

# Your Renaissance *Dental Coverage*

As a member of our family, you now have access to quality ancillary benefits backed by exceptional customer service. Oral and overall health are connected, and we provide dental coverage with unique benefits and covered services so that you and your family can enjoy the benefits of better overall health. Plus, our online portals and resources provide you with 24/7 access to your information, backed by our Indianapolis-based customer service team, to give you everything you need to manage your benefits. If you ever have questions about your benefits, just refer to this brochure, call our Customer Service Department at **888-358-9484** or visit us online at [RenaissanceBenefits.com](http://RenaissanceBenefits.com).



**WITH RENAISSANCE COVERAGE** you have the freedom to visit any licensed dentist. Plus, you have access to a national network of preferred providers\* who have agreed to accept lower rates as full payment for covered services. Advantages to choosing an in-network provider include:

- **NO PAPERWORK!** Your dentist fills out all forms and files claims for you.
- **NO EXTRA CHARGES!** You only have to pay your deductible and/or your co-insurance charges for covered services.
- **NO BALANCE BILLING!** Balance billing for covered services means you'll never pay more than the allowed fees.
- **NO PAYING FULL PRICE!** You won't have to pay full price for your dental visits OR wait for reimbursement.

**THERE ARE A FEW SIMPLE, CONVENIENT WAYS TO FIND AN IN-NETWORK DENTIST:** Simply visit [MyRenProviders.com](http://MyRenProviders.com) or call **888-358-9484** to find an in-network provider. When contacting a dental office, it's important to refer to the following Renaissance network partners that a dental office will likely recognize:



**WITH RENAISSANCE ONLINE PORTALS** you have secure access to your personal benefit information 24/7. You can use the [MyRenBenefits](http://MyRenBenefits) portal to:

- Check eligibility and current benefit information
- Print an ID Card and/or an "Explanation of Benefits"
- Review current and past claims

Simply go online to [MyRenBenefits.com](http://MyRenBenefits.com) and have your member ID and group policy number available so you can register.

**WHAT IS COVERED BY MY PLAN?** Your plan was developed in conjunction with your employer or plan sponsor. Please refer to your summary of dental plan benefits for a detailed description of your benefits. You can also log in to [MyRenBenefits.com](http://MyRenBenefits.com) to review your coverage.

**DO I NEED AN ID CARD?** Yes! Your ID card provides a lot of helpful information for your dentist. First, the ID card includes the networks that have partnered with Renaissance. By providing your ID card to your dental office, the dental office will have the information they need to provide a seamless, satisfactory benefits experience.

**HOW CAN A DENTAL OFFICE VERIFY MY ELIGIBILITY?** Your dentist can verify your eligibility anytime by calling Renaissance Customer Service at: **888-358-9484**.

**CAN I FIND OUT WHAT I WILL NEED TO PAY BEFORE GETTING TREATMENT?** If you are considering dental work that is more expensive or beyond basic services, you can ask your dentist to request a pre-treatment estimate. A pre-treatment estimate will provide an estimate of the costs associated with the procedure. Pre-treatment estimates are not required to receive coverage, and they are only an estimate and not a guarantee of benefits.



**DO YOU COORDINATE BENEFITS WITH OTHER CARRIERS?** Coordination of benefits (COB) is a procedure for paying health care expenses when people are covered by more than one plan.

If you are covered by two or more dental plans—usually because both you and your spouse receive coverage through work—your coverage will be coordinated.

**WHAT IF DEPENDENTS ARE COVERED BY BOTH PARENTS OR GUARDIANS?** For dependents covered by both parents' or guardians' dental plans, the primary carrier is usually determined by the "birthday rule." The plan that covers the parent or guardian whose birthday comes first in the calendar year generally will be considered the primary carrier. The birthday rule may be superseded by divorce, court ruling, or applicable state law.

If a dependent, such as a spouse or child, has dental coverage through a company other than Renaissance and that company does not cover the full cost of a dental visit or procedure, your dependent may be eligible to receive reimbursement for part or all of the coverage from Renaissance, provided that your dependent is also covered by your plan.

If you visit a non-participating dentist and need to file a claim for you or a dependent, you can print a claim form. To print a claim form, visit [RenaissanceBenefits.com](http://RenaissanceBenefits.com) and go to the "Employee Member" section and select "Claim Form" from the "Help" menu.

**SUBMIT OUT-OF-NETWORK  
DENTAL CLAIM FORMS TO:**

Renaissance Family | ATTN: Claims  
P.O. Box 17250, Indianapolis, IN 46217

**DID YOU KNOW, ORAL HEALTH AFFECTS YOUR OVERALL HEALTH?** Dentists play an important role in your oral and overall health. They provide the necessary cleanings and services to keep your smile healthy. Plus, dentists are in a unique position to detect over 120 signs and symptoms of non-dental disease - such as respiratory, heart and kidney disorders - through patient examination.

**VISITING YOUR DENTIST REGULARLY** can prevent small, minor problems from become painful and expensive, as well as detect other conditions early, providing additional savings and better overall health.

**WITH PREVENTIVE DENTAL CARE YOU CAN YOU SAVE MONEY LATER!** Preventive dental care can help keep you and your smile healthy long-term, and can save you money by protecting you from more expensive procedures.

**WITH RENAISSANCE, GET THE QUALITY CARE YOU NEED AT A PRICE YOU CAN AFFORD!**

Renaissance works hard to provide our members with benefits and a customer experience that **Stands Out**:

- **CUSTOMER SERVICE.** The Renaissance Customer Service team, based in Indianapolis, IN, is dedicated to helping our members easily get the help they need.
- **ACCESSIBILITY.** Our nationwide network has more than 300,000 provider access points.\*\* While you save the most money by visiting a dentist in our network, you are welcome to visit any licensed dentist in the country.
- **EXPERIENCE:** With more than 60 years of experience in dental plan administration, the Renaissance Health Service Corporation knows dental insurance. Renaissance Health Service Corporation provides coverage for more than 13.1 million enrollees and pays out nearly \$3 billion for dental treatment.\*\*

**SAVE MONEY BY STAYING IN-NETWORK WITH OUR NATIONWIDE NETWORK OF DENTISTS!**

Participating network dentists\* have agreed to fees that average 20–50 percent below typical dental office prices.\*\* This means when you obtain services from a network dentist, your out-of-pocket expenses will generally be lower compared to seeing an out-of-network dentist.

To Learn More Visit:

[RenaissanceBenefits.com](http://RenaissanceBenefits.com)

or call **888-358-9484**



\* In Georgia referred to as preferred provider and in Texas as a contracting dentist.

\*\* Renaissance Internal Data, 2018. (1) James W. Little et al., Dental Management of the Medically Compromised Patient (St. Louis: Mosby, 2012)

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.