



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.

If We have denied your request for the provision of or payment for a health care service or course of treatment you may have the right to have our decision reviewed by health care professionals who have no association with us if you have exhausted your internal appeals with Us. You can seek an external review by submitting a request to the New Jersey Independent Health Care Appeals Program ("IHCAP"). The cost of making such an appeal is \$25. You may request a waiver of the cost from IHCAP for financial hardship. We shall bear all other costs related to the external review by IHCAP. You must make your request within four months of our final adverse determination. The decision of IHCAP is binding.

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