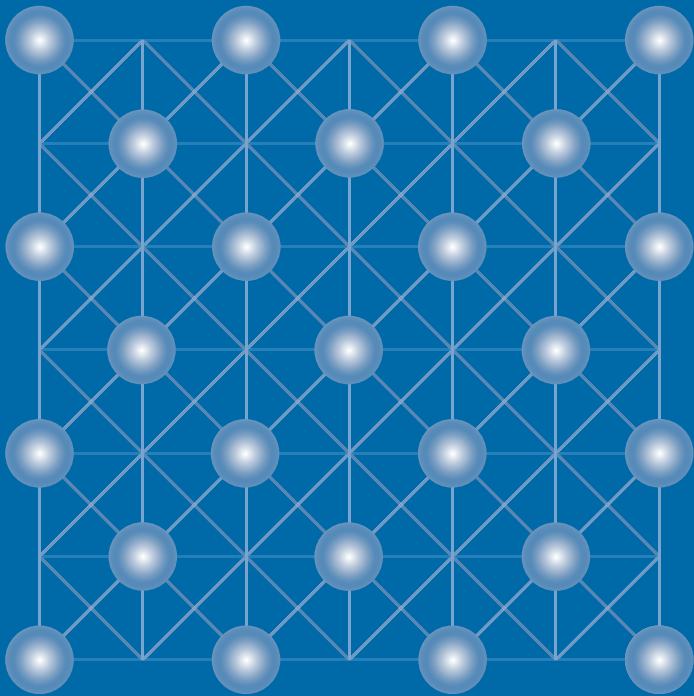




RENAISSANCE DENTAL SM



Welcome to Renaissance Dental  
Congratulations! You're now a member of our family.



# Member information

At Renaissance, we provide hassle-free dental coverage to make your life easier.

Your health and satisfaction come first at Renaissance. As a member of our family, you now have access to dental care through one of the nation's largest, most experienced benefit carriers. We promise to give you exceptional customer service: 97% of claims are processed with 10 working days with 99% accuracy<sup>1</sup>. In addition, our online tools make our plans easy to use for both plan administrators and enrollees.

Refer to this brochure whenever you have questions about your dental coverage, or visit us online at [www.RenaissanceDental.com](http://www.RenaissanceDental.com) or call toll-free at (888) 791-5995.

## Choosing a dentist

### Renaissance Dental Classic

The Renaissance Dental Classic insurance policy allows you to visit any licensed dentist nationwide without pre-approval. Classic plan participants will be reimbursed for covered services.

With Renaissance Dental Classic, you can visit any licensed dentist. Depending on your dentist's office procedures, the claim may be filed with Renaissance on your behalf or you may be responsible for the entire cost of the bill at the time of your visit, filing a claim afterwards with Renaissance for reimbursement.

### Renaissance Dental PPO

The Renaissance PPO insurance policy gives you access to a national network of dentists who have agreed to discounted fees.

There are several advantages to selecting a participating dentist:

- No paperwork! Your dentist will fill out all forms and file the claims for you.
  - ◆ You will never have to complete or file the paperwork yourself.
  - ◆ You will never be charged an extra fee for processing the forms.
- No extra charges! You're responsible only for your deductible and/or co-insurance charges.
  - ◆ In most states, you will never have to pay charges that exceed our negotiated rates (also known as balance billing).
  - ◆ You will never have to pay full price for a dental visit and then wait for reimbursement.

## Finding a participating dentist

Contact us or go online at [www.RenaissanceDental.com](http://www.RenaissanceDental.com) to find a participating dentist close to you.

## Submitting a claim

You will need to complete and submit a claim for reimbursement, if you are a:

- Renaissance Dental Classic member and your dentist does not file claims
- Renaissance Dental PPO member and you decide to visit a non-participating dentist who does not file claims

Claim forms are available online at [www.RenaissanceDental.com](http://www.RenaissanceDental.com).

Submit claims to:

Renaissance Dental  
P.O. Box 17250  
Indianapolis, IN 46217

If you have any questions regarding how to submit a claim or questions regarding a submitted claim, please call us at (888) 791-5995.

