

# Using the Maximum Accumulation Benefit

Your dental coverage includes the Maximum Accumulation Plan, which allows you to increase your maximum benefit each year when you regularly seek dental care. The maximum benefit is the most your dental design will pay for in one calendar year. Increasing your maximum benefit by rolling over unused dollars means you could pay less out of pocket each year.

## How it works

Each year, a portion of the unused maximum benefit can roll over or increase your maximum benefit in the following year. The rollover applies to the calendar year maximum portion of your dental benefits.

You can increase your maximum benefit up to four times the accumulation amount, which is determined by your company's dental benefits. However, if you do not submit any claims in a year, the entire accumulated maximum benefit will be forfeited.

Maximum accumulation is available if you have Preventive, Basic and Major dental coverage:

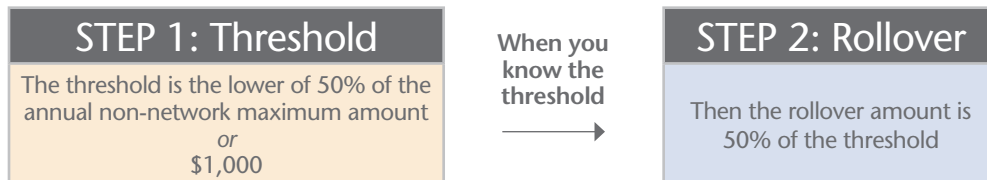
**Preventive** – exams, cleanings and sometimes x-rays

**Basic** – exams, cleanings as well as x-rays and fillings, and sometimes crowns

**Major** – exams, cleanings, x-rays, fillings, crowns, inlays, onlays, bridges and dentures

## Determining amounts

The amount you can roll over is determined by the threshold amount. Your total annual claims must be less than the threshold amount to qualify. Determine the threshold and then the rollover amount by following these steps:



The rollover amount is added to the next year's calendar maximum. When you add together your yearly maximum plus the rollover accrued each year, you have the potential to significantly increase the benefits available.

## Sample accumulation

Here are examples of accumulated maximum benefits over time for two employees with different calendar year maximums:

| EMPLOYEE 1 |                       |           |               |                        |                             |                         |
|------------|-----------------------|-----------|---------------|------------------------|-----------------------------|-------------------------|
|            | STEP 1                |           |               | STEP 2                 |                             |                         |
|            | Calendar Year Maximum | Threshold | Benefits Paid | Yearly Rollover Amount | Accumulated Rollover Amount | Total Maximum Available |
| Year 1     | \$2,000               | \$1,000   | \$550         | \$500                  | \$500                       | \$2,500                 |
| Year 2     | \$2,000               | \$1,000   | \$850         | \$500                  | \$1,000                     | \$3,000                 |
| Year 3     | \$2,000               | \$1,000   | \$1,250       | \$0                    | \$1,000                     | \$3,000                 |
| Year 4     | \$2,000               | \$1,000   | \$725         | \$500                  | \$1,500                     | \$3,500                 |
| Year 5     | \$2,000               | \$1,000   | \$0           | \$0                    | \$0                         | \$2,000                 |
| Year 6     | \$2,000               | \$1,000   | \$600         | \$500                  | \$500                       | \$2,500                 |
| Year 7     | \$2,000               | \$1,000   | \$250         | \$500                  | \$1,000                     | \$3,000                 |

### MAXIMUM RESET

Since there were no dental care visits in these years, the maximum resets to the original amount.

| EMPLOYEE 2 |                       |           |               |                        |                             |                         |
|------------|-----------------------|-----------|---------------|------------------------|-----------------------------|-------------------------|
|            | STEP 1                |           |               | STEP 2                 |                             |                         |
|            | Calendar Year Maximum | Threshold | Benefits Paid | Yearly Rollover Amount | Accumulated Rollover Amount | Total Maximum Available |
| Year 1     | \$1,000               | \$500     | \$250         | \$250                  | \$250                       | \$1,250                 |
| Year 2     | \$1,000               | \$500     | \$750         | \$0                    | \$250                       | \$1,250                 |
| Year 3     | \$1,000               | \$500     | \$321         | \$250                  | \$500                       | \$1,500                 |
| Year 4     | \$1,000               | \$500     | \$0           | \$0                    | \$0                         | \$1,000                 |
| Year 5     | \$1,000               | \$500     | \$0           | \$0                    | \$0                         | \$1,000                 |
| Year 6     | \$1,000               | \$500     | \$450         | \$250                  | \$250                       | \$1,250                 |
| Year 7     | \$1,000               | \$500     | \$200         | \$250                  | \$500                       | \$1,500                 |

### NO ROLLOVER

The annual claims were more than the threshold, so there was no rollover the following year.

The Maximum Accumulation Plan benefit rewards healthy behavior. And all you have to do to take advantage of this benefit is regularly visit your dentist.



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Principal Life Insurance Company, Des Moines, Iowa 50392-0002

For members with split maximums, the accumulation amount is based on the non-network maximum.

This is a summary of the Maximum Accumulation Plan. It is not a complete statement of the rights, benefits, limitations or exclusions of the coverage described here. For complete details, refer to your benefit booklet. Insurance underwritten by and administrative services provided by Principal Life Insurance Company.