



Renaissance®

DENTAL · VISION · LIFE · DISABILITY



Rollover *Maximum*

At Renaissance, we know the importance of oral health. That's why we won't let unused benefits go to waste. Our Rollover Maximum program ensures members receive the best value from their dental coverage year after year because they practice good oral health. Through the program, members will have more money available for dental services as long as they have a claim for diagnostic and preventive dental services each benefit year.

How Rollover Maximum Works:

- ✦ Submit at least one dental claim per benefit year for a diagnostic and preventive procedure
- ✦ Total services submitted during the year must not exceed your annual maximum
- ✦ Total dental claims paid per benefit year must not exceed \$500 (must include at least one dental claim for a diagnostic and preventive procedure)

To earn Rollover Maximums in subsequent years, follow the same guidelines. Rollover Maximums may be earned from one year to the next, up to the maximum amount of \$750.

Rollover Maximums Are Not Earned When:

- ✦ There are no dental claims for a diagnostic and preventive procedure during the benefit year

If no dental claims for required procedures are submitted during the current benefit year, no Rollover Maximums are earned. However, members can continue accumulating Rollover Maximums again the next year, according to the terms set forth herein.

Example:

If your total dental claims paid per benefit year equal \$450 then, the Rollover Maximum is earned	= \$250
<small>(Must not exceed \$500 and include at least one dental claim for a diagnostic and preventive procedure)</small>	

Current benefit year's annual maximum	+\$1,000
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Next benefit year's annual maximum + Rollover Maximum	\$1,250
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Note: Your annual maximum may increase from one benefit year to the next, up to the maximum amount of \$750.

Don't Let Unused Benefits Go To Waste!

Visit: www.RenaissanceFamily.com

Or Call **800-963-4596** For More Information

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, New York, NY. Both companies can be reached at PO Box 1596, Indianapolis, IN 46206