



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, 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>

If you request an appeal by phone, Mutual of Omaha will provide a response within 10 days. If you request an appeal in writing, Mutual of Omaha will provide a written decision on your appeal within 30 days.

If you need help with your appeal Health Insurance Smart NC is available to assist with the appeals process. You can contact them at 855-408-1212 or by mail at Health Insurance Smart NC, 1201 Mail Service Center, Raleigh, NC 27699-1201.

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