

Ancillary Benefits Planning Guide

Finding the right ancillary benefits provider takes time and research. You'll find this handy guide useful for annual benefits planning related to dental, vision, life and disability insurance providers.



Identify the Needs of Your Employees

1	What ancillary benefits are important to your employees?	
2	What are your workforce demographics (gender, age, marital status, eligible dependents)?	
3	Are there waiting periods before insurance benefits will be available?	
4	Will this plan complement other benefits?	

Identify Your Insurance Objectives

1	How will this plan be funded? Employer contributions? Employee contributions?	
2	Will you offer the option to cover anyone in addition to your employees under the plan? Spouse? Dependents?	
3	Does group coverage run on a calendar year or contract year?	

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4	Does your ancillary provider offer multiple lines so you can bundle dental, vision, life and disability coverage to save time and provide a more affordable package to your employees?	
5	What online services are available to make your workload more manageable? What online features would you like to be available for your employees?	
6	What is the implementation process and timeline?	
7	What type of customer service is important to you and your employees? Dedicated service representative? Fully-staffed call center?	
8	What type of reporting will be available to you?	

Identify Dental Insurance Needs

1	Are employees open to visiting only in-network providers? Or would they prefer the option of in-network and out-of-network providers?	
2	Will there be sufficient access to network providers where your employees work and live?	
3	Are employees willing to accept higher premiums for lower out-of-pocket costs for dental visits? Or would they prefer to pay less upfront with higher costs for services?	
4	Does the dental plan reinforce preventive care?	

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5	What solutions are offered for orthodontics or at-risk conditions?	
6	Does the dental plan offer oral cancer screening?	
7	Does the dental plan allow for participants to roll over unused benefits into the next plan year?	

Identify Vision Insurance Needs

1	Are employees open to visiting only in-network providers? Or would they prefer the option of in-network and out-of-network providers?	
2	Will there be sufficient access to network eye doctors where your employees work and live?	
3	Does the vision plan reinforce preventive care?	
4	Is there extra savings for sunglasses, laser vision treatments, contacts or lens enhancements?	
5	Is there an online option for purchasing glasses and contacts?	

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Identify Life and Disability Insurance Needs

1	What level of coverage should you offer?	
2	Will you offer additional benefits like accidental death and dismemberment insurance or coverage for family members?	
3	Will you offer “living benefits” for employees who must leave the workforce due to terminal illness?	
4	Will you offer short-term disability—employee income protection that lasts a few weeks to a few months? Typically, short-term disability covers maternity leave, broken bones, sickness, etc.	
5	Will you offer long-term disability—employee income protection that takes over for absences that last beyond three to six months? Typically, long-term disability covers musculoskeletal disorders, cancer, mental health issues, etc.	
6	Will the coverage be offered to all employees or only to specific groups such as full-time employees?	
7	Will employees be able to purchase additional coverage (or raise the coverage level) beyond the baseline provided by your company?	

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Ancillary Benefits Planning Guide

Renaissance is one of the best-kept secrets in the industry offering outstanding and affordable dental, vision, life and disability insurance products to organizations across the country. Check out the ways Renaissance can be your powerful ancillary benefits partner.



- ✓ Customizable, easy-to-use ancillary benefits
- ✓ Exceptional customer service provides the help members and administrators need
- ✓ Online portals provide quick access for administering and using benefits
- ✓ Bundle products for a complete ancillary solution

Dental Plan Features

- ✓ National PPO network with over 300,000* dental office locations across the country
- ✓ Preventive dental exams/cleanings; up to 2 per year
- ✓ "Find a dentist" tool connects members with in-network providers
- ✓ Lifetime orthodontics limit resets no matter what carrier you are coming from
- ✓ Two additional cleanings per benefit period for individuals with serious health conditions like diabetes and heart disease
- ✓ Oral cancer screening with Brushtest® Oral Brush Biopsy
- ✓ Rollover maximum option ensures unused benefits do not go to waste
- ✓ Pre-treatment estimates help determine out-of-pocket expenses

Vision Plan Features

- ✓ Powered by VSP®, one of the largest providers of vision care in the nation
- ✓ Nationwide network with over 91,000** access points
- ✓ Lowest out-of-pocket costs guarantee
- ✓ Well-vision exam designed to detect signs of eye and health conditions
- ✓ Most popular lens enhancements covered in full after copay
- ✓ Discounted pricing on laser vision care

- ✓ Eyeconic.com gives members the option to browse and buy eyeglasses and contacts online
- ✓ "Find a doctor" tool connects members with 50,000** providers in the VSP network

Life Insurance Plan Features

- ✓ Basic employer-paid employee life and accidental death and dismemberment
- ✓ Supplemental employee-paid life with optional dependent coverage available
- ✓ Accelerated death benefit for terminal illness
- ✓ Optional continuation for total disability, continuation for job termination, waiver of premium for total disability
- ✓ Conversion and portability available to employee and dependents

Disability Insurance Plan Features

- ✓ Short- and long-term plans help employees' financial well-being if they are unable to work
- ✓ Flexibility to change benefit percentages, weekly maximums, elimination periods and more
- ✓ Coordinated plan design between short- and long-term plans to maximize coverage



Let's take the next step and review your ancillary benefits needs together. We'll help you identify the best benefits, so you can offer your employees an experience that ***Stands Out.*** Contact your broker today.

If you don't have a broker, call 1-800-963-4596 or visit RenaissanceFamily.com

*Renaissance internal data 2018
**VSP internal data 2018

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