



Renaissance[®]
DENTAL & VISION

LifeSmiles

Dental & Vision
Insurance and
Hearing Discount
Program

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RenaissanceBenefits.com/LifeSmiles





Dental & Vision Insurance and
Hearing Discount Program³



What are LifeSmiles Plans?

Our LifeSmiles plans offer individuals dental and vision plans to help maintain a healthy lifestyle. Plus, individuals can choose a bundle that includes a hearing discount program for a contemporary approach to their health and wellbeing.

- **Option 1:** Standalone Dental or Vision Insurance
- **Option 2:** Dental & Vision Insurance Bundle
- **Option 3:** Dental & Vision Insurance and Hearing Discount Program Bundle

LifeSmiles Plan Highlights

1. Our dental insurance plans provide excellent coverage and the flexibility to see any licensed dentist in the nation. Individuals looking to save the most money are encouraged to visit a dentist who participates with our nationwide network.
2. No waiting periods on Diagnostic & Preventive services.
3. Choice between two vision insurance plan options.

Renaissance *Experience That Stands Out*

At Renaissance, it is our goal to bring quality to all we do by providing flexible, innovative plans and exceptional customer service. We are proud of our "A" (Excellent) rating from A.M. Best Company and our dedicated customer service representatives are available to address any questions.

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 in the form of savings. Collectively, the Renaissance Health Service Corporation covers more than 13.1 million people, and pays out \$3 billion in claims annually.¹



Benefit Overviews: LifeSmiles DENTAL INSURANCE

To find a participating dentist, visit MyRenProviders.com.

	Bright Plan Essentials - MAC		Glow Plan EPO plan (where available)		Shine Plan High Plan - MAC		Radiate Plan** Graduated Plan - MAC Year 1/ Year 2/ Year 3	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Annual Deductible– Per Person/ Per Family	0		50/150	n/a	50/150		50/150	
Deductible Waived Preventive & Diagnostic	n/a		yes		yes		yes	
Annual Max	1000		1000	n/a	2000		800/1000/1200	

PREVENTIVE & DIAGNOSTIC

Exams, Prophyl, Bite-wing, Fluoride (child), Space Maintainers, Emer Palliative, Brush Biopsy	100%	100%	100%	n/a	100%	80%	100%	100%
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BASIC

Waiting Period	6 months		6 months		6 months		None	
Fillings	50%	50%	80%	n/a	80%	60%	25/35/50%	25/35/50%
Simple Extractions	50%	50%	80%	n/a	80%	60%	25/35/50%	25/35/50%
Other X-rays	50%	50%	80%	n/a	80%	60%	50/65/80%	50/65/80%
Sealants	Not covered		80%	n/a	80%	60%	50/65/80%	50/65/80%
Denture repair	Not covered		80%	n/a	80%	60%	50/65/80%	50/65/80%

MAJOR

Waiting Period	None	12 months		12 months		None	
Endo	Not covered	50%	n/a	50%	50%	25/35/50%	25/35/50%
Perio		50%	n/a	50%	50%	25/35/50%	25/35/50%
Dentures		50%	n/a	50%	50%	25/35/50%	25/35/50%
Implants		50%	n/a	50%	50%	25/35/50%	25/35/50%
Crowns		50%	n/a	50%	50%	25/35/50%	25/35/50%
Bridges		50%	n/a	50%	50%	25/35/50%	25/35/50%
Oral Surgery		50%	n/a	50%	50%	25/35/50%	25/35/50%
ORTHODONTIA	Not covered	Not covered		Not covered		0/25/50% \$1000 max, adult & child	
OUT-OF-NETWORK ELIGIBLE VALUES	MAC	Out-of-Network not covered		MAC		MAC	

*In "non-differential" states (GA, MS, TX), Out-of-network co-insurance values will match In-Network co-insurance values

**Graduated Plan not available in Connecticut, Illinois, Montana, New Jersey, New York or Washington.

Deductible waived for Preventive & Diagnostic Services, MAC = Out-of-network paid at PPO fee schedule



Benefit Overviews: LifeSmiles VISION INSURANCE

To find a participating eye doctor visit [VSP.com](https://www.vsp.com) and select the "Find a Doctor" section.

Our vision coverage—administered by VSP® Vision Care—allows our members to have access to the VSP Choice network. With more than 84 million members and over 100,000 access points nationwide, VSP boasts the largest national network of independent eye doctors.²

IN-NETWORK BENEFIT HIGHLIGHTS:*	COPAY	HIGH PLAN	LOW PLAN
WellVision exam —focuses on eyes and overall wellness	\$10	Annual	Annual
PRESCRIPTION GLASSES AND LENSES			
Frames —\$120 allowance; 20 percent savings on amount over allowance	\$25	Annual	Every 2 years
Lenses —single, lined bifocal and trifocal. impact-resistant for dependent children Note: high plan includes progressive lenses for additional \$10 co-pay		Annual	Annual
Contacts (instead of glasses) —\$120 allowance; copay does not apply. Contact lens exam (evaluation and fitting)		Annual	Annual

*NOTE: The vision benefit overview represents coverage for in-network doctors ONLY. Out of network benefit details available upon request.



Benefit Overviews: LifeSmiles HEARING DISCOUNT PROGRAM³

LifeSmiles offers product bundles which include insured dental and vision plans along with a hearing discount program on hearing devices. Through our partnership with Eargo, individuals can obtain:

- Hearing checks done completely remote at no cost, regardless if the member purchases hearing devices (at a discounted price).
- Discounts on hearing devices that are rechargeable.
- Adjustments to the hearing device through the Eargo app or through remote adjustments made by an Eargo hearing care professional.
- Professional, lifetime support.

LifeSmiles Plan Benefits



NO waiting periods on Diagnostic & Preventive services for Dental Insurance



Renaissance dental insurance provides widespread access to care:

Renaissance combines national and regional networks to provide over 300,000 dental access points for maximum choice and value.¹ While individuals may save the most money by visiting a dentist in our vast network, they are welcome to visit any licensed dentist in the country. Find a dentist at MyRenProviders.com.



Renaissance Vision insurance coverage:

Our partnership with VSP provides a complete solution for vision needs. Our plans have a large selection of eye-wear available, from classic styles to trendy frames, with hundreds of options to choose from. Find a doctor at vsp.com and select the "Find A Doctor" section.



Hearing discount program:³

Save on hearing services and products - such as hearing aids - helping individuals maintain their lifestyle.



Excellent customer service:

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



Online assistance:

Renaissance members have access to our online portals that allow them to easily manage their benefits information. Individuals can find a participating dentist, check benefits and amounts used toward maximums or deductibles, print ID cards and more.



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Sign Up Now For Product Updates At:
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(1) Renaissance Internal Data, 2020.

(2) VSP Internal Data, 2021.

(3) Hearing discount program, products and discounts described herein are not provided by Renaissance and are NOT insurance or managed care products.

VSP and WellVision Exam are registered trademarks, VSP Primary EyeCare Plan is a servicemark of Vision Service Plan.

Dental and vision insurance is 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 P.O. Box 1596, Indianapolis, IN 46206.

Products and services may not be available in all states and jurisdictions.