

MAX Choice Plans

Two Affordable Plans With Benefits That Increase Over Time

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 powered 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 WorldTravelers.org.

Renaissance An Experience That Stands Out

At Renaissance, we work hard every day to provide a benefits experience that stands out by offering innovative plans, affordable pricing, and exceptional customer service. We are proud of our "A" (Excellent) rating from A.M. Best Company and provide tools that make it easy to access and manage information. Our more than 60 years of experience in dental claims processing within the Renaissance Health Service Corporation has taught us how to innovate, improve operating efficiency and manage costs. We pass the benefits of our experience along to our clients by providing affordable benefits and an experience that stands out.

Renaissance is part of the Renaissance Health Service Corporation that collectively provides dental coverage for more than 13.1 million people paying out nearly \$3 billion for dental care annually.¹

MAX Choice Benefit *Highlight Overviews:*

MAX Choice Plus

The MAX Choice Plus dental plan promotes the value of maintaining good oral health practices year after year with our most generous annual maximum and *NO waiting periods*.

Individuals will save the most money by visiting a dentist who participates in our nationwide PPO network. MAX Choice Plus gives you more value if you visit an out-of-network dentist by paying claims at a higher level of reimbursement than our MAX Choice (PPO MAC) plan option.

Dental Benefit Overview:

	Plan Pays ²		
	1 st Year	2 nd Year	3 rd Year
Diagnostic and Preventive Services	100%	100%	100%
Basic Services	40%	60%	80%
Major Services	20%	40%	50%
Orthodontics ³	10%	25%	50%
Orthodontic Lifetime Maximum	\$1,200	\$1,200	\$1,200
Annual Maximum	\$1,000	\$2,000	\$3,000
Annual Deductible— waived for in-network Diagnostic and Preventive Services	\$50/\$150	\$50/\$150	\$50/\$150
Allowed Amounts			
In-Network Providers	PPO Fee		
Out-of-Network Providers	80 th Percentile		

(2)Out-of-network fees paid at 80th percentile. (3)Up to age 19.

MAX Choice

The MAX Choice dental plan 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.

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Allowed Amounts			
In-Network Providers	PPO Fee		
In-Network Providers	PPO Fee		

(3)Up to age 19. (4)When visiting a PPO dentist, out-of-network fees are paid based on PPO Fee Schedule.

Our Plan Options:

MAXChoicePlus

Dental Benefit Highlights:

	Plan Pays ²		
	1st Year	2nd Year	3rd Year
Diagnostic and Preventive Services			
Diagnostic and Preventive services—includes exams and cleanings	100%	100%	100%
Brush Biopsy—to detect oral cancer	100%	100%	100%
Basic Services			
Fluoride Treatment—topical application of fluoride	40%	60%	80%
Bitewing Radiographs—bitewing X-rays	40%	60%	80%
Sealants—to prevent decay of permanent molars	40%	60%	80%
Emergency Palliative Treatment—to temporarily relieve pain	40%	60%	80%
Space Maintainers—to maintain space	40%	60%	80%
Major Services			
All Other Radiographs—other X-rays	20%	40%	50%
Minor Restorative Services—fillings	20%	40%	50%
Periodontic Services—to treat gum disease	20%	40%	50%
Endodontics Services—root canals	20%	40%	50%
Relines and Repairs—to bridges, implants and dentures	20%	40%	50%
Oral Surgery Services—extractions and dental surgery	20%	40%	50%
Major Restorative Services—crowns	20%	40%	50%
Prosthodontic Services—bridges, implants and dentures	20%	40%	50%
Orthodontics			
Orthodontic Services—braces ³	10%	25%	50%
Maximums			
Policy Year Maximum Payment—applies to diagnostic and preventive, basic, and major services	\$1,000	\$2,000	\$3,000
Orthodontic Lifetime Maximum	\$1,200	\$1,200	\$1,200
Annual Deductible Waived for In-Network Diagnostic and Preventive Services			
Individual Policy Year Deductible—per enrollee applies to all services except in-network diagnostic and preventive services and orthodontics	\$50	\$50	\$50
Family Policy Year Deductible—maximum deductible charged per family applies to all services except in-network diagnostic and preventive services and orthodontics	\$150	\$150	\$150
Allowed Amounts			
In-Network Providers	PPO Fee		
Out-of-Network Providers	80 th Percentile		

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MAXChoice

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