SEPTEMBER 7, 2020

Dental Rate Decrease and Multi-Policy Discount

The following rate adjustments are effective **October 1, 2020** for new business in Alabama and Indiana and in force business on **November 1, 2020** for Alabama and Indiana.

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

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

- 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 Alabama, Indiana, and Mississippi 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 November 1, 2020 for in-force policyholders in Alabama and Indiana and December 1, 2020 for in-force policyholders in Mississippi who would have met the criteria above at the original time of their dental policy issue.

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