



Understanding Point of Service Dental Benefits

Your dental insurance 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:

- **EPO discounts up to 50% and PPO discounts up to 30% for procedures performed by participating dentists, directly reducing your out-of-pocket costs.**
- 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 EPO and PPO dentist locations are open to new patients.

Finding providers

These examples show typical savings when using participating providers.

BENEFIT COMPARISON FOR A COMPOSITE FILLING*					
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	\$90	Fee based on PPO provider agreement	\$109	Normal fee	\$215
90% coinsurance	x .90	80% coinsurance	x .80	80% coinsurance	x .80
Insurance pays	\$81	Insurance pays	\$87	Insurance pays	\$172
You pay (10% coinsurance)	\$9	You pay (20% coinsurance)	\$22	You pay (20% coinsurance)	\$43

* D2331 – Two surfaces, anterior tooth

In this example, visiting an EPO provider saves you **59%** over a PPO provider and **79%** over a non-network provider.

BENEFIT COMPARISON FOR A CROWN*					
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	\$549	Fee based on PPO provider agreement	\$634	Normal fee	\$1,010
60% coinsurance	x .60	50% coinsurance	x .50	50% coinsurance	x .50
Insurance pays	\$329	Insurance pays	\$317	Insurance pays	\$505
You pay (40% coinsurance)	\$220	You pay (50% coinsurance)	\$317	You pay (50% coinsurance)	\$505

* D2752 – Porcelain fused to noble metal

In this example, visiting an EPO provider saves you **31%** over a PPO provider and **56%** over a non-network provider.

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

1	Visit our web site at: 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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Only available in California.

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Examples are for illustrative purposes only.