

# Dental, Vision, & Hearing Policy Comparison

Aetna Protection Series	Ameritas PrimeStar Protect	Medico Dental, Vision, Hearing	Manhattan Life Dental, Hearing, Vision	Mutual of Omaha Dental Preferred Insurance
<b>Issue Ages</b>				
18-89	18+	18-89	18-85	19-99
<b>Guarantee Issue</b>				
Yes	Yes	Yes	Yes	Yes
<b>Benefit Amounts</b>				
\$1000, \$1500, or \$2000	\$1000 or \$2000	\$1000 or \$1500	\$1000 or \$1500	\$1500
<b>Deductible</b>				
\$100 per person per policy year	\$50 per person per policy year	\$100	\$100 per person per policy year	\$0 on preventative, \$50 for basic and major
<b>Family/Group Coverage</b>				
Family	Family and Group	No	Family	No
<b>Day One Coverage</b>				
After deductible, year one at 60% for exams with cleaning/x-rays, fillings, non-surgical extractions (excisions apply), diagnostic exams/x-rays and exams, and emergency palliative treatment	Yes, after \$50 deductible	On basic services	Yes, after deductible	Yes
<b>Waiting Period</b>				
Pays %60 after 12 months on endodontics, periodontal surgery, bridges, crowns, and full/partial dentures	No	30 day on preventative, 12 months on major	12 month wait on major services	No (6 months on major services in NM)

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<b>How Benefits Pay</b>				
Directly to the client	Provider billing	Provider billing	Outside-of-network is paid to client	Provider billing
<b>Preventative</b>				
None	100% day one after deductible	30 day wait, then 60% year one, 70% year two, 80% year three and after	60% year one, 70% year two, 80% year three and after	100% day one
<b>Basic</b>				
None	65% day one, 80% after year one	60% year one, 70% year two, 80% year three and after	60% year one, 70% year two, 80% year three and after	80% after deductible
<b>Major</b>				
None	20% day one, 50% after year one	12 month wait, then 60%	0% year one, 70% year two, 80% year three and after	50% after deductible
<b>Network</b>				
Yes, but not required	Yes, but can go out-of-network with different cost-sharing	Yes, but not required	Yes, but not required	Yes, but can go out-of-network with different cost-sharing
<b>Vision</b>				
Covered after 30 days - after the deductible, the plan will pay 60% year one (up to \$200 during 2 policy years)	Can be added	Yes	Yes, with a 6 month wait	Can be added as a rider
<b>Hearing</b>				
Covered after 30 days - after the deductible, the plan will pay 60% year one (up to \$500 during any one policy year)	No	Yes with 12 month wait	Yes, with a 12 month wait	No

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<b>E-App</b>				
Yes	Yes	Yes	Yes	Yes
<b>Rates Individual 1000</b>				
\$33.55 ages 51-70	\$40.91	\$36.00 ages 65-79	\$37.58 ages 65-74	N/A, different plan
<b>Rates Individual 2000</b>				
\$41.44 ages 51-70	\$51.22	\$47.00 ages 65-79 (1500 benefit)	\$49.67 ages 65-74 (1500 benefit)	\$45.14
<b>Combo App</b>				
No	Yes, with vision app	No	No	Yes, with Medicare Supplement

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**Ameritas**



**Manhattan Life**



**Medico**



**Mutual of Omaha**

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