

DECEMBER 7, 2020

Dental Rate Reduction and Multi-Policy Discount

The following rate adjustments are effective **February 1, 2021** for new business and in force business in New Jersey.

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

For any DNT5 policy written prior to 2/1/21– the rate decreases will adjust (going forward) at the next premium renewal date.

Also, **effective February 1, 2021**, the following multi-policy discount will apply in New Jersey 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 between:
- The Med supp application signed date, and
- 30 days after the Med supp issue date

Note: The multi-policy discount will be applied February 1, 2021 for in-force policyholders in New Jersey who would have met the criteria above at the original time of their dental policy issue.

CORRECTION: On November 25, 2020, we mis-communicated that Pennsylvania would be taking a rate reduction and apply a multi-policy discount on new dental business effective on January 1, 2021. For new business the rate reduction and multi-policy discount is effective **January 21, 2021** and in force business on **January 1, 2021**.

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Premier Marketing
705 W Benjamin Ave
Norfolk NE 68701
800-365-8208