



Dental Plan Features:

Vanishing Deductible

Because overall health is connected to your oral health, we want to reward you and your family for maintaining good oral health each year. Our vanishing deductible dental plan provision is another great way to save money while helping maintain a healthier lifestyle by encouraging you to keep the coverage you need.

How it Works:

Each member on your policy has a deductible associated with their plan. Each year, when someone on the policy has a Diagnostic & Preventive service performed, their deductible for the following year will be reduced by \$25. The deductible can eventually be reduced to \$0 if they continue to see their dentist each year!

Example:

Toni, her husband, and two kids have a Renaissance dental plan with vanishing deductible. Their plan has a \$50 deductible per family member the first year. Everyone in the family has a Diagnostic & Preventive service the first year, so their deductible is reduced to \$25 for each family member in the second year!

	Year 1 Deductible:	Year 2 Deductible:
Employee	\$50	\$25
Spouse	\$50	\$25
Child One	\$50	\$25
Child Two	\$50	\$25

In the 2nd year of coverage, Toni's husband is the only person who does not have a Diagnostic & Preventive service. Toni and her kids will have a \$0 deductible for the third year! Her husband will have his deductible reset to \$50 because he did not have a Diagnostic & Preventive service the previous year.

	Year 2 Deductible:	Year 3 Deductible:
Employee	\$25	\$0
Spouse	\$25	\$50
Child One	\$25	\$0
Child Two	\$25	\$0

Renaissance *Dental Plans:*

- Customizable options to fit the needs of your clients
- Combined national and regional network with over 450,000 dental access points*
- Enhanced coverage for individuals with certain high-risk medical conditions
- Ability to bundle with vision, life, and disability plans for a more complete solution

Save Even More With The Renaissance Dental Vanishing Deductible Today!
Call **800-963-4596** Or Visit **RenaissanceBenefits.com**

*Renaissance 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. Products not available in all states and jurisdictions.