



Renaissance Dental— Connections that work

Everyone wants to be well-connected, especially when it comes to matters of good health. Scientific research continues to show just how connected dental health is to overall health. Oral health has been connected to heart disease, diabetes and kidney failure, as well as 120 other non-dental diseases, making a quality dental plan essential for maintaining oral health as well as managing overall health and health care costs.*

Combining quality, convenience and savings

Unique individual offerings

Value-added feature

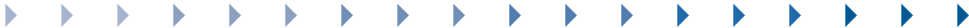
With built-in cost controls, employers and employees save money with Renaissance Dental’s Classic and PPO insurance policies—without compromising on superior service. Plans offer a variety of customization options. Features include:

- Flexible plan designs with variable options for co-insurance, maximums, reimbursement levels and covered services
- Innovative plan designs including pediatric services, dental implants, posterior composite restorations, and the Oral CDx BrushTest®, an oral cancer screening
- Advanced evidence-based dentistry, including additional cleanings for members with periodontal disease and high-risk medical conditions such as diabetes and kidney failure, and those at risk for infective endocarditis
- Availability on an employer-paid, contributory or voluntary basis
- PPO network option with 114,000 locations across all 50 states and the District of Columbia
- Self-funding dental plan services with a wide variety of service options and pricing schedules

Renaissance Dental also has innovative plans for employers, associations and other organizations that want to provide benefit alternatives to non-traditional employees, retirees or association members. These individually-billed plans do not require a group contract or administrative commitment. Options include indemnity fee-for-service or PPO insured products, as well as a discount access card.

Renaissance Dental enrollees receive access to the AXA Assistance worldwide network of dentists when they are outside of the United States through our Passport DentalSM program—all at no additional cost.

**Sources: J Am Dent Assoc, Vol 134, No suppl_1, 41S-48S. 2003 American Dental Association and Dental Management of The Medically Compromised Patient, 7th Edition, 2008, Mosby Elsevier, St. Louis, MO.*



**Innovative technology
saves money**

Extensive experience has led to countless innovations that improve our operating efficiency and manage costs.

- More than 50 years of experience in dental claims processing by our family of companies
- Smart plan designs that improve oral and overall health
- Industry leading fraud and abuse detection program to identify unusual billing or practice patterns

Online tools save time

Our online tools make access to information easy for members and employers. Renaissance's e-tools give employers and employees another way to access information they need.

- Online Benefit Manager Toolkit® allows benefit administrators to update eligibility information, print ID cards, view claims and customize reports
- Employees can print ID cards, view their benefits and claims through our online Consumer Toolkit®

**Our commitment to
customer service**

We are proud to distinguish ourselves with strong customer service. Renaissance has:

- 99.5% accuracy on all claims
- 90% of all claims processed in 14 days or less
- Online tools for printing ID cards, verifying eligibility, checking the status of claims and much more
- Customer service representatives available to address any concerns

**Renaissance—your most
important connection**

With Renaissance, employers get a leader in the dental insurance industry. Renaissance Life & Health Insurance Company of America and Renaissance Health Insurance Company of New York together offer insurance products nationwide, as part of the Renaissance Family of Companies. Our family of companies has offices in Michigan, Ohio, Indiana, Tennessee, New York, Florida, New Mexico and Kentucky, and collectively provides coverage for more than 6.6 million people, and pays out more than \$2.1 billion for dental care annually.

Renaissance's innovative plans and exceptional customer service provide our customers with the quality, savings and convenience they expect from superior dental coverage. Renaissance Dental is the connection that makes sense—for everyone.

**For details on costs and associated
coverage provisions including exclusions
and limitations, or to request a proposal
please contact Renaissance at:**

(800) 963-4596

www.RenaissanceDental.com



Underwritten by Renaissance Life & Health Insurance Company of America, Greenwood, IN, and in New York by Renaissance Health Insurance Company of New York, New York, NY. Both companies can be reached at: 1401 West County Line Road, Greenwood, IN 46142.