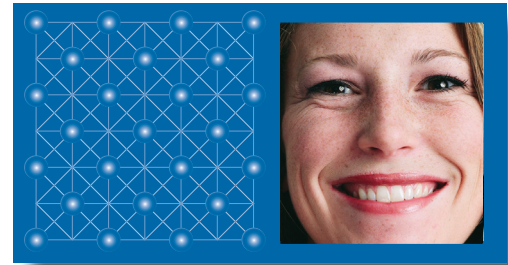




# Renaissance Dental PPO for Small Groups

This preferred provider plan is designed exclusively for businesses with 5–100 employees and is flexible to meet the needs of all employers. While members are free to visit any licensed dentist, dentists in our PPO network accept agreed-upon fees for covered services, and patients cannot be billed for any difference between that amount and the dentist’s regular fee. Additionally, members can save on non-covered services.



- Low-cost premiums for groups with as few as five enrollees
- Our PPO provider networks include more than 114,000 access points nationwide
- Online access for plan administrators and enrollees
- Contributory and voluntary plans available

Dental plans for 5–100 employees	PPO A	PPO B	PPO C	PPO D	PPO E
<b>Diagnostic and preventive (deductible waived)</b> Exams, cleanings, fluoride, bitewing X-rays, space maintainers, sealants	<u>In/Out</u> 80%/80%	<u>In/Out</u> 100%/100%	<u>In/Out</u> 100%/80%	<u>In/Out</u> 100%/90%	<u>In/Out</u> 100%/100%
<b>Basic</b> X-rays other than bitewings, amalgam fillings, composite fillings (including posterior), stainless steel crowns, simple extractions, periodontal cleanings, palliative/after hours care, second opinion	<u>In/Out</u> 80%/60%	<u>In/Out</u> 80%/60%	<u>In/Out</u> 80%/70%	<u>In/Out</u> 80%/70%	<u>In/Out</u> 80%/80%
<b>Major</b> Complex oral surgery*, endodontics*, periodontics*, implants, porcelain crowns, dentures, repairs/relines, occlusal guard	<u>In/Out</u> 50%/40%	<u>In/Out</u> 50%/40%	<u>In/Out</u> 60%/50%	<u>In/Out</u> 50%/50%	<u>In/Out</u> 50%/50%
<b>Allowed amount percentile</b>	80th, 90th or PPO fee schedule				
<b>Deductible options</b>	\$25/\$75, \$50/\$150, \$100 lifetime				
<b>Maximum options</b>	\$750, \$1000, \$1500, \$2000				
<b>Orthodontia lifetime options</b>	50% \$750, \$1000, \$1500, \$2000				
<b>Evidence-based benefits</b>	Included				

\*Option to move these services to the Basic benefit level. PPO plans not available in all states. Check with your local representative. Contact your Renaissance General Agent, your local Renaissance Dental sales office or Agent Sales Support at (800) 963-4596.



## UNDERWRITING INFORMATION

- Orthodontia option requires a minimum enrollment of 10 employees.
- Adult orthodontia is only available for groups over 100 lives.
- A 12-month waiting period will be applicable to major and orthodontia services for groups without prior coverage.
- Group coverage will be considered voluntary if the employer pays less than 50% of the employee-only rate.

## INFORMATION NEEDED FOR QUOTING

- Group name
- City, state, ZIP
- Requested effective date
- Number of eligible employees
- Employer contribution
- Nature of business/SIC code
- Current carrier/rate (if applicable)
- Basic benefit information (plan, deductible, annual maximum, orthodontia, etc.)
- Groups with enrollment over 100 lives will require detailed census, claims experience, and current or renewal rates.

## REGISTER TO RECEIVE ONLINE QUOTES FOR GROUPS 5–99

- Log onto [www.RenaissanceDental.com](http://www.RenaissanceDental.com).
- Proceed to the tab marked **Agents**.
- Proceed to **Proposal Writer**.
- Complete the online registration form.
- Once registration is complete, just log in, enter group information and receive the requested quote within seconds.



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[www.RenaissanceDental.com](http://www.RenaissanceDental.com)

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