



Active Lifestyles

Dental & Vision Insurance and Hearing Discount Program



Renaissance[®]
DENTAL & VISION

Active 
Lifestyles

What is *Active Lifestyles*?

Our Active Lifestyles plans are dental and vision insurance plans that can help individuals maintain a healthy lifestyle. Plus, there is a hearing discount program¹ available to everyone to help promote a holistic approach to health and wellbeing.

Active Lifestyles Highlights



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 400,000 dental access points for maximum choice and value.² 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 comprehensive 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:¹

Save on hearing services and products, like hearing aids, to help 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. Find a participating dentist, check benefits and amounts used toward maximums or deductibles, print ID cards and more.



Active Lifestyles Dental Insurance Overview

PLAN OPTIONS*							
Bright Essentials - MAC		Glow EPO plan (where available)		Shine High Plan - MAC		Radiate 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

DIAGNOSTIC & PREVENTIVE

Exams, Prophylaxis, Bitewing, 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, Perio, Dentures, Implants, Crowns, Bridges, Oral Surgery	Not covered	50%	n/a	50%		25/35/50%	25/35/50%

ORTHODONTIA	Not covered	Not covered		Not covered		0/25/50% \$1000 max, adult & child	
OUT-OF-NETWORK ALLOWED AMOUNT	MAC**	Out-of-Network not covered		MAC**		MAC**	
Annual Deductible- Per Person/Per Family	0	50/150	n/a	50/150		50/150	
Deductible Waived Diagnostic & Preventive	n/a	yes	n/a	yes		yes	
Annual Max	1000	1000	n/a	2000		800/1000/1200	

* Plans may not be available in all states or jurisdictions. Contact Renaissance for additional detail regarding availability.

**MAC = Out-of-network paid based on the PPO fee schedule.



Active Lifestyles Vision Insurance Overview

Our vision coverage—administered by VSP® Vision Care—allows our members to have access to the VSP Choice network. With over 112,000 access points nationwide, VSP boasts the largest national network of independent eye doctors.³

To find a participating eye doctor visit VSP.com and select the "Find a Doctor" section.

IN-NETWORK BENEFIT HIGHLIGHTS:**	CHOOSE FROM TWO OPTIONS		
	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 trifocals. 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.



Active Lifestyles Hearing Discount Program¹ Overview

Through our partnership with Amplifon, individuals can obtain a hearing discount program that offers discounts on hearing devices.

- Risk-free trial - find your right fit by trying your hearing aids for 60 days
- Follow-up care - ensures a smooth transition to your new hearing aids
- Battery support - two-year battery supply or charging station to keep you powered
- Warranty - three-year coverage for loss, repairs, or damage

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Learn more at RenaissanceBenefits.com/ActiveLifestyles

¹ The hearing discount program, products, and discounts described herein are provided by Amplifon, are not provided by Renaissance, and are not insurance or managed care products. The range of discounts under the program may vary depending on the providers and services received. The program does not make payments to providers for services received under the program. Program members must pay for all services, but will receive a discount from providers who have contracted with the program. Renaissance and Amplifon are separate legal entities with no ownership affiliation. Renaissance makes no warranties or representations (expressed or implied) and assumes no legal liability as responsibility for the information, products or services provided by Amplifon.

² Renaissance Internal Data

³ VSP Internal Data. VSP and WellVision Exam are registered trademarks, VSP Primary EyeCare Plan is a service mark 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. * Plans may not be available in all states or jurisdictions. Contact Renaissance for additional detail regarding availability.