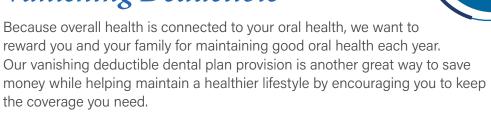


Dental Plan Features:

Vanishing Deductible



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!

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^{*}Renaissance Internal Data