



Right of Appeal

If you have questions about your claim, please contact Mutual of Omaha's Customer Service department at 1-800-775-1000. Because most questions about benefits can be answered informally, we encourage you first to try resolving any problem by talking with us. Of course, you have the right to file an appeal requesting that we formally review our claim decision, without making an informal inquiry.

To file an appeal, you must send a written request within 180 days from the date you receive this form to: Mutual of Omaha Insurance Company, Attention: Reevaluation Committee, 111 Shuman Boulevard, Naperville, IL 60563. If you have any additional documents, records, or other information in support of your appeal, or if you want to submit written comments, you have the opportunity to do so. They should accompany your written request. Be sure to include the patient name, insured's name, and the insured's identification number on all documents.

You also have the right to an expedited appeal in certain circumstances. Call our customer services number at 1-800-775-1000 to get more information or to request full copy of our Claims Appeals Procedures, or you can find these procedures on our website at: <https://www.mutualofomaha.com/dental-insurance>

Mutual of Omaha will provide a written decision on your appeal within 30 days.

The California Department of Insurance should be contacted only after discussions with Us, or Our agent or other representative, or both, have failed to produce a satisfactory resolution to the problem. If the Policy was issued or delivered by an agent or broker, the Covered Individual should contact his or her agent or broker for assistance. You can contact the California Department of Insurance at: State of California Department of Insurance, Consumer Services Division, 300 South Spring Street, South Tower, Los Angeles, CA 90013.

1-800-927-4357 Toll-free Telephone

1-213-897-8921 Outside of California

1-800-482-4833 TDD Telephone

<http://www.insurance.ca.gov/>

Dental policies are administered, at least in part, by TruAssure Insurance Company.