



# Understanding Your Dental Benefits

With dental insurance from Principal Life Insurance Company, you have the tools and resources you need for better oral health and to understand your dental benefits.

**Periodontal Program** If you are pregnant, or have diabetes or heart disease,\* you can present a periodontal program voucher to your dentist to receive scaling and root planing at no additional cost or an extra preventive or periodontal cleaning. Read about how this program works and access the voucher by logging in at [www.principal.com](http://www.principal.com).

**Cancer Treatment. Oral Health Program** If you are undergoing chemotherapy or head/neck radiation therapy, you can present a cancer treatment program voucher to your dentist to receive up to three fluoride treatments and one additional routine cleaning. Read about how this program works and access the voucher by logging in at [www.principal.com](http://www.principal.com).

**Principal Dental Health Edge<sup>SM</sup>** Members have quick and easy access to comprehensive dental information via [www.principal.com](http://www.principal.com):

- Find a Dentist – Find network and other credentialed providers
- Ask a Dentist – Ask certified dentists detailed questions regarding oral health care
- Dental Cost Estimator – Use the dental cost estimator tool to find approximate costs for a variety of dental procedures in your specific ZIP code

**VSP Access Plan** The VSP Access Plan includes discounts on exams, glasses and contact lens evaluations from doctors in VSP's national network.

**Xylitol Discounts** Epic Dental offers Principal Life customers discounts on Xylitol products. Save 50% on your initial order and 25% on any reorders. Call Epic at 866-920-4200 or visit [www.epicdental.com](http://www.epicdental.com) and use promotional code PR25FT.

\*Other conditions may apply in Connecticut.



## Using Point of Service Dental Benefits

Your dental benefits from Principal Life Insurance Company include point of service, available in California. With Point of Service, the benefit received is determined at the time of service depending on the type of provider you visit for care.

Point of Service is a convenient way to cover dental expenses. A Point of Service design incorporates three benefit levels – Exclusive Provider Organization (EPO), Preferred Provider Organization (PPO) and non-network. You receive greater savings through dentists who participate in the EPO and PPO networks. These networks provide:

- Properly licensed and insured PPO and EPO dentists.
- EPO discounts up to 50% and PPO discounts up to 30% for procedures performed by participating dentists.
- Discounts on all services, even those not covered by your design, such as teeth whitening. You will still receive discounts on services after reaching your yearly maximum.
- More than 23,000 dentist locations throughout California.
- No need to sign up with a particular dentist or get approval before changing dentists or visiting a specialist. All PPO and EPO dentist locations are open to new patients.

This example shows typical savings when using participating providers.

BENEFIT COMPARISON FOR A ROOT CANAL (MOLAR)					
You go to an EPO provider		You go to a PPO provider		You go to a non-network provider	
Fee based on EPO provider agreement	\$637	Fee based on PPO provider agreement	\$744	Normal fee	\$1,075
90% coinsurance	x .90	80% coinsurance	x .80	80% coinsurance	x .80
Insurance pays	\$573	Insurance pays	\$595	Insurance pays	\$860
You pay (10% coinsurance)	\$64	You pay (20% coinsurance)	\$149	You pay (20% coinsurance)	\$215

In this example, visiting an EPO provider saves you 57% over a PPO provider and 70% over a non-network provider.

## Finding providers

At Principal Life, we try to make life simpler for our customers. Use our Provider Directory on [www.principal.com](http://www.principal.com) to locate PPO and EPO dentists:

- 1 Visit our web site at: [www.principal.com](http://www.principal.com)
- 2 Under the Quick Links heading on the left-hand side, click Provider Directory.
- 3 In the left-hand navigation under Providers/Networks, click Search For A Dental Provider.
- 4 Begin your search by picking the state where you would like to find a provider. After selecting California, specify the Principal POS Plan.
- 5 Next enter the name of the provider you are looking for (if known). If you are looking for a nearby dentist, enter the city and state and/or ZIP code. Be sure to indicate how far you are willing to travel.
- 6 Select the desired specialty or use the No Specialty Preference default. Click Continue.
- 7 EPO providers will be listed first. For additional dentists not contracted with the EPO, select Show PPO Providers. The EPO network is a subset of the PPO network, and all EPO providers are also contracted as PPO providers. The EPO network provides the greatest discounts and preferred benefit design coverage.



