

# MAX ESSENTIALS

dental plan



## Get The Coverage You Need On The Procedures *That Matter Most.*

Our MAX Essentials Plan is an extremely affordable plan option for Basic and Minor Restorative Services, like fillings, **that covers over 80% of submitted procedures performed in a dental office.\***

### The Essentials Plan features:

- ✓ Immediate, 100% coverage for Diagnostic & Preventive Services.
- ✓ You can visit any licensed dentist in the country and receive the same great benefits.
- ✓ The deductible does not apply to Diagnostic & Preventive Services when they are performed by a dentist in our nationwide network of over 300,000 dental access points, saving you even more money.\*

	MAX ESSENTIALS PLAN PAYS	
	IN-NETWORK	OUT-OF-NETWORK
<b>Diagnostic &amp; Preventive Services</b> Brush Biopsy—to detect oral cancer Sealants—to prevent decay of permanent molars Radiographs—bitewing X-rays	100%	100%
<b>Basic Services</b> Emergency Palliative Treatment—to temporarily relieve pain Other X-Rays <sup>(1)</sup> —full mouth and all other Minor Restorative Services <sup>(1)</sup> —fillings	50%	50%
<b>Major Services</b> Periodontic Services—to treat gum disease Endodontic Services—root canals Oral Surgery Services—extractions and dental surgery Prosthodontic Services—bridges, implants and dentures Relines and Repairs—to bridges and dentures	0%	0%
<b>Orthodontics</b> —braces	0%	0%
<b>Annual Maximum</b> —per person total per benefit year	\$750	\$750
<b>Annual Deductible</b> —per person/family per benefit year applies to all except Diagnostic & Preventative Services received from an in-network dentist	\$50/\$150	\$50/\$150
<b>Allowed Amounts</b>	PPO Fee	PPO Fee

(1) 6-month waiting period applies to Other X-rays and Minor Restorative Services.

## Essential Coverage for the *Services You Need*:

100% Coverage On Diagnostic & Preventive Services With No Waiting Periods. Plus, a low deductible that is waived for in-network Diagnostic & Preventive Services.

### MAX Essentials + Renaissance Vision Coverage

Our partnership with VSP provides you with the complete solution for your vision quoting 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.

### Excellent Customer Service

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

### Online Portals

Our online portals allow easy access to benefits information. Individuals can find a participating dentist, check benefits and amounts used toward maximums or deductibles, print ID cards and more.

### What Is World Travelers Of America?

Membership in World Travelers of America, Inc. is required to enroll in our MAX Essentials plan. World Travelers of America membership provides discounts to benefits and services like theme parks and zoos, hotels, auto, cruise and vacation condos, travel insurance, and much more. World Travelers will communicate member information to you via email or by visiting [worldtravelers.org](http://worldtravelers.org).

### Renaissance-An Experience That *Stands Out*

We work hard every day to provide a benefits experience that stands out by offering innovative plans, affordable pricing and exceptional customer service. We are proud of our "A" (Excellent) rating from A.M. Best Company and provide tools that make it easy to access and manage information. Our more than 60 years of experience in dental claims processing within the Renaissance Health Service Corporation has taught us how to innovate, improve operating efficiency and manage costs. We pass the benefits of our experience along to our clients by providing affordable benefits and an experience that stands out.

Renaissance is part of the Renaissance Health Service Corporation that collectively provides dental coverage for more than 13.3 million people paying out nearly \$3.7 billion for dental care annually.\*

Learn More At [RenaissanceBenefits.com](http://RenaissanceBenefits.com)  
Or Contact Your Local Sales Representative

\*Renaissance Internal Data, 2019

There is a one-time, non-refundable, \$35 set up fee charged with the first month's premium. Rates also include a \$1.00 per month fee for membership in World Travelers of America, Inc. (WTA), and a \$4.00 monthly billing fee. Membership in WTA is required to enroll in this plan. Should an individual decide to enroll in this dental plan, he or she will be prompted during the enrollment process to confirm acceptance of both the membership in WTA and the non-refundable set up charge.

NOTE: The above summaries are samples of benefits. Policies have exclusions and limitations that may limit coverage. Renaissance Max Essentials Dental Plans may not be available in all states, including New Hampshire, South Dakota, and Washington. For complete coverage details, please refer to your certificate of coverage. (Idaho residents, D-ID-1202A v4)

Exclusions: Cosmetic surgery or dentistry for aesthetic reasons (except reconstructive surgery for children because of congenital disease or anomaly); general anesthesia and/or intravenous sedation; treatment by anyone other than a licensed dentist or dental hygienist; veneers, sealants, periodontic services (to treat gum disease), endodontic services (root canals), prosthodontics (bridges, implants and dentures), oral surgery services (extractions and dental surgery), relines and repairs (to bridges and dentures), crown and cast restorations (metal and porcelain crowns), coverage for temporomandibular disorders (TMD); appliances, procedures and restorations for increasing vertical dimension, occlusion, tooth structure loss due to attrition, abrasion or erosion, or for periodontal splinting; orthodontic services; space maintainers; lost, missing or stolen appliances; services not in the certificate of coverage and/or Summary of Dental Plan Benefits.

Limitations: Coverage for services may be limited based on the age of the person receiving services and coverage for certain services may be limited to a maximum number of occurrences during a specified time period (such as two times per year or one time every three years).

The premium rate will vary between plans. The certificate of coverage has a term of one year and will automatically renew (upon payment of required premium) unless terminated in accordance with its provisions. Coverage may be terminated for reasons stated in the certificate of coverage. Coverage ceases upon termination.

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies can be reached at PO Box 1596, Indianapolis, IN 46206. Products and services referred to may not be available in all states and jurisdictions.