



DENTAL • VISION • LIFE • DISABILITY

**Thompson Technologies, Inc.**  
**Effective Date: September 1, 2016**

**Dental Benefit Highlights:**

<b>Diagnostic &amp; Preventative</b>	<b>PPO dentist</b>	<b>Non-participating dentist</b>
Diagnostic and preventive services- includes exams, cleanings, fluoride and space maintainers	100%	100%
Sealants- to prevent decay of permanent molars	100%	100%
Brush Biopsy- to detect oral cancer	100%	100%
Radiographs- x-rays	100%	100%
<b>Basic Services</b>		
Emergency palliative treatment- to temporarily relieve pain	80%	80%
Periodontal Maintenance – cleanings by specialist	80%	80%
Oral Surgery Services-extractions and dental surgery	80%	80%
Minor restorative services- fillings	80%	80%
Other Basic Services- misc. services	80%	80%
<b>Major Services</b>		
All Other Periodontics services- to treat gum disease	50%	40%
Endodontic Services- root canals	50%	40%
Major restorative services- crowns and veneers	50%	40%
Relines and repairs- to bridges and dentures	50%	40%
Prosthetic services- bridges, implants and dentures	50%	40%
<b>Maximum Payment &amp; Deductible</b>		
<b>Calendar Year Maximum</b> payment- applies to Diagnostic & Preventive, Basic & Major services	<b>\$1,500</b>	
<b>Deductible- Individual per Calendar Year</b>	<b>\$50</b>	<b>\$100</b>
<b>Deductible- Family per Calendar Year</b>	<b>\$150</b>	<b>\$300</b>
<b>Allowed Amount -</b>	<b>PPO Fee</b>	<b>90<sup>th</sup> Percentile</b>
<b>Orthodontics</b>	<b>No Coverage</b>	
Orthodontic Services-braces	50%	50%
Orthodontic Lifetime Benefit Limit	\$1,500	\$1,500
Orthodontic Age Limit	99	99

**Find A Dentist:** You can visit any dentist, however you may get the most benefit from your plan by visiting a dentist that participates with Renaissance and our network partners. When contacting a dental office, refer to the following partner networks to make access to a participating dentist even easier:

- Maverest
- Maximum Care
- Connection Dental
- Preferred (formerly Dental Wellness Partners)
- Stratose

You can also find a participating network participating dentist at [www.renaissancedental.com/findadentist](http://www.renaissancedental.com/findadentist).



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**Dental Benefits Made Easy:**

Our online resources provide secure access for enrollees 24/7, giving them the safety and convenience to find a participating dentist, check benefits, review Explanation of Benefits (EOBs), print ID cards and more.

**Why Dental?**

Oral health and overall health are connected, and dentists are in a unique position to detect more than 120 signs and symptoms of non-dental diseases, including diabetes and heart disease, through patient examination.

**Save with Renaissance Dental**

The example below outlines how much you can save when you combine great dental benefits with our nationwide network:

	Submitted fee	Maximum approved fee		Coverage level		Amount Renaissance pays	Amount you pay
In-network dentist	\$950.00	\$744.00	x	50%	=	\$372.00	\$372.00

*Set by our provider contract* (pointing to Maximum approved fee)

*61% decrease from the dentist's submitted fee* (pointing to Amount you pay)

**Additional plan information**

- **Children under age 26** are eligible for benefits, including children who are married, who do not live with the subscriber, who are not dependents for Federal income tax purposes, and/who are not permanently disabled.
- **Waiting Period: NONE**
- **Maximum Payment:** Per person total per calendar year on Basic Services and Major Services. Plan payment will not exceed the higher amount shown in any benefit period or lifetime.
- **Maximum Carryover:** If at least one covered service is paid in a calendar year and the total benefit paid does not exceed \$750 in that calendar year, \$375 will be added to the next calendar year carryover maximum. This amount will accumulate from one calendar year to the next, but will not exceed \$1,500.
- **Deductible:**
  - Per person total per calendar year limited to a maxim family deductible per calendar year.
  - The deductible does not apply to Diagnostic & Preventative Services.

The plan specifications are subject to the following exclusions and limitations:

- No pre-existing condition exclusions or limitations.
- Oral exams are payable twice per calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year.
- Fluoride treatments (up to age 19) are payable twice per calendar year.
- People with at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatments. The patient should talk with his or her dentist about treatment.
- Bitewing X-rays are payable once per calendar year and full mouth X-rays are payable once in any five-year period.
- Sealants are payable only for the occlusal surface of first and second permanent molars, to age 16. The surface must be free from decay and restorations. Sealants are payable once per tooth per 3 year period.
- Crowns, veneers, bridges and dentures are payable once per tooth per five-year period.
- Implants are payable once per lifetime.
- **Questions? Our dedicated call center representatives are ready to help at 888-358-9484.**