Renaissance BENEFITS | RenSecureHealth

Coverage Built To Pay

Supplemental Health by Renaissance Benefits



RenSecureHealth (RSH) is our diagnosis-based supplemental health coverage that pays direct cash benefits for covered conditions, helping ease the financial strain that comes with unexpected health issues.

All-In-One Protection Built For Today's Workforce:

1. One supplemental insurance plan that covers 13,000+ conditions.
2. Benefits paid based on diagnosis codes and submitted information.
3. No accident or hospital admission requirements.
4. Employer-funded options to enhance the health benefits strategies available to groups with 5+ enrolled lives.
5. All-in-one supplemental product simplifies the benefits program.

Health care is your organization's biggest benefits investment, and **43%[1] of employees stay at their job because of it.** RSH helps make sure it's really working for them.

RenSecureHealth Plan Features:

- No exclusions for pre-existing conditions.
- Guaranteed-issue plans, no medical underwriting ever.
- No need for coordination with other insurance.
- Cash benefits usually paid within 72 hours of completed claim.

Plus, RenSecureHealth Makes It Easy—

- 100% paperless same-day case implementation.
- Flexible enrollment options, including our end-to-end RenSecureHealth Enroll platform.
- Easy claim filing with a simple two-question process.
- Dedicated support for both employers and members.
- Online on-demand employer and member tools.
- Dedicated resources to support the member experience.

Sample of RSH Covered Conditions



Every RenSecureHealth plan covers 13,000+ conditions—far more than we can list here. Below are common examples, grouped by benefit category so you can see which payout would apply if your claim is approved.

MODERATE
BODILY INJURY
Fracture of finger or toe
Fracture of foot
2nd degree burns
Concussion
Dislocation of shoulder
Foreign body in eye, ear, or nose
Laceration of finger
Poisoning
BONE & CONNECTIVE TISSUE
Stress fractures
Pathological fractures
BACTERIAL & VIRAL INFECTIONS
Pneumonia
Hepatitis C (viral)
Meningitis
URINARY SYSTEM
Acute kidney infection (Acute pyelonephritis)
Bladder, ureter, urethra stones
Kidney Stones
NEWBORN
Pre-term newborn (34-35 weeks)
SKIN
Basal cell carcinoma of skin
Carcinoma in situ of skin
Squamous cell carcinoma of skin
BENIGN TUMORS/NEOPLASMS
Benign breast tumor
Benign internal fatty tumor
NERVOUS SYSTEM
Migraines (intractable)
Bell's palsy
BRAIN
Encephalitis and encephalomyelitis

SEVERE
BODILY INJURY
Open or compound fracture
Fracture of hip
Fracture of skull
Torn rotator cuff
Puncture wounds
Torn achilles tendon
Torn ACL (knee)
Anaphylactic Shock
BONE & CONNECTIVE TISSUE
Sprain of ACL
BACTERIAL & VIRAL INFECTIONS
Bacterial Meningitis
Infection of spinal disc
Chronic adenoiditis; tonsillitis
RESPIRATORY
Acute pulmonary edema
Acute respiratory failure
Lung fluid (pleural effusion)
Pulmonary embolism
NEWBORN
Pre-term newborn (32-33 weeks)
Cleft palate
SKIN
Malignant neoplasms of skin (melanoma)
BENIGN TUMORS/NEOPLASMS
Benign neoplasm of bladder
Benign neoplasm of brain
Benign neoplasm of colon
Benign neoplasm of liver
HEART
Atrioventricular block
Unstable angina
BRAIN
Brain aneurysm
TIA (mini-stroke)
DIGESTIVE SYSTEM CONDITIONS
Gastric ulcer (with hemorrhage)
Appendicitis
Hernia of diaphragm/intestine
Gallstones
Diverticulitis
Acute pancreatitis
Obstruction of bile duct

CATASTROPHIC
BODILY INJURY
3rd degree burns > 50% of body
Loss of Limb
BACTERIAL & VIRAL INFECTIONS
Sepsis
RESPIRATORY
Acute respiratory distress syndrome
NEWBORN
Pre-term newborn (31 weeks or less)
Low birth weight (less than 1750 grams)
Spina bifida
CANCER
Breast Cancer
Prostate Cancer
Thyroid Cancer
Leukemia
Hodgkin Lymphoma
Lung Cancer
Stomach/Colorectal Cancer
Bladder Cancer
HEART
Ventricular fibrillation
Heart attack
Cardiac arrest
Abdominal aortic
NERVOUS SYSTEM
Alzheimer's
Parkinson's disease
Quadriplegia
Paraplegia
ALS (Lou Gehrig's disease)
Multiple sclerosis
BRAIN
Stroke
Cerebral hemorrhage (acute)
DIGESTIVE SYSTEM CONDITIONS
End-stage renal failure
Perforation of intestine

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1) Source: Bankrate Financial Security Index, Feb. 2025. This RenSecureHealth insurance product is a limited benefit policy; It is not a substitute for essential health benefits coverage as defined under federal law. This coverage is underwritten by Renaissance Life & Health Insurance Company of America, an Indiana domiciled insurer, P.O. Box 1596, Indianapolis, IN 46206 on policy form number GSCI-100A-2024-(state specific abbreviation, if applicable). This product has exclusions and limitations that may limit coverage. A complete description of the benefits, exclusions and limitations can be found in the policy, certificate of insurance and applicable riders. All coverage is subject to the terms and conditions in the master group policy. Products may not be available in all jurisdictions.