



**Renaissance®**  
DENTAL • VISION • LIFE • DISABILITY



A BENEFITS EXPERIENCE THAT

***Stands Out***

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INNOVATIVE SOLUTIONS FOR DENTAL, VISION, LIFE & DISABILITY

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# THE LITTLE THINGS MAKE A *Big Difference*

While other insurance carriers are abandoning the little things, Renaissance remains focused on providing products and service that stand out and make a big difference.

At Renaissance, it is our mission to make the insurance process easy and efficient for you and your employees. Whether your group has 10 employees or 100, we work hard to exceed expectations in everything we do for a better overall experience. With industry-leading experience, extensive provider networks and commitment to service, Renaissance is the ideal partner for your organization.

We understand that employers strive to provide quality benefit solutions that protect both the financial and overall health of employees. As a leading ancillary benefits provider, Renaissance takes great pride in providing a benefits experience that ***Stands Out***.

## THE RENAISSANCE *Difference*

Renaissance works hard to provide the small, personal touches that ***Stand Out*** to keep you - and your employees - satisfied:

- With our dental, vision, life and disability products, we make it easy to bundle your benefits for one affordable solution.
- Our lifetime orthodontics limit resets no matter what carrier you are coming from.
- Nationwide network solutions with over 400,000 dental access points.\* Plus, our vision network through VSP Choice is one of the largest national networks and boasts more than 39,000 doctors.\*\*
- A dedicated customer service center makes it easy for members to get the help they need.
- Evidence-based plan designs that use the latest research to keep employees engaged and healthy.



# RENAISSANCE *Experience Matters:*

Our experience within the dental benefits industry is second to none. Renaissance features a proud “A” (Excellent) rating by A.M. Best Company and leads the industry with online portals that make it easy for members to access and manage information across all our lines of coverage. With more than 60 years of experience in dental claims processing within the Renaissance Health Service Corporation, we know how to innovate, improve operating efficiencies and manage costs without sacrificing the service and attention our customers deserve.

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.\*



## *Service That Stands Out*

Our dedication to customer satisfaction is evidenced through our exceptional call center representatives and claims processing. Over 97.8% of calls were resolved on first contact and over 99.7% of all claims were processed in 10 days or less. Plus, our 88.5% drop-to-pay rate for clean claims means that our dental claims are handled quickly with no manual intervention required.\*

# BENEFIT SOLUTIONS THAT *Stand Out*

## ATTRACT AND RETAIN TOP TALENT: *Dental Benefits*

Desirable employee benefits play a key role when enticing and retaining the best talent. Dental insurance has proven to be one of the most desired benefits by employees each year, and for good reason.<sup>1</sup> Furthermore, studies show that overall health and good oral health are related so it is important to give your employees access to quality dental care.<sup>2</sup>

### DENTAL PRODUCTS FEATURE:

**Nationwide Access**—National and regional PPO networks with over 400,000 dental access points\* for strong choice and value.

**Innovative Plans**—Dental plans have features that focus on overall health and helping reduce medical costs.

**Protection**—Fraud and abuse detection program that protects employees from unusual or costly practice patterns.

**Freedom to Choose**—While members have the freedom to visit any dentist, members who choose an in-network dentist can save 20–35 percent in out-of-pocket expenses and premium.\*



## SEAMLESS BUNDLING: *Vision Benefits*

Renaissance Vision—administered by VSP® Vision Care—gives your employees the options to bundle their benefits for one low budget-friendly rate. Your employees will receive great network choices for customized care and guaranteed satisfaction. Plus, bundling all our ancillary products simplifies the decision-making process and helps reduce the administrative burdens of benefit decision makers.

### VISION PRODUCTS FEATURE:

**Largest National Network**—Benefit from our VSP Choice network, the largest national network that boasts more than 39,000 network doctors.\*\*

**Easy Administration**—Seamless implementation with a turnkey approach to client communication.

**New Patients**—All VSP doctor locations accept new patients and it is easy to set up the appointment for an annual WellVision Exam.



## PROTECTION FROM UNCERTAINTY: *Life & Disability Benefits*

Renaissance encourages employers to bundle life and disability products with our other solutions to provide additional protection. When the unexpected does happen, our life and disability products are backed by our exceptional customer service support to ensure your employees get back on track.

