



MAX Choice benefit *Highlight Overviews:*

MAX ChoicePlus

Max Choice Plus promotes the value of maintaining good oral health practices year after year with our most generous annual maximum and *NO waiting periods*. Individuals who visit an out-of-network dentist receive a higher level of reimbursement versus our MAX Choice option.

Dental benefit overview:

	MAX Choice Plus plan pays ¹			MAX Choice plan pays ²		
	1 st year	2 nd year	3 rd year	1 st Year	2 nd year	3 rd year
Diagnostic and preventive services	100%	100%	100%	100%	100%	100%
Basic services	40%	80%	90%	40%	80%	90%
Major services	20%	50%	60%	20%	50%	60%
Orthodontics (up to age 19)	10%	25%	50%	10%	25%	50%
Orthodontic lifetime maximum	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Annual maximum	\$1,000	\$2,000	\$3,000	\$1,200	\$1,200	\$1,200
Annual deductible	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
	Allowed amounts			Allowed Amounts		
In-network providers	PPO Fee			PPO Fee		
Out-of-network providers	80 th percentile			PPO Fee		

MAX Choice

MAX Choice provides the same great coverage as MAX Choice Plus with a traditional annual maximum at an even more affordable price with *NO waiting periods*. MAX Choice is the least expensive option because the plan encourages individuals to visit a PPO participating dentist.

(1)Out-of-network fees paid at 80th percentile. (2)When visiting a PPO dentist, out-of-network fees are paid based on PPO Fee Schedule.

Renaissance Monthly Plan Rates: Coverage effective dates of March 1, 2015, through February 28, 2016

Adding Renaissance Vision coverage to your Max Choice dental plan couldn't be easier. To complete your benefits package you can add on our Renaissance Vision plan administered by VSP to MAXimize the value of your benefits at one low combined rate.

		MAX Choice Plus ³			MAX Choice ³		
		Member only	Member + dependent	Member and 2+ dependents	Member only	Member + dependent	Member and 2+ dependents
Area 1: AL, DC, KY, MS, MT, WV	Dental only	\$34.47	\$61.79	\$86.77	\$24.68	\$43.64	\$64.58
	Dental+Vision	\$45.03	\$82.89	\$120.75	\$35.24	\$64.74	\$98.56
Area 2: AR, KS, LA, NC, ND, NE, PA, SC, TN,	Dental only	\$37.72	\$68.05	\$95.82	\$26.89	\$47.92	\$71.16
	Dental+Vision	\$48.65	\$89.90	\$130.99	\$37.82	\$69.77	\$106.33
Area 3: GA, HI, IA, IN, MD, NM, SD, TX, WY	Dental only	\$41.34	\$75.02	\$105.83	\$29.33	\$52.69	\$78.46
	Dental+Vision	\$52.53	\$97.39	\$141.84	\$40.52	\$75.06	\$114.47
Area 4: CO, FL, ME, MN, MO, OH, OK, RI, VT	Dental only	\$45.34	\$82.74	\$116.96	\$32.04	\$57.97	\$86.57
	Dental+Vision	\$56.74	\$105.52	\$153.64	\$43.44	\$80.75	\$123.25
Area 5: DE, MA, MI, NY, WI	Dental only	\$49.78	\$91.31	\$129.32	\$35.06	\$63.83	\$95.56
	Dental+Vision	\$61.18	\$114.09	\$166.00	\$46.46	\$86.61	\$132.24
Area 6: AZ, ID, NV, OR, UT	Dental only	\$54.73	\$100.81	\$143.02	\$38.40	\$70.34	\$105.53
	Dental+Vision	\$66.13	\$123.59	\$179.70	\$49.80	\$93.12	\$142.21
Area 7: AK, CA, NJ	Dental only	\$60.21	\$111.37	\$158.24	\$42.10	\$77.56	\$116.63
	Dental+Vision	\$72.08	\$135.09	\$196.43	\$53.97	\$101.28	\$154.82

(3) Plans are subject to Exclusions and Limitations for more details contact your local representative.

What are *MAX Choice Plans*?

Our MAX Choice plans offer individuals two affordable plan designs with benefits that increase over time to ensure that you receive a dental plan that is perfect for you and your dependents. To complete your benefits package you can easily add on our Renaissance Vision plan administered by VSP to MAXimize the value of your benefits at one low combined rate.

Membership in World Travelers of America, Inc. is required to enroll in any of the MAX Choice plans offered. World Travelers of America membership provides discounts to benefits and services like theme parks and zoos, hotels, auto, cruise and vacation condos, travel insurance, and much more. World Travelers will communicate member information to you via email or by visiting www.worldtravelers.org.

Renaissance Dental *Experience That Matters*

At Renaissance Dental, it is our goal to bring quality to all we do by providing flexible, innovative plans and exceptional customer service. We are proud of our A rating from A.M. Best Company and lead the industry with our online AllAccess portals that make it easy to access and manage information. Individuals can find a participating dentist, check benefits and amounts used toward maximums or deductibles, print ID cards and more by using the MyRenIndividual Portal at www.RenaissanceDental.com.

Our more than 55 years of experience in dental claims processing within the Renaissance Family of Companies has taught us how to innovate, improve operating efficiency and manage costs. We pass the benefits of our experience along to our clients in the form of savings. Renaissance Dental is part of the Renaissance Family of Companies that collectively provides dental coverage for more than 13.1 million people paying out nearly \$3 billion for dental care annually.⁴

(4) 2014, Renaissance Internal Network Data

Have *Questions?*

For more information on our MAX Choice Plans or Renaissance Vision plans contact your local representative or you can visit us at www.RenaissanceDental.com/MAXChoice



There is a one-time, non-refundable, \$35 set up fee charged with the first month's premium. Rates also include a \$1.00 per month fee for membership in World Travelers of America, Inc. (WTA), and a \$4.00 monthly billing fee. Membership in WTA is required to enroll in this plan. Should an individual decide to enroll in this dental plan, he or she will be prompted during the enrollment process to confirm acceptance of both the membership in WTA and the non-refundable set up charge. Plans not available in Connecticut, Illinois, New Hampshire or Washington

Dental and vision coverage outside the state of New York is underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN. Coverage in New York state is underwritten by Renaissance Health Insurance Company of New York, New York, NY. Both companies can be reached at PO Box 1596, Indianapolis, IN 46206. In certain states, vision coverage may be underwritten by Vision Service Plan Insurance Company or VSP Vision Care, Inc. Both companies can be reached at 3333 Quality Drive, Rancho Cordova, CA 95670.