

INDIVIDUAL Advantage



The Allied Association brings benefits and services to individuals – allowing them to save money and make life easier



Renaissance Dental

Dental insurance for every age

Good dental care is essential to maintaining a healthy lifestyle. Choose from three plan designs for the coverage that best suits your needs — Bright, Shine or Radiate.

Benefits include

- Coverage for fillings, simple extractions, other x-rays, sealants and denture repair
- Coverage for major work, including endo, perio, dentures, implants, crowns, bridges and oral surgery
- No waiting periods on diagnostic and preventive services



Renaissance[®]
DENTAL



Collectively, the Renaissance Health Service Corporation covers more than 13.1 million people and pays out \$3 billion in claims annually*. Allied National, a 90 Degree Benefits Company, along with the Allied Association, is working with trusted brands to provide individuals with affordable benefits.

*Renaissance Internal Data.

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Renaissance Dental

Renaissance Dental Active Lifestyles Insurance plans has three plan designs so consumers can choose the coverage that suits their needs — Bright, Shine or Radiate.

Renaissance Dental Plan Benefits include:

- **No waiting periods** on diagnostic and preventive services.
- **Widespread access to care:** Renaissance combines national and regional networks to provide over 400,000 dental access points for maximum choice and value. While individuals may save the most money by visiting a dentist in its vast network, they are welcome to visit any licensed dentist in the country. You can find a dentist at MyRenProviders.com.
- **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.
- Plan option available with **no deductible**.
- **Annual maximums** up to \$2,000 per person available.

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This is an invitation to inquire about the Renaissance Dental Plan. This is a limited description of the plan. See the Enhanced Association Benefits information for complete details.



Dental Benefits

	PLAN OPTIONS					
	Bright Essentials – MAC		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
Annual Deductible Per Person/Per Family	0		50/150		50/150	
Deductible Waived Preventive & Diagnostic	N/A		Yes		Yes	
Annual Max	1,000		2000		800/1000/1200	

Preventive & Diagnostic

Exams, Prophy Bitewing, Fluoride (child), Space Maintainers, Emer Palliative, Brush Biopsy	100%	100%	100%	80%	100%	100%
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Basic

Waiting Period	6 months		6 months		None	
Fillings	50%	50%	80%	60%	25/35/50%	25/35/50%
Simple Extractions	50%	50%	80%	60%	25/35/50%	25/35/50%
Other X-rays	50%	50%	80%	60%	50/65/80%	50/65/80%
Sealants	Not Covered		80%	60%	50/65/80%	50/65/80%
Denture Repair	Not Covered		80%	60%	50/65/80%	50/65/80%

Major

Waiting Period	None	12 Months	None	
Endo, Perio, Dentures, Implants, Crowns, Bridges, Oral Surgery	Not Covered	50%	25/35/50%	25/35/50%
Orthodontia	Not Covered	Not Covered	0/25/50% \$1000 max, adult & child	
Out-of-network Eligible Values	MAC	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

Sign up for Coverage at RenaissanceBenefits.com/AlliedNational

Renaissance Internal Data

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





Exclusions/Limitations:

Benefits are not payable with respect to any charge, service or event excluded as set forth below.

1. Treatment by other than a dentist, except for services performed by a licensed dental hygienist or other licensed provider under the scope of his or her license as permitted by applicable state law.
2. Services, items or supplies excluded by our policies and procedures.
3. Services, items or supplies, as determined by us, which are not provided in accordance with accepted standards of dental practice.
4. Services, items or supplies received as a result of dental disease, defect, or injury due to an act of war, declared or undeclared.
5. Services, items or supplies that are generally covered under a hospital, surgical/ medical, or prescription drug program.
6. Correction of congenital or developmental malformations, cosmetic surgery or dentistry for aesthetic reasons as determined by us.
7. Any appliance, restoration or surgical procedure used to: (a) change vertical dimension; (b) restore or maintain occlusion; (c) replace tooth structure lost as a result of abrasion, attrition, abfraction or erosion; and (d) splint or stabilize teeth for periodontal reasons.
8. Local anesthesia.
9. Gingivectomy as an aid to the placement of a restoration.

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