

Active Lifestyle

Dental & Vision Plans



Renaissance®

DENTAL • VISION • MEDICARE SUPPLEMENT

Active Lifestyle

Dental & Vision Plans



What are Active Lifestyle *Plans*?

Our Active Lifestyle plans offer Medicare eligible individuals the opportunity to add dental and vision coverage to their Medicare Supplement package. To complete your benefits package you simply choose one of the two plan options.

- **Option 1**—Standalone Dental
- **Option 2**—Dental and Vision Combined

Active Lifestyle *Plan Highlights*

1. Our Active Dental plan provides excellent coverage and the flexibility to see any dentist in the nation. Individuals looking to save the most money are encouraged to visit a dentist who participates with our nationwide network.
2. No Waiting Periods on Diagnostic and Preventive Services
3. Opportunity to easily add vision coverage for one affordable rate.

Find a Participating Dentist at www.RenaissanceDental.com/FindADentist

Renaissance *Experience That Matters*

At Renaissance, it is our goal to bring quality to all we do by providing flexible, innovative plans and exceptional customer service. We are proud of our "A" (Excellent) rating from A.M. Best Company and our dedicated customer service representatives are available to address any questions.

Our more than 55 years of experience in dental claims processing within the Renaissance Family of Companies has taught us how to innovate, improve operating efficiency and manage costs. We pass the benefits of our experience along to our clients in the form of savings. Renaissance Dental is part of the Renaissance Family of Companies that collectively provides dental coverage for more than 13.1 million people paying out nearly \$3 billion for dental care annually.¹

(1)Renaissance Internal Data, 2015.

Active Lifestyle Dental & Vision *Plan Benefit Overviews*

Renaissance Active Lifestyle Dental Benefit Overview:

To find a participating dentist visit www.RenaissanceDental.com/FindADentist

	Plan pays	
	In-Network ²	Out-of-Network
Diagnostic and Preventive Services		
Diagnostic & Preventive services—exams, cleanings, bitewing X-rays and fluoride treatment	100%	80%
Brush biopsy—to detect oral cancer		
Basic Services (6 Month Waiting Period Applies)		
Emergency Palliative Treatments—to temporarily relieve pain (no waiting period)	100%	80%
Radiographs/Diagnostic Imaging & Casts—X-rays for routine care or for diagnosis of a condition	80%	60%
Minor Restorative Service—to repair teeth damaged by disease or injury (i.e. silver/white fillings)		
Periodontal Maintenance—maintenance following active periodontal therapy		
Simple Extractions—including local anesthesia, suturing and post-operative care	50%	50%
Other Basic Services—services performed during after-hour visits (12 month waiting period applies)		
Major Services (12 Month Waiting Period Applies)		
Oral Surgery—extractions/dental surgery, local anesthesia, post-operative care and diagnosis/treatment of TMD	50%	
Endodontic Services—to treat teeth with diseased/damaged nerves (i.e. root canals)		
Periodontic Services—to treat diseases of the gums and supporting structures of the teeth		
Prosthodontic Services—to replace missing natural teeth (i.e. bridges, endosteal implants and dentures)		
Major Restorative Services—when damaged teeth can't be restored with filling material (i.e. crowns)		
Relines and Repairs—to fixed/removable bridges and partial/complete dentures (6 month waiting period applies)	80%	60%
Maximum and Deductible		
Annual maximum—per person on all services—per benefit year	\$1,000	\$1,000
Annual deductible—per person/family—per benefit year	\$50/\$150	\$50/\$150
Allowed amounts		
In-and-out-of-network providers	PPO Fee	

(2) To ensure that you have access to as many providers as possible Renaissance contracts with various dental networks and treats covered services provided by those network dentists as In-Network for the purposes of this policy. Please note that the allowed amounts your provider may charge will vary based on the network in which he/she participates.

Waiting Periods – All Basic Services except services performed during after hours will not be covered until after a person is enrolled in the dental plan for 6 consecutive months. All Major Services except relines and repairs will not be covered until after a person is enrolled in the dental plan for 12 consecutive months.

Renaissance Active Lifestyle Vision Benefit Overview:

To find a participating eye doctor visit www.vsp.com and select the "Find a Doctor" section.

Our Active vision coverage—administered by VSP® Vision Care—can be bundled with our dental coverage to complete your benefits package. With over 72 million members and more than 34,000 doctors³, VSP offers a large national network of independent doctors. Eye care professionals across the nation partner with VSP to deliver the best patient experience. Whether you wear glasses for fashion or function, prefer classic styles or designer frames, you'll find the perfect frames to fit you, your family and your lifestyle.

In-Network Benefit Highlights:

	Copay	Frequency
WellVision exam—focuses on eyes and overall wellness	\$10	Annual
Prescription Glasses and Lenses		
Frames—\$150 allowance; 20 percent savings on amount over allowance	\$25	Annual
Lenses—single, lined bifocal and trifocal. polycarbonate for dependent children		
Contacts (instead of glasses)— \$150 allowance; copay does not apply. Contact lens exam (evaluation and fitting)		

Note: That the Vision benefit overview represents coverage for In-Network doctors ONLY. For Out-of-Network information please contact your local sales representative.

(3)VSP Internal Data, 2015

Active Lifestyle *Plans Feature:*



NO waiting periods on Diagnostic and Preventive Services



Renaissance Dental plans provide widespread access to care:

Our dental plan has access to over 200,000¹ nationally credentialed PPO dental office locations. While you may save the most money by visiting a dentist in our vast network, you are welcome to visit any licensed dentist in the country. Find a dentist at www.RenaissanceDental.com/FindADentist



Renaissance Vision coverage:

Our partnership with VSP provides you with the complete solution for your vision needs. You'll be thrilled by the large selection of eye-wear available, from classic styles to trendy frames, with hundreds of options to choose from. Find a doctor at www.vsp.com and select the "Find A Doctor" section.



Excellent customer service:

Our dedicated customer service representatives are available to address any questions.



Online assistance:

Renaissance members have access to our online portals that allow them to easily manage their benefits information. Individuals can find a participating dentist, check benefits and amounts used toward maximums or deductibles, print ID cards and more by using the *MyRenBenefits* Portal at www.MyRenBenefits.com.

To learn more or get a quote please contact:

Health Administrative Office

P.O. Box 27248

Salt Lake City, UT 84127-0248

Ph: 844-202-4150

Fax: 888-433-4795



Renaissance®

DENTAL • VISION • MEDICARE SUPPLEMENT

(1) Renaissance Internal Data, 2015

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN and in New York by Renaissance Health Insurance Company of New York, New York, NY. Both companies may be reached at P.O. Box 1596, Indianapolis, IN 46206. Each company has sole financial responsibility for its own products. Products and services referred to may not be available in all states and jurisdictions.