



Consumer-Driven Dental

Dental Member Advantage Program

While consumer-driven dental programs encourage routine, preventive dental care crucial to oral and overall health, they also have the potential to increase employee out-of-pocket expenses when infrequent, complicated procedures are needed.

Principal Life Insurance Company offers the Principal Dental Member Advantage ProgramSM for non-covered services to employees enrolled for Preferred Provider Organization (PPO) dental benefits.

Principal Life has negotiated savings for dental procedures and services from providers in our networks across the country. These fees average 25% less than a dentist's normal fee, and are available for non-covered services – minimizing out-of-pocket expenses.

LOOK FOR THIS ICON



This icon identifies providers participating in our dental savings program on our www.principal.com provider search engine.

Cost savings examples

This graph shows typical non-covered charges for groups with Preventive Only or Enhanced Preventive.

EXAMPLES FOR MAJOR PROCEDURES		
	Providers' Normal Charges	Reduced Charge
Porcelain Crown	\$1,000 - \$1,300	\$740
Root Canal Molar	\$899 - \$1,050	\$677

Example uses normal and network charges in NJ.

This program may not apply in all states.

Who would be interested in this option?

- Groups with Preventive Only or Enhanced Preventive dental benefits from Principal Life.
- Employers offering traditional dental benefits, without orthodontia coverage. Specialists, including orthodontists have agreed to participate in this program.

DID YOU KNOW?

- More than 43,000 dental provider locations are available in this network.
- Dentists who participate in our network are credentialed.
- Members don't need a referral to be eligible for savings on specialty care.

FOR MORE INFORMATION

Contact your local sales representative to learn more about this consumer-driven dental benefit design or visit www.principal.com.



WE'LL GIVE YOU AN EDGESM

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This is not a complete statement of the benefits, exclusions and limitations of the insurance described here.