



Dear Member,

Thank you for enrolling in the Renaissance Dental plan, offered through Communicating for America, Inc. (CA). Communicating for America is a national non-profit advocacy organization that supports affordable healthcare for all Americans. Since 1972, more than 100,000 consumers have trusted CA to help them find affordable health insurance to stretch their healthcare dollar while advocating on their behalf with insurance companies, regulators and lawmakers. CA strives to keep members informed about the organization's efforts, as well as how they can lead healthier lifestyles and get the most from their CA membership.

Renaissance Dental is part of the Renaissance Family of Companies that collectively provides dental coverage to more than 11.6 million people. They make it easy to keep individuals and their family healthy with nationwide access to more than 200,000 dentist locations.

Dental insurance is the single largest factor in determining whether a person sees a dentist regularly and routine dental care is the best way to prevent oral disease. Renaissance Dental can help consumers obtain necessary oral care and is a fully insured plan that pays for services and procedures based on a graduating scale of benefits percentages that increase over a period of 3 years.

Your ID card and Benefits information are available electronically via our secure online Portal. To access the online portal, simply go to <https://www.a1healthcare.com/index.cfm?id=140464> and click the Register button. You will be redirected to a registration screen; and upon registration, you will be able to set up a username and password.

We are confident you will enjoy your Renaissance Dental plan and come to depend on the cost savings your plan will provide.

Sincerely

Patty Strickland

President

Communicating for America, Inc.

112 E Lincoln Avenue Fergus Falls, MN 56537



Group Dental Insurance Quote Prepared for:
Communicating for America
 Plan Type: Renaissance PPO MAC



DENTAL BENEFIT HIGHLIGHTS

Coverage effective dates January 1, 2017 through June 1, 2017

	Plan Pays:	1st Year	2nd Year	3rd Year
Diagnostic & Preventive				
Diagnostic and Preventive Services—includes exams, cleanings, fluoride, and space maintainers		80%	100%	100%
Brush Biopsy—to detect oral cancer		80%	100%	100%
Basic Services				
Radiographs—bitewing X-rays		40%	50%	60%
Sealants—to prevent decay of permanent molars		40%	50%	60%
Emergency Palliative Treatment—to temporarily relieve pain		40%	50%	60%
Major Services				
All Other Radiographs—all other X-rays		20%	35%	50%
Periodontic Services—to treat gum disease		20%	35%	50%
Endodontic Services—root canals		20%	35%	50%
Oral Surgery Services—extractions and dental surgery		20%	35%	50%
Minor Restorative Services—fillings		20%	35%	50%
Major Restorative Services—crowns		20%	35%	50%
Prosthetic Services—bridges, implants, and dentures		20%	35%	50%
Relines and Repairs—to bridges and dentures		20%	35%	50%
Orthodontics				
Orthodontic Services—braces		Not Covered	Not Covered	Not Covered
Annual Maximum				
Benefit Year Maximum Payment—Applies to Diagnostic & Preventive, Basic and Major Services.		\$750	\$1,000	\$1,250
Annual Deductible				
Benefit Year Deductible—Per enrollee applies to all services except Diagnostic & Preventive and Orthodontics		\$50	\$50	\$50
Benefit Year Deductible Maximum per Family—applies to all services except Diagnostic & Preventive and Orthodontics		\$150	\$150	\$150
Allowed Amounts				
In-Network Providers		PPO Fee	PPO Fee	PPO Fee
Out-of-Network Providers		PPO Fee	PPO Fee	PPO Fee