separate policies that require two separate signatures from the applicant.

Paper Applications

You have two paper application options:

1. A stand-alone paper application
2. The dental application will be in the Med supp application book. This is provided for the convenience of cross-selling Dental with a Med supp. So when you are taking a Med supp app you will always have a Dental app readily available.

Quote App

The dental rates will be available on the *Mutual of Omaha Quotes for Sales Professionals* app. If you haven't already downloaded the app you can access it from the Apple App Store or Google Play.

Sales Materials

You may order marketing materials through normal channels. You can also view/download items on SPA in *Forms and Materials* under a new Product Type – Dental.

Please contact us if you have any questions: (800) 693-6083 or sales.support@mutualofomaha.com

mutualofomaha.com

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