

AUGUST 24, 2020

Dental Rate Adjustment and Multi Policy Discount

The following rate adjustments are effective **October 1, 2020** for new business in Montana, Nevada, and North Carolina and **November 1, 2020** for in force business in Montana, North Carolina, and Nevada.

- **10% decrease** on the Protection Plan (DNT5)
- 0% adjustment the Preferred Plan (DNT2)

The following rate adjustments are effective **October 1, 2020** for new and in force business in Wyoming.

- **10% decrease** on the Protection Plan (DNT5)
- 0% adjustment the Preferred Plan (DNT2)

For any DNT5 policy written prior to 10/1/20 – the rate decreases will adjust (going forward) at the next premium renewal date.

Also, **effective October 1, 2020**, the following multi-policy discount will apply in Montana, Nevada, North Carolina, and Wyoming when a Mutual of Omaha dental policy (DNT2 or DNT5) is written with a Mutual of Omaha or its affiliate Medicare supplement policy. The discount is as follows:

- **15% discount** on the **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 will be applied October 1, 2020 for in-force policyholders in Wyoming and November 1, 2020 for in-force policyholders in Montana, Nevada, and North Carolina who would have met the criteria above at the original time of their dental policy issue.

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