


Principal Dental Plan Options

Your dental benefits from Principal Life Insurance Company include Point of Service. Point of Service is a convenient way to cover dental expenses. With Point of Service, the benefit received is determined at the time of service depending on the type of provider you visit for care. You have three tiers of benefits to choose from. There's no need to sign up with a particular dentist or get approval before changing dentists or visiting a specialist.

For the best savings, select dentists who participate in the Exclusive Provider Organization (EPO) network. You can get discounts up to 50% from participating dentists on all services, even those not covered by your design, such as teeth whitening. You'll still receive discounts on services after reaching your yearly maximum.

| Dental Point of Service Plan - California Member Service 800.986.3343 www.principal.com  | | | |
|--|--------------|---------------|---------------|
| DESCRIPTION | EPO NETWORK | IN-NETWORK | NON-NETWORK |
| Calendar Year Deductible - Single - Family | \$25 \$75 | \$50 \$150 | \$50 \$150 |
| Calendar Year Max | \$2,500 | | |
| Diagnostic & Preventive Oral Exams, Full Mouth X-Rays/Panoramic Bitewings, Prophylaxis, Fluoride | 100% | 100% | 100% |
| Basic Services Sealants, Restorations, Space Maintainers, Emergency (Palliative), Endodontics, Periodontics, Oral Surgery | 90% | 80% | 80% |
| Major Services Inlays, Crowns, Bridges, Dentures | 60% | 50% | 50% |
| Orthodontia | 50% | 50% | 50% |



Helpful Dental Hints

- Don't forget about your semi-annual dental cleanings! Review your plan information to learn more about what is covered under the plan.
- Go to principal.com/dentist. Select California then Principal POS Plan. Then you will be able to select EPO and/or PPO providers.

NOTE: This document is a summary only. Benefits may contain limitations and exclusions.

If a discrepancy exists between this document and the plan documents, the plan documents will govern.