

# Dental insurance that won't break your bank

Think offering quality dental benefits is too expensive? It doesn't have to be. Principal® offers plenty of options to fit your budget.



## Range of affordability

As a low-cost alternative or within a choice plan – where employees choose from two benefit designs – these options can save you money over traditional dental benefits. Employees can choose or change dentists any time, and they can even see a specialist without a referral.

And did you know almost seven out of 10 dental services are preventive?<sup>1</sup> That's why all our benefit designs cover exams, cleanings and x-rays.

## Here are some options that cost less than a traditional benefit design.

| Benefit design                        | Average savings* | What's covered                                                                                                            | How much is covered                                                                                                                                                                                         | Which dentist                                |
|---------------------------------------|------------------|---------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Preventive-only                       | 60%              | Exams, cleanings, x-rays, sealants and fluoride                                                                           | 100% to a maximum of \$500                                                                                                                                                                                  | Any dentist                                  |
| Preventive and limited basic          | 30%              | Preventive and basic services (fillings, emergency exams, periodontal prophylaxis, stainless steel crowns, consultations) | Preventive – 100%<br>Basic – 80% after a \$50 deductible<br>Maximum of \$1,000                                                                                                                              | Any dentist                                  |
| In-network only benefits <sup>2</sup> | 25%              | Preventive, basic and major services                                                                                      | Preventive – 100%<br>After a \$50 deductible:<br>Basic – 80%<br>Major – 50%<br>Maximum of \$1,000                                                                                                           | Dentist in the Principal Plan Dental Network |
| High-deductible                       | 25%**            | Preventive, basic and major services                                                                                      | In network:<br>Preventive – 80%<br>Basic and major – \$250 deductible, then covered at 80%<br><br>Non-network:<br>Preventive, basic and major – \$250 deductible, then covered at 80%<br>Maximum of \$1,500 | Any dentist                                  |

\* Compared to a traditional benefit design with preventive covered at 100%. After a \$50 deductible, basic covered at 80% and major at 50% to a maximum of \$1,000. Services from any dentist.

\*\* 15% savings potential when the non-network benefits are the same as in-network benefits.

## Power of the network

With 117,000+ unique dentists with multiple offices, the Principal Plan® Dental Network is one of the largest in the industry.<sup>3</sup> That means your employees have plenty of choices, and fewer will need to change dentists to get lower in-network service fees. That's a win-win all around.

Offering great employee benefits is one valuable way to recruit and retain the best of the best. And with a broad range of available coverage options, it's well within your reach to provide quality dental benefits to your employees.

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

<sup>1</sup> Based on 2017 Principal book of business.

<sup>2</sup> Available in Arizona, Colorado, Delaware, District of Columbia, Idaho, Indiana, Kansas, Michigan, New Jersey, New York, Oregon, South Carolina, South Dakota, Tennessee, Utah and Wisconsin. May not be available in some counties.

<sup>3</sup> October 2017 Strenuus data. Strenuus is a network comparison tool of national competitors.



[principal.com](https://www.principal.com)

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. Indemnity designs offered in Montana.

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