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Principal Life Insurance Company, Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)

Only available in California.

This material is provided for your general information only. It is not a complete explanation of your insurance. For more specific benefit and coverage information, refer to your benefit booklet.

**How Are Dental Procedures Covered?**

The list of common procedures shows what unit the procedure is included in and how often they are covered.

**EPO Schedule Of Dental Procedures**

<p><b>Unit 1 – Preventive Procedures</b></p>	<ul style="list-style-type: none"> <li>• Routine exams - two per 12 months</li> <li>• Routine cleaning (prophylaxis) - two per 12 months (Expectant mothers, diabetics and those with heart disease receive one additional routine or periodontal cleaning within a 12 month period.)</li> <li>• Second Opinion Consultation</li> <li>• Fluoride – one treatment[s] each 12 months (covered only for dependent children under age 16)</li> <li>• Space maintainers - covered only for dependent children under age 16; repairs not covered</li> <li>• Sealants – on first and second permanent molars for dependent children under age 16; one each tooth each 36 months</li> <li>• Harmful Habit Appliance - covered only for dependent children under age 16</li> <li>• X-rays - Bitewing (one set[s] every 12 months), occlusal, periapical</li> <li>• X-rays – Full mouth survey (one every 60 months), extraoral</li> </ul>
<p><b>Unit 2 – Basic Procedures</b></p>	<ul style="list-style-type: none"> <li>• Periodontal prophylaxis - if three months have elapsed after active surgical periodontal treatment; subject to Routine cleaning frequency limit (Expectant mothers, diabetics and those with heart disease receive one additional routine or periodontal cleaning within a 12 month period.)</li> <li>• Emergency exams – subject to Routine exam frequency limit</li> <li>• Fillings and stainless steel crowns</li> <li>• Simple Oral Surgery</li> <li>• Complex Oral Surgical Procedures</li> <li>• Non-surgical Periodontics, including scaling and root planing - once each quadrant each 24 months (For expectant mothers, diabetics and those with heart disease, this procedure is provided with no deductible and 100% coinsurance.)</li> <li>• Periodontal Surgical Procedures – one each quadrant each 36 months</li> <li>• Simple Endodontics (root canal therapy for anterior teeth)</li> <li>• Complex Endodontics (root canal therapy for molar teeth)</li> </ul>
<p><b>Unit 3 – Major Procedures</b></p>	<ul style="list-style-type: none"> <li>• General Anesthesia/IV Sedation</li> <li>• Repairs to Partial Denture, Bridge, Crown, Relines, Rebasing, Tissue Conditioning and Adjustment to Bridge/Denture, within policy limitations</li> <li>• Crowns – each 60 months per tooth if tooth cannot be restored by a filling.</li> <li>• Inlays, Onlays, Cast Post and Core, Core Buildup - each 60 months per tooth</li> <li>• Bridges - Initial placement / Replacement of bridges 60 months old.</li> <li>• Dentures - Initial placement of complete or partial dentures / Replacement of complete or partial dentures over 60 months old</li> </ul>

There is Coordination of Benefits, which is a procedure for limiting benefits from two or more carriers to 100% of the claimant's covered expenses.