### LIFE AND DISABILITY PRODUCTS INCLUDE:

- Life and Accidental Death and Dismemberment
- Short Term Disability
- Long Term Disability
- Voluntary Term Life
- Voluntary Disability
- Family Leave Insurance
- Accident Security





## NATIONWIDE *Network Solutions:*

Renaissance PPO network with over 400,000 dental access points,\* and our partnership with VSP provides the largest national network of 39,000 independent network doctors.\*\*

Employer groups can access our proprietary network of dentists in addition to other national and regional PPO networks for great choice and value. This type of seamless integration to expansive nationwide PPO networks combined with our state-of-the-art claims processing system provides a strong solution to help meet employee needs.

Find a dentist at **MyRenProviders.com**  
or find an eye doctor at **vspcom** and select "Find A Doctor"

## RENAISSANCE DENTAL PPO *Network Partners:*







## RENAISSANCE *Recap*

### COMPLETE BUNDLED ANCILLARY SOLUTIONS

- ✓ Diversify your coverage with product lines like: dental, vision, life and disability.
- ✓ Seamlessly integrate ancillary lines of coverage with one bill for easy administration.
- ✓ Highly desired employee benefit that can be bundled seamlessly with health plans.
- ✓ Cost effective—members can save on dental and vision care by emphasizing prevention through detection and early treatment of disease.
- ✓ A great complement to health plans for promoting and maintaining good overall health.

### FLEXIBLE NATIONWIDE NETWORK:

- ✓ The Renaissance Dental PPO network combines leading national and regional PPO networks to offer strong choice and value, with over 400,000 dental access points.\*
- ✓ Benefit from our VSP Choice network, one of the largest national networks that boasts more than 36,000 network doctors.\*\*

### INDUSTRY-LEADING TECHNOLOGY:

- ✓ Fraud and abuse detection program to identify unusual billing or practice patterns.
- ✓ Online portals allow benefit administrators to update eligibility information, print ID cards, view claims and customize reports.
- ✓ Members can print ID cards and view their benefits and claims through our secure online portal.



### INNOVATIVE PLAN DESIGNS:

- ✓ Flexible plan design options, including pediatric services, dental implants, posterior composite restorations and the Oral CDx BrushTest®, an oral cancer screening.
- ✓ Variable options for co-insurance, maximums, reimbursement levels and covered services with the availability of an employer-paid, contributory or voluntary basis.
- ✓ Evidenced based benefits that provide enhanced coverage for individuals with chronic and/or high-risk medical conditions.

### ORTHODONTIC RESET:

- ✓ When a group employer switches dental carriers to Renaissance, members will receive the benefits of a fresh start with a New Orthodontic Maximum.\*
- ✓ If a new orthodontia claim is submitted the full maximum is available and coverage is processed normally - if they had orthodontic treatment in the past through a different dental carrier.

- ✓ If orthodontia treatment is in process, the plan will pay either the remaining treatment months or the remaining maximum, whichever comes first.
- ✓ The Orthodontic Reset helps ensure members get the coverage they need, regardless of the coverage they have received from a previous carrier.

### COMMITMENT TO OUTSTANDING CUSTOMER SERVICE:

- ✓ Dedication to offering products and customer service with the small, personal touches that make a big difference and **Stand Out**.
- ✓ Online tools for 24/7 access to information like ID cards, eligibility, and claims status.
- ✓ Over 99.7% of all claims processed in 10 days or less.\*
- ✓ Dedicated customer service representatives available to address any concerns.



**Renaissance**<sup>®</sup>  
DENTAL • VISION • LIFE • DISABILITY

Learn more at  
**RenaissanceBenefits.com**  
or call 800-963-4596

\*Renaissance Internal Data. \*\*VSP Internal Data. 1) National Association of Dental Plans. Consumer Survey: Dental Health & Benefits, 2017. 2) Little, James W., Falace, Donald A., Miller, Craig S., & Rhodus, Nelson L. (2013). Dental Management of the Medically Compromised Patient (8th ed.). St. Louis, MO: Mosby Elsevier.

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