

Coverage effective date

- Coverage will be effective on the 1st day of the month following receipt of the completed application form and correct initial premium payment.
- Once coverage has been issued, additional eligible family members may be added to your plan (subject to our receipt and acceptance of a completed application form and correct initial premium payment for those additional family members).
Note: Applicable waiting periods for Covered Services/Expenses are measured from the coverage effective date for each Insured Person.

When coverage ends

- Coverage automatically terminates on the earliest of the following dates:
 - The last day of the month in which you cease to be eligible for coverage; or
 - The last day of the month in which your dependent is no longer a dependent as defined; or
 - Subject to the grace period, the last day of the coverage period for which a premium has been paid by you or on your behalf; or
 - The date the policy ends

Outline of coverage

This brochure provides a brief description of the benefits, exclusions and other provisions of Policy #D-IL-100A issued to the American Travel Services Trust. For a complete description, see the policy or certificate. This dental insurance plan may not be available in all states or jurisdictions.

**The Renaissance Value Card is not insurance. It provides discounts on services from participating providers/organizations only.*

***Based on national averages—actual savings will vary depending on the individual dentist's location.*

Services not covered

Services for injuries or conditions paid pursuant to Workers Compensation or Employer's Liability laws; Services or appliances started prior to the covered person's effective date; Treatment by anyone other than a dentist or licensed dental hygienist; Correction of congenital or developmental malformations, cosmetic surgery or dentistry for aesthetic reasons; Medications and prescription drugs; Services for the diagnosis or treatment of temporomandibular (TMJ/TMD) disorders; Inlays; Lost, missing or stolen appliances of any type; Pulp caps, maxillofacial prosthetics or myofunctional therapy; Services or supplies received as a result of dental disease, defect or injury due to an act of war, declared or undeclared; Charges related to hospitalization or general anesthesia and/or intravenous sedation for restorative dentistry. For a complete list of exclusions and limitations, please refer to your policy.



Plan Administrator:



Co-ordinated Benefit Plans, Inc.
P.O. Box 20594
Tampa, FL 33622-0594
(866) 753-1002

Underwritten by Renaissance Life & Health Insurance Company of America.

Rated B++ by A.M. Best Company

AMERICAN HEALTH SHIELD

Voluntary Dental Insurance

Dental plan highlights:



- Available to individuals and families
- Freedom to choose any dentist
- Benefits for preventive, basic, major and orthodontic services
- Fast and accurate claims service
- 12-month initial rate guarantee
- \$1,250 annual benefit
- Easy online enrollment



James A Rakvica
Correct Coverage Insurance
P. O. Box 11104
Fort Lauderdale FL, 33339-1104
954-561-8297
insuresave@aol.com

Underwritten By:



Most people don't look forward to a visit to their dentist's office. However, if you are covered by the American Health Shield Voluntary Dental Insurance Plan, your smile may be a bit brighter after your visit. That's because we'll either reimburse you or pay your dentist for all, most, or half of the expenses your plan covers.

American Health Shield Voluntary Dental Insurance is an affordable plan of comprehensive dental benefits designed for individuals—and their family members—who want an experienced partner to assist in the cost of future preventive and unexpected dental treatments.

Two flexible payment options

- Monthly payments by credit card (Visa or MasterCard)
- Monthly payments by automated bank withdrawal

Renaissance Value Card with the following discounts and services included at no additional cost:*

- **Caremark®**
Save an average of 20% off the regular retail price of prescription drugs at Caremark participating pharmacies, including CVS, Sam's Club, Walgreens, Rite Aid, Costco, Kroger, Meijer, Target and Wal-Mart.**
- **EyeMed Vision CareSM**
Discounts available through a nationwide network of eye care professionals and leading optical retailers including LensCrafters, Target Optical, JCPenney Optical, and most Sears Optical and Pearle Vision locations.
- **Beltone™**
Discounts on hearing aids and free hearing screenings are provided by Beltone.

SERVICES	PLAN A	PLAN B	WAITING PERIOD
DIAGNOSTIC & PREVENTIVE Cleaning—2 per year Fluoride treatment—2 per year to age 14 Oral exam—2 per year Bitewing X-rays—1 set per 12 months Space maintainer—1 per lifetime	100%	50%	None
BASIC SERVICES Full mouth X-rays—1 set per 5 years All other X-rays Fillings, amalgam or composite Simple extractions Periodontal cleanings Emergency palliative After-hours emergency visit	75%	50%	6 months
MAJOR SERVICES Endodontics (root canal) Complex oral surgery Periodontics (gum disease) Crowns and bridges Implants Dentures, full/partial, relines/repairs Occlusal guard	50%	50%	12 months
ORTHODONTIA—Dependent children to age 19	50%	50%	24 months
ALLOWED AMOUNT	80th percentile	80th percentile	
CONTRACT YEAR MAXIMUM	\$1,250	\$1,250	
LIFETIME MAXIMUM FOR ORTHODONTIA	\$1,000	\$1,000	
INDIVIDUAL DEDUCTIBLE	\$50	N/A	
COPAYMENT PER DENTAL PROVIDER VISIT	N/A	\$20	

Who is eligible?

- Applicants 18 years or older, their legal spouse, and unmarried dependent children under the age of 25 who live with the insured. All eligible applicants must reside in a state where American Health Shield Voluntary Dental Insurance is available.

How to apply

- Contact your local independent insurance agent (see brochure cover); visit our Web site at www.cbpinsure.com for more details, applicable premium rates, and online enrollment services; or call us toll-free at (866) 753-1002.