## PPO & Non-Network Schedule Of Dental Procedures

<p><b>Unit 1 – Preventive Procedures</b></p>	<ul style="list-style-type: none"> <li>• Routine exams - two per 12 months</li> <li>• Routine cleaning (prophylaxis) - two per 12 months (Expectant mothers, diabetics and those with heart disease receive one additional routine or periodontal cleaning within a 12 month period.)</li> <li>• Second Opinion Consultation</li> <li>• Fluoride – one treatment[s] each 12 months (covered only for dependent children under age 16)</li> <li>• Space maintainers - covered only for dependent children under age 16; repairs not covered</li> <li>• Sealants – on first and second permanent molars for dependent children under age 16; one each tooth each 36 months</li> <li>• Harmful Habit Appliance - covered only for dependent children under age 16</li> <li>• X-rays - Bitewing (one set[s] every 12 months), occlusal, periapical</li> <li>• X-rays – Full mouth survey (one every 60 months), extraoral</li> </ul>
<p><b>Unit 2 – Basic Procedures</b></p>	<ul style="list-style-type: none"> <li>• Periodontal prophylaxis - if three months have elapsed after active surgical periodontal treatment; subject to Routine cleaning frequency limit (Expectant mothers, diabetics and those with heart disease receive one additional routine or periodontal cleaning within a 12 month period.)</li> <li>• Emergency exams – subject to Routine exam frequency limit</li> <li>• Fillings and stainless steel crowns</li> <li>• Simple Oral Surgery</li> <li>• Complex Oral Surgical Procedures</li> <li>• Non-surgical Periodontics, including scaling and root planing - once each quadrant each 24 months (For expectant mothers, diabetics and those with heart disease, this procedure is provided with no deductible and 100% coinsurance.)</li> <li>• Periodontal Surgical Procedures – one each quadrant each 36 months</li> <li>• Simple Endodontics (root canal therapy for anterior teeth)</li> <li>• Complex Endodontics (root canal therapy for molar teeth)</li> </ul>
<p><b>Unit 3 – Major Procedures</b></p>	<ul style="list-style-type: none"> <li>• General Anesthesia/IV Sedation</li> <li>• Repairs to Partial Denture, Bridge, Crown, Relines, Rebasing, Tissue Conditioning and Adjustment to Bridge/Denture, within policy limitations</li> <li>• Crowns – each 60 months per tooth if tooth cannot be restored by a filling.</li> <li>• Inlays, Onlays, Cast Post and Core, Core Buildup - each 60 months per tooth</li> <li>• Bridges - Initial placement / Replacement of bridges 60 months old.</li> <li>• Dentures - Initial placement of complete or partial dentures / Replacement of complete or partial dentures over 60 months old</li> </ul>

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## Understanding Your Dental Benefits

### Am I Eligible For Coverage?

To be eligible for coverage, you must qualify as an eligible member and be considered actively at work.

You must be enrolled for dental coverage before it can be offered to your dependents. Eligible dependents include your spouse, qualified domestic partner and unmarried minor children, including those of your qualified domestic partner. Additional eligibility requirements may apply.

### How Do I Find A Participating Provider?

Use the Provider Directory on [www.principal.com](http://www.principal.com) to locate nearby PPO & EPO dentists or see if your dentist participates in one of these networks.

1	Visit our website at: <a href="http://www.principal.com">www.principal.com</a> .
2	Under the <b>Quick Links</b> heading on the left-hand side, click <b>Provider Directory</b> .
3	In the left-hand navigation under <b>Providers/Networks</b> , click <b>Search For A Dental Provider</b> .
4	Begin your search by picking the <b>state</b> where you would like to find a provider. For Point of Service (POS) plans, the state selected should be California. After selecting California, specify the Principal POS Plan.
5	Enter the <b>name of the provider</b> you are looking for (if known). If you are looking for a nearby dentist, enter the <b>city and state and/or ZIP code</b> . Be sure to indicate <b>how far you are willing to travel</b> .
6	Select the <b>desired specialty</b> or use the No Specialty Preference default. Click <b>Continue</b> .
7	EPO providers will be listed first. For additional dentists not contracted with the EPO, select <b>Show PPO Providers</b> . The EPO network is a subset of the PPO network, and all EPO providers are also contracted as PPO providers. The EPO network provides the greatest discounts and preferred benefit design coverage.

You may nominate your dentist for inclusion in our network. Please submit the dentist's name, address, phone and specialty by calling 1-800-832-4450, or submit through [www.principal.com](http://www.principal.com).

### What Are The Restrictions Of My Coverage?

This Benefit Summary is a summary only. For a complete list of benefit restrictions, please refer to your booklet.

Limitations & Exclusions	
Late Entrant Provision	Those members enrolling more than 31 days after becoming eligible will be subject to an individual benefit waiting period, subject to policy guidelines.
Missing Tooth	Benefits for the initial placement of bridges, partials and dentures are not covered if those teeth were missing prior to becoming insured under the Principal Life policy. When the policy replaces coverage under a prior plan, continuous coverage under the prior plan may be applied to the missing tooth provision requirement.
Prevailing Charge	When using non-network providers, you pay any amount over the allowable charge.
Other Limitations	There are additional limitations to your coverage. A complete list is included in your booklet.



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This benefit summary is for administrative purposes and is not a complete statement of benefits and restrictions. You'll receive a benefit booklet with details about your coverage. If there is a discrepancy between this summary and your benefit booklet, the benefit booklet prevails.

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