



## 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 <sup>1</sup>			MAX Choice plan pays <sup>2</sup>		
	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	1 <sup>st</sup> Year	2 <sup>nd</sup> year	3 <sup>rd</sup> year
Diagnostic and Preventive Services	100%	100%	<b>100%</b>	100%	100%	<b>100%</b>
Basic Services	40%	60%	<b>80%</b>	40%	60%	<b>80%</b>
Major Services	20%	40%	<b>50%</b>	20%	40%	<b>50%</b>
Orthodontics (up to age 19)	10%	25%	<b>50%</b>	10%	25%	<b>50%</b>
Orthodontic lifetime maximum	\$1,200	\$1,200	<b>\$1,200</b>	\$1,200	\$1,200	<b>\$1,200</b>
Annual maximum	\$1,000	\$2,000	<b>\$3,000</b>	\$1,200	\$1,200	<b>\$1,200</b>
Annual deductible—waived for In-Network Diagnostic and Preventive Services	\$50/\$150	\$50/\$150	<b>\$50/\$150</b>	\$50/\$150	\$50/\$150	<b>\$50/\$150</b>
	<b>Allowed amounts</b>			<b>Allowed Amounts</b>		
In-network providers	PPO Fee			PPO Fee		
Out-of-network providers	80 <sup>th</sup> percentile			PPO Fee		

(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.

#### Vision benefit overview:

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.

	Copay	Frequency
WellVision exam—focuses on eyes and overall wellness	\$10	Annual
<b>Prescription Glasses and Lenses</b>		
Frames—\$130 allowance; 20 percent savings on amount over allowance	\$25	Annual
Lenses—single, lined bifocal and trifocal. polycarbonate for dependent children		
Contacts (instead of glasses)— \$130 allowance; copay does not apply. contact lens exam (evaluation and fitting)		
<b>Extra Savings</b>		
Glasses and sunglasses—20 percent savings on additional glasses and sunglasses, including lens enhancements from any vsp doctor within 12 months of your WellVision exam.		
Contacts—15 percent savings on a contact lens exam (fitting and evaluation)		
Laser Vision Correction—Average 15 percent off the regular price or 5 percent off the promo price; only available from contracted facilities.		
<b>Coverage with other providers</b>		
Exam—up to \$45    • Single vision lenses—up to \$30    • Lined trifocal lenses—up to \$65    • Contacts—up to \$105		
• Frame—up to \$70    • Lined bifocal lenses—up to \$50    • Progressive lenses—up to \$50		
Visit <a href="http://www.vsp.com">www.vsp.com</a> for details, if you plan to see a provider other than a VSP doctor.		

## 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](http://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 all access 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 *MyRenBenefits* Portal at [www.MyRenBenefits.com](http://www.MyRenBenefits.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.<sup>3</sup>

(3)Renaissance Internal Data, 2015

Learn more at [www.RenaissanceDental.com/MAXChoice](http://www.RenaissanceDental.com/MAXChoice)  
or contact your local sales representative



Marketed by:



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

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN and in New York by Renaissance Health Insurance Company of New York, New York, NY. Both companies may be reached at P.O. Box 1596, Indianapolis, IN 46206. Each company has sole financial responsibility for its own products. Products and services referred to may not be available in all states and jurisdictions. 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