

Dental Plan Features:

Rollover Maximum

At Renaissance, we know the importance of oral health. That's why we won't let unused benefits go to waste. Our Rollover Maximum program helps members receive the best value from their dental coverage year after year because they practice good oral health. Through the program, members will have more money available for dental services as long as they have a claim for Diagnostic & Preventive dental services each benefit year.



How It Works:

- 1 Submit at least one dental claim per benefit year for a Diagnostic and Preventive procedure
- 2 Total services submitted during the year must not exceed your annual maximum
- 3 Total dental claims paid per benefit year must not exceed \$500 (must include at least one dental claim for a Diagnostic & Preventive procedure)

Note: To earn Rollover Maximums in subsequent years, follow the same guidelines. Rollover Maximums may be earned from one year to the next, up to the maximum amount of \$750.

Rollover Maximums Are Not Earned When:

There are no dental claims for a Diagnostic & Preventive procedure during the benefit year.

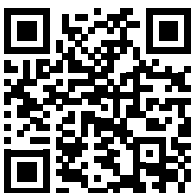
Example:

1. If your total dental claims paid per benefit year equal \$450 then, the Rollover Maximum is earned (Must not exceed \$500, and must include at least one dental claim for a diagnostic and preventive procedure)	\$250
2. Current benefit year's annual maximum	+\$1,000
3. Next benefit year's annual maximum + Rollover Maximum	\$1,250

Note: If no dental claims for required procedures are submitted during the current benefit year, no Rollover Maximums are earned. However, members can continue accumulating Rollover Maximums again the next year, according to the terms set forth herein.

Renaissance Dental Plans:

- 1 Customizable options to fit the needs of your clients
- 2 Combined national and regional network with over 450,000 dental access points*
- 3 Enhanced coverage for individuals with certain high-risk medical conditions
- 4 Ability to bundle with vision, life, and disability plans for a more complete solution



Scan or Click to Learn How To Save More
With The Rollover Maximum Today!

RenaissanceBenefits.com