



LEARN MORE AND ENROLL TODAY!

**www.RenSmile.com
(888) 791-5995**

Renaissance Individual Dental

Keep your smile healthy with dental benefits from Renaissance Dental

Your smile is an indicator of your health. Without a healthy mouth, it's difficult to smile, chew and enjoy your favorite foods, even talk and laugh. And without keeping your oral health in check, it can lead to further health complications. The same plaque that can build up on your teeth can also build up on your heart!

Having an insurance policy from Renaissance Dental not only helps you get the regular care you need to stay healthy, it also gives you financial protection from unexpected, and often expensive, problems.

Protect yourself against potential losses

Routine dental cleanings and exams are expensive enough. Root canals and crowns can cost as much as \$1,000 each and periodontal procedures may run as much as \$1,000 per quadrant. Renaissance Dental coverage can help reduce your out-of-pocket costs.

Manage your health better with regular dental check-ups

Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection of certain diseases, like diabetes, has proven to be one of the best ways to prevent further complications. In addition, regular preventive dental care can lower your blood sugar levels actually helping you manage your overall health, as well as health care costs.*

Easy access to dentists, easy to use benefits

Renaissance Dental provides access to more than 114,000 dental locations throughout the country. And your benefits are easy to use. Participating dental offices will complete and file claims for you, so there is no paperwork for you and you don't have to wait to get reimbursed when visiting participating providers.

Sensational plans. Sensible pricing.

Renaissance Dental benefits are affordably priced. For more information about costs and details of coverage, including exclusions and limitations, visit **www.RenSmile.com** or call **(888) 791-5995**.

*Sources: *J Am Dent Assoc, Vol 134, No suppl_1, 41S-48S. 2003 American Dental Association. Dental Management of The Medically Compromised Patient, 7th Edition, 2008, Mosby Elsevier, St. Louis, MO.*



Renaissance Individual Dental Benefit Highlights

Your benefits with Renaissance Dental include coverage at all levels of service—from routine cleanings to root canals.

Covered services	Plan III		Plan II		All Plans
	In-network	Out-of-network	In-network	Out-of-network	Waiting periods
Class I benefits					
Diagnostic and preventive services* —Used to evaluate existing conditions and/or to prevent dental abnormalities or diseases (includes exams and cleanings twice per year, bitewing X-rays, and fluoride treatments to age 14)	100%	80%	50%	50%	None
Emergency palliative treatment* —Used to temporarily relieve pain	100%	80%	50%	50%	None
Radiographs/diagnostic imaging* —X-rays as required for routine care or as necessary for the diagnosis of a specific condition	80%	60%	50%	50%	6 months
Class II benefits					
Periodontal prophylaxis —Periodontal maintenance following active periodontal therapy	80%	60%	50%	50%	6 months
Denture repair —Relines and repairs to bridges, removable bridges, partial dentures, and complete dentures	80%	60%	50%	50%	6 months
Minor restorative services —Used to repair teeth damaged by disease or injury (for example, silver fillings and white fillings)	80%	60%	50%	50%	6 months
Class III benefits					
Oral surgery services —Extractions and dental surgery, including local anesthesia, suturing, if needed, and routine post-operative care	50%	50%	50%	50%	12 months
Endodontic services —Used to treat teeth with diseased or damaged nerves (for example, root canals)	50%	50%	50%	50%	12 months
Periodontic services —Used to treat diseases of the gums and supporting structures of the teeth	50%	50%	50%	50%	12 months
Prosthetic services —Used to replace missing natural teeth (for example, bridges, dentures, and implant services)	50%	50%	50%	50%	12 months
Crown and cast restorations —Tooth restorations including metal and porcelain crowns.	50%	50%	50%	50%	12 months
TMD treatment —Treatment for jaw and facial joint disorders.	50%	50%	50%	50%	12 months
Maximums and deductible					
Contract year maximum	\$1,000 per member		\$1,000 per member		
TMD lifetime maximum	\$300 per member		\$300 per member		
Deductible (per contract year) <i>*Deductible waived for these services</i>	\$50 per member		\$50 per member		

Note: The above summary is a sample of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your policy (in Oregon, refer to policy INVD-100A-OR v2). These dental plans are available exclusively to members of organizations offering Renaissance Dental to them. Underwritten by Renaissance Life & Health Insurance Company of America, Greenwood, IN, and in New York by Renaissance Health Insurance Company of New York, New York, NY. Products and services referred to in this brochure are not available in all states or jurisdictions.

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