



Renaissance
BENEFITS

Solstice



More Flexibility with *Dual Choice*

Many businesses are looking for ways to enhance their employee benefits while managing costs. It's important to find solutions that create value for both the company and its employees. That's why Renaissance offers a complete *Dual Choice* dental plan solution for Florida and Texas employers.



Two Plan Options: PPO OR Dental HMO (DHMO)

Renaissance now offers *Dual Choice*, a dental PPO or DHMO plan option that allows employers to provide dental coverage that is both flexible and affordable. In today's diverse workforce "one size fits all" plans can be limiting. Having the flexibility to select either plan option gives employees the value of choice.



How It Works

- Upon enrollment employees choose the plan option that best fits their needs.
- Ren PPO—valuable network discounts and the flexibility to visit any licensed dentist.
- Ren DHMO—network-based plan, offering savings on dental procedures at a lower premium cost.
- Each benefit year, employees have the flexibility to switch plans to meet their coverage or cost needs.

PPO underwritten by Renaissance

Renaissance offers a traditional PPO plan option that's flexible with valuable savings for employees and their family members.

PPO PLAN FEATURES:

- PPO network with 450,000 dental access points*
- Employer-paid or voluntary
- BrushTest®, an oral cancer screening
- Lifetime orthodontic reset
- Evidence-based benefits to enhance coverage for members with chronic conditions
- Exceptional customer service and support

Find a participating provider
at MyRenProviders.com

DHMO underwritten by Solstice Benefits, Inc.

The DHMO option is designed to reduce out-of-pocket costs while keeping families healthy at a lower monthly premium cost than a traditional dental PPO plan.

DHMO PLAN FEATURES:

- Flexibility to visit any licensed dentist in the expansive DHMO provider network.
- **Roster Free!** Change DHMO providers anytime.
- No deductibles, annual maximums or wait periods.

Find a participating provider
at SolsticeBenefits.com

Contact your local Sales Representative or
RenaissanceBenefits.com to learn more

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* Renaissance Internal Data. NOTE: Each family can select only one plan option to cover the entire family for the given benefit year.

Renaissance PPO underwritten by Renaissance Life & Health Insurance Company Of America, P.O. Box 1596, Indianapolis, IN 46206. Renaissance Dental HMO underwritten by Solstice Benefits, Inc. P.O. Box 19199, Plantation, FL 33318.