

# Tailor dental benefits with flexible features and options

Help employees get the most out of their dental coverage

Access to dental insurance helps employees manage their out-of-pocket costs – and being covered makes it more likely they’ll visit the dentist regularly. That routine, preventive care helps employees avoid dental issues down the road.

Principal makes it simple to personalize dental designs based on employers’ needs, whether they pay for the benefits or their employees do. A wide range of available deductibles, coinsurance and maximums make customization even easier. Plus, employees have plenty of dentists to choose from within our dental network, which ranks #1 in size in many metropolitan statistical areas.<sup>1</sup>

## Coverage highlights

- No waiting period when enrolling during annual enrollment<sup>2</sup>
- Deductibles waived when satisfied with prior carrier
- Refreshed annual maximum when a group becomes effective
- Mobile app for easy access to benefits, providers and ID info. Plus, printed ID cards.

And with multiple price points, it’s easy to create a design to fit a wide range of budgets.

## Additional features offer even more customization.

**1 Maximum Accumulation** – Allows a portion of the unused maximum benefit to roll over or increase the maximum benefit in the following year. The amount rolled over for the following year’s maximum is 50% of the threshold amount. The threshold amount is the lesser of 50% of the annual maximum or \$1,000. Total annual claims must be less than the threshold amount to qualify for a rollover.

Example using \$1,000 plan maximum, \$500 threshold and \$250 rollover from the previous carrier.

	Calendar year maximum	Threshold	Benefits paid	Yearly rollover amount	Accumulated rollover amount	Total maximum available
Year 1	\$1,000	\$500	\$450	\$250	\$250	\$1,250
Year 2	\$1,000	\$500	\$850	\$0	\$250	\$1,250
Year 3	\$1,000	\$500	\$1,250	\$0	\$0	\$1,000

**2 Preventive Passport** – Stretches employees’ dental benefits by encouraging routine care, which doesn’t count against the annual maximum.

	With Preventive Passport	Without Preventive Passport
Yearly maximum	\$1,000	\$1,000
Preventive services (exams, cleaning, fluoride)	\$300 (doesn’t count against max.)	-\$300
Basic services (fillings)	-\$200	-\$200
<b>Maximum remaining</b>	<b>\$800</b>	<b>\$500</b>

- 3 Dental Employee Choice** – Employers can offer two benefit designs – one at a lower cost. Employees choose the benefit that meets their needs during enrollment.

**Employee Choice sample design**

Low	High
100/50/25 coinsurance	100/80/50 coinsurance
\$50 deductible for units 2 & 3	\$25 deductible for units 2 & 3
\$500 maximum	\$1,000 maximum
<b>Preventive</b> (exams, cleanings)	<b>Preventive</b> (exams, cleanings, x-rays, Sealants)
<b>Basic</b> (x-rays, fillings, sealants)	<b>Basic</b> (fillings, periodontics, oral surgery, endodontics)
<b>Major</b> (crowns, periodontics, oral surgery, endodontics)	<b>Major</b> (crowns)

- 4 Additional benefit riders** – Add these services typically not included in a traditional dental policy. Each has its own coinsurance and lifetime maximum benefits.

<b>Cosmetic services</b> for dental cosmetic procedures including teeth bleaching and veneers.	<b>Dental accidents</b> for dental injuries caused by accidents due to external, violent and accidental means.	<b>Dental implants</b> for implants as well as the procedures required to place them.	<b>Orthodontia</b> coverage for the straightening of teeth.	<b>Temporomandibular (TMJ) treatment</b> for non-surgical services and devices to help treat TMJ disorders.
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- 5 Oral health programs** – Allow eligible members to receive extra care or get a second opinion. These programs, standard with our dental coverage, ensure members receive the best possible care.

	Eligible members	Service provided
Periodontal program	Members who are pregnant or have diabetes or heart disease.	If necessary, scaling and root planing covered at 100% or one additional cleaning (routine or periodontal) subject to policy benefits.
Cancer Treatment oral health program	Members with cancer who are undergoing chemotherapy or head/neck radiation therapy.	Up to three fluoride treatments yearly covered at 100% plus one additional routine cleaning.
Second Opinion Program	All members	Covers second opinions from dental providers at 100%.

 [Learn more](#) | For more information, contact your local Principal sales representative today.

Dental insurance from Principal® is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

This is an overview of the benefits dental insurance provides, but there are limitations and exclusions. For cost and coverage details, contact your Principal representative.

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<sup>1</sup> December 2016 Strenuus data. Strenuus is a network comparison tool of national competitors.

<sup>2</sup> A waiting period may apply for employees previously enrolled who want to re-enroll.