## Evidence-based dentistry

Renaissance Dental has enhanced its benefit plans to accommodate members who are at higher risk for serious illnesses. Covered cleanings will increase from two to four annually for persons with certain high-risk medical conditions, including those experiencing kidney failure or who are undergoing dialysis; diabetics with periodontal disease; pregnant women with periodontal disease; those susceptible to infective endocarditis; and those with suppressed immune systems due to chemotherapy and/or radiation treatment, HIV infection, organ transplant, and/or stem cell (bone marrow) transplant. Talk to your dentist if you have any of these conditions, and contact us to find out if you are eligible for these additional benefits. Your dentist must provide a notation on your claim to receive full reimbursement.

Renaissance also has added the Oral CDx BrushTest<sup>®</sup>, an oral brush biopsy that can detect precancerous cells and oral cancer in its earliest stages to its benefit plans. Renaissance Dental pays the approved percentage of the fee for both the BrushTest procedure and the laboratory analysis for covered patients.

<sup>1</sup> Renaissance year-end data, December 2009.

## What is covered

Please refer to the insert for a summary description of your benefits. Also, a detailed description is provided in your Certificate of Coverage.

## Dental work more than \$200

If you are considering dental work that will cost more than \$200, you may want to ask your dentist to request a pre-determination before beginning treatment. This will let you know the cost of the procedure and approximately what your share of the cost will be. Please note that pre-determinations are not a guarantee of benefits, and are not required to receive coverage.

## What is not covered\*

- Treatment of injuries or illness as covered by worker's compensation or employer's liability laws.
- Services received without cost from any federal, state or local agency. This exclusion will not apply if prohibited by law.
- Cosmetic surgery or procedures purely for cosmetic reasons.
- Services for congenital (hereditary) or developmental malformations. Such malformations include, but are not limited to, cleft palate and upper and lower jaw malformations. This does not exclude those services provided under orthodontic benefits, if a plan benefit.
- Treatments to restore tooth structure lost or worn from wear, erosion, attrition or abrasion.
- Treatment to rebuild or maintain chewing surfaces due to teeth out of alignment or occlusion, or treatment to stabilize teeth. For example: equilibration, periodontal splinting, and double abutments or bridges.
- Oral hygiene and dietary instructions, treatment for drugs or other medication, experimental procedures, conscious sedation and extra oral grafts (grafting of tissues formed outside the mouth to oral tissues).
- Charges by any hospital or other surgical or treatment facility and any additional fees charged by the dentist for treatment in any such facility.
- Services by a dentist beyond the scope of his or her license.
- Administrative charges for claim forms and online submissions.

*\* Refer to your Certificate of Coverage for a complete list of exclusions and limitations.*

## Getting answers

Renaissance Dental provides you with two quick and simple ways to get answers to all your dental benefits questions:

- **Visit us online at [www.RenaissanceDental.com](http://www.RenaissanceDental.com)**  
Our online resources are available 24 hours a day for easy access. You can use our Web site to:
  - ♦ Find a participating dentist
  - ♦ Check benefit eligibility
  - ♦ Access claim forms
  - ♦ Review claims

In order to protect your privacy, you must complete a brief registration process.

- **Call us**  
We welcome your phone calls and value your time. Call toll-free at (888) 791-5995. Customer service representatives are available Monday through Friday from 8:00 a.m. to 5:00 p.m. ET.

## Coordination of benefits

If you are covered by two or more dental plans—usually because both you and your spouse receive coverage through work—your coverage will be coordinated to ensure there is no duplication of payments.

For children covered by both parents' (or guardians') dental plans, the primary carrier is determined by the "birthday rule." The parent or guardian whose birthday comes first in the calendar year will determine which plan is considered the primary carrier. The birthday rule may be superseded by divorce or court ruling.

If your spouse (or child) has dental coverage through a company other than Renaissance Dental and that company does not cover the full cost of a dental visit or procedure, your spouse (or child) may be eligible to receive reimbursement for part or all of the coverage from Renaissance Dental provided that your spouse (or child) is also covered by your plan.

When you receive benefits from multiple plans for the same visit or procedure, the total coverage will never exceed the total amount of the bill.



Renaissance Life & Health Insurance Company of America  
Renaissance Health Insurance Company of New York

1401 West County Line Rd. • Greenwood, IN 46142 • (888) 791-5995 • [www.RenaissanceDental.com](http://www.RenaissanceDental.com)