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**(888) 791-5995**

## **Renaissance Dental Extend for Lovelace Insurance Company**

### **Keep your smile healthy with dental benefits from Renaissance Dental**

Your smile is an indicator of your health. Without a healthy mouth, it's difficult to smile, chew and enjoy your favorite foods, even talk and laugh. And without keeping your oral health in check, it can lead to further health complications. The same plaque that can build up on your teeth can also build up on your heart!

Having an insurance policy from Renaissance Dental not only helps you get the regular care you need to stay healthy, it also gives you financial protection from unexpected, and often expensive, problems.

### **Protect yourself against potential losses**

Routine dental cleanings and exams are expensive enough. Root canals and crowns can cost as much as \$1,000 each and periodontal procedures may run as much as \$1,000 per quadrant. Renaissance Dental coverage can help reduce your out-of-pocket costs.

### **Manage your health better with regular dental check-ups**

Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection of certain diseases, like diabetes, has proven to be one of the best ways to prevent further complications. In addition, regular preventive dental care can lower your blood sugar levels actually helping you manage your overall health, as well as health care costs.\*

### **Easy access to dentists, easy to use benefits**

Renaissance Dental provides access to more than 114,000 dental locations throughout the country. And your benefits are easy to use. Participating dental offices will complete and file claims for you, so there is no paperwork for you and you don't have to wait to get reimbursed when visiting participating providers.

### **Sensational plans. Sensible pricing.**

Renaissance Dental benefits are affordably priced. For more information about costs and details of coverage, including exclusions and limitations, visit [www.RenSmile.com/Lovelace](http://www.RenSmile.com/Lovelace) or call **(888) 791-5995**.

\*Sources: *J Am Dent Assoc, Vol 134, No suppl\_1, 41S-48S. 2003 American Dental Association.*  
*Dental Management of The Medically Compromised Patient, 7th Edition, 2008, Mosby Elsevier, St. Louis, MO.*



## Renaissance Dental Extend benefit highlights

Your benefits with Renaissance Dental include coverage at all levels of service—from routine cleanings to root canals.

Covered services	Plan I		Plan II		Plan I & II
	In-network	Out-of-network	In-network	Out-of-network	Waiting periods
<b>Class I benefits</b>					
<b>Diagnostic and preventive services*</b> —Used to evaluate existing conditions and/or to prevent dental abnormalities or diseases (includes exams and cleanings twice per year, bitewing X-rays, and fluoride treatments to age 14)	90%	70%	50%	50%	None
<b>Emergency palliative treatment*</b> —Used to temporarily relieve pain	90%	70%	50%	50%	None
<b>Radiographs/diagnostic imaging*</b> —X-rays as required for routine care or as necessary for the diagnosis of a specific condition	90%	70%	50%	50%	6 months
<b>Class II benefits</b>					
<b>Periodontal prophylaxis</b> —Periodontal maintenance following active periodontal therapy	80%	80%	50%	50%	6 months
<b>Denture repair</b> —Relines and repairs to bridges, removable bridges, partial dentures, and complete dentures	80%	80%	50%	50%	6 months
<b>Minor restorative services</b> —Used to repair teeth damaged by disease or injury (for example, silver fillings and white fillings)	50%	50%	50%	50%	6 months
<b>Class III benefits</b>					
<b>Oral surgery services</b> —Extractions and dental surgery, including local anesthesia, suturing, if needed, and routine post-operative care	50%	50%	50%	50%	12 months
<b>Endodontic services</b> —Used to treat teeth with diseased or damaged nerves (for example, root canals)	50%	50%	50%	50%	12 months
<b>Periodontic services</b> —Used to treat diseases of the gums and supporting structures of the teeth	50%	50%	50%	50%	12 months
<b>Prosthetic services</b> —Used to replace missing natural teeth (for example, bridges, dentures, and implant services)	50%	50%	50%	50%	12 months
<b>Crown and cast restorations</b> —Tooth restorations including metal and porcelain crowns.	50%	50%	50%	50%	12 months
<b>TMD treatment</b> —Treatment for jaw and facial joint disorders.	50%	50%	50%	50%	12 months
<b>Maximums and deductible</b>					
<b>Contract year maximum</b>	\$1,600 per member		\$1,000 per member		
<b>TMD lifetime maximum</b>	\$300 per member		\$300 per member		
<b>Deductible (per contract year)</b> <i>*Deductible waived for these services</i>	None		\$50 per member		

Note: The above summary is a sample of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your policy (in Oregon, refer to policy INVD-100A-OR v2). These dental plans are available exclusively to members of organizations offering Renaissance Dental to them. Underwritten by Renaissance Life & Health Insurance Company of America, Greenwood, IN, and in New York by Renaissance Health Insurance Company of New York, New York, NY. Products and services referred to in this brochure are not available in all states or jurisdictions.

**Renaissance Life & Health Insurance Company of America • Renaissance Health Insurance Company of New York**  
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Renaissance Dental Extend  
New Mexico individual dental plans  
(rates for individuals under age 55)

**NEW MEXICO**

	<u>Plan I</u>	<u>Plan II</u>
1-person	\$32.80	\$26.80
2-person	\$63.30	\$51.46
Family	\$107.84	\$85.22

*All rates listed are per month.*



**NOTES:**

Rates are current as of June 1, 2011, and are subject to change.

Underwritten by Renaissance Life & Health Insurance Company of America, Greenwood, IN, and in New York by Renaissance Health Insurance Company of New York, New York, NY. Each company has sole financial responsibility for its own products. Both companies may be contacted at: P.O. Box 738, Greenwood, IN 46142; (800) 963-4596; [www.RenaissanceFamily.com](http://www.RenaissanceFamily.com).