



**Renaissance**<sup>®</sup>  
DENTAL



Welcome to healthy smiles  
with *Stand Out* dental  
benefits from Renaissance.

# We make dental care *Easier*.

Save money by visiting a dentist in our nationwide PPO network.

Going to the dentist should be easy, convenient and affordable, whether it's preventive care like routine exams and cleanings or dental procedures such as crowns and implants. Renaissance is dedicated to making sure you receive access to all-important care for substantially less.



## **Significantly lower out-of-pocket costs:**

fees that average 20-50 percent below typical dental office prices.<sup>2</sup>



## **Extensive nationwide PPO network:**

National and regional dental networks with over 400,000 participating provider access points for maximum choice and value.<sup>2</sup>



## **Easy-to-use benefits:**

dental offices participating in our nationwide PPO network will complete and file claims for you.



## **Trustworthy carrier:**

part of the Renaissance Health Service Corporation, which pays out over \$3.7 billion for dental care annually with a strong "A" (Excellent) rating by A.M. Best Company.<sup>2</sup>

# We make you *Smile!*

Renaissance gives you a big advantage in accessing affordable, quality dental care.

Visiting the dentist is important, not only for achieving a beautiful smile but also for your overall health. Dentists can detect more than 120 signs and symptoms of non-dental disease that may indicate health problems elsewhere in your body, during a routine dental exam.<sup>1</sup>

Renaissance tackles a major obstacle to getting preventive care like routine exams and cleanings, plus dental procedures like crowns and implants: **the cost**.



**Access in-network benefits  
at 400,000 participating  
provider access points  
across the country.<sup>2</sup>**

# See how the *Savings* add up.

Participating Renaissance network dentists have agreed to fees that are below typical dental office prices. That means when you obtain services from a network dentist, your out-of-pocket expenses will generally be lower compared to seeing an out-of-network dentist.

| Example <i>Savings</i> with Dental Insurance |                         |                        |                                 |          |            |
|----------------------------------------------|-------------------------|------------------------|---------------------------------|----------|------------|
| Service                                      | Dentist's Submitted Fee | In-Network Maximum Fee | Coverage Percentage (100/80/50) | You Pay  | SAVINGS    |
| Cleaning and Exam with X-rays                | \$215.23                | \$147.29               | 100%                            | \$0.00   | \$215.23   |
| Filling                                      | \$230.40                | \$157.25               | 80%                             | \$31.45  | \$198.95   |
| Crown                                        | \$1,176.64              | \$785.36               | 50%                             | \$392.68 | \$783.96   |
| Implant                                      | \$2,402.68              | \$1,726.08             | 50%                             | \$863.04 | \$1,539.64 |

Examples above are based on Renaissance Dental in-network group claim data for services from July 2017 through June 2018 and are for illustration purposes only. The claims are averages normalized to a nationwide amount. Amounts assume no other benefit restrictions (e.g. annual maximums and deductibles). Fees and reimbursements may vary by location, dentist and insurance carrier.

### Exceptional Service

98%

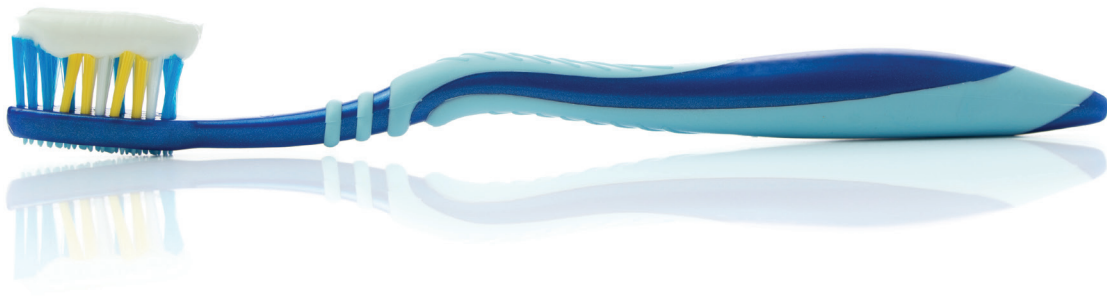
of calls answered on first contact<sup>2</sup>

99%

of dental claims processed within 10 days<sup>2</sup>

88%

drop-to-pay rate for clean dental claims with no manual intervention<sup>2</sup>



# Extra benefits when you need them!

Because your health and satisfaction come first, all Renaissance dental plans include these extras to help your benefit dollars stretch even further.

- Up to two additional cleanings per benefit period for individuals with serious health conditions like diabetes and heart disease
- Orthodontic maximum reset pays for in-process orthodontic treatments regardless of coverage from your previous carrier
- Oral CDx BrushTest® Biopsy oral cancer screening
- Options for rollover maximum program ensure unused benefits do not go to waste

## Having *Dental Insurance* may be more important than you think.

### Your Smile

Keep your smile healthy and bright. It's your signal to the world that you feel confident. Your dentist is your partner in solving many dental issues that may distract from your smile.

### Your Oral Health

Spot oral problems early when treatment is easier and more affordable.

Without proper dental care, harmful bacteria can grow out of control, causing oral infections, tooth decay and gum disease that could be painful and expensive.

### Your Overall Health

Clinical studies have shown that there is a strong connection between oral health and overall health. Many health diseases — including heart and vascular disease, kidney disease, diabetes and oral cancer — are discovered in a dental office.<sup>3</sup> Visiting a dentist regularly can help you detect health conditions earlier, when they're easier to treat.

Find a dentist at [MyRenProviders.com](https://MyRenProviders.com)



**Sign up to take advantage of these benefits today.**

**[RenaissanceBenefits.com](https://RenaissanceBenefits.com)**

<sup>1</sup> James W. Little et al., Dental Management of the Medically Compromised Patient (St. Louis: Mosby, 2012). <sup>2</sup> Renaissance, internal data. <sup>3</sup> Shawn F. Kane, MD, FAAFP, FACSM, The Effects of Oral Health on Systemic Health, General Dentistry, November/December 2017.

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