



Renaissance[®]
DENTAL & VISION



Renaissance Provides An Individual Insurance Experience That *Stands Out*

EXPERIENCE *That Matters:*

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.*

At Renaissance, our mission is to make dental insurance easy and accessible by offering flexible, innovative plans and exceptional customer service. We have a proud "A" (Excellent) rating by A.M. Best Company and provide online portals that make it easy to access and manage information. Plus, our more than 60 years of experience in dental claims processing within the Renaissance Health Service Corporation means we know 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.

FLEXIBLE *Nationwide Network:*

- We combine leading national and regional PPO networks to offer maximum choice and value. Our nationwide PPO network includes more than 400,000 access points.*
- With more than 84 million members and over 120,000 access points nationwide, VSP boasts the largest national network of independent eye doctors**

INNOVATIVE *Plan Designs:*

- Dental product solutions for both groups and individuals in all 50 states.
- Evidence-based benefits that provide enhanced coverage for individuals with chronic and/or high-risk medical conditions.
- Flexible plan designs include options for pediatric services, dental implants, posterior composite restorations, and the Oral CDx BrushTest[®], an oral cancer screening.



INDUSTRY-LEADING
Technology:

- Fraud and abuse detection program to identify unusual billing or practice patterns.
- 20 million claims are processed each year and over 99% of all dental claims are processed in 10 days or less.*
- 88% drop-to-pay rate for clean claims with no manual intervention required.*

CUSTOMER SERVICE—
*Experience That
Stands Out:*

- Dedicated customer service representatives available to address any concerns.
- Members can print ID cards, view their benefits and claims through our secure online all access individual portal: RenMemberPortal.com
- Over 98% of calls are resolved on first contact and have a 31 second average speed of answer.*

COMPLETE
*Ancillary Benefits
Solution:*

Renaissance provides individual customers with access to additional ancillary products for a complete solution:

- Our vision products—administered by VSP® Vision Care—provide coverage for exams and glasses or contacts at a budget-friendly rate.

Learn more about Renaissance at RenaissanceBenefits.com

*Renaissance Internal Data. ** VSP Internal Data.

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.