



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 if you have been denied emergency care or continued hospitalization. If expedited review is requested your appeal will be reviewed by a Dentist who has not previously reviewed your case and a decision will be provided as soon as possible but in no case longer than one (1) working day after receiving the appeal and all required documentation. You may have the right to an Immediate Appeal to an Independent Review Organization if the circumstances involve a life-threatening condition. In this instance You will not be required to comply with procedures for an internal review of the claim.

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.

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