



Accessing Dental Network Providers

Using providers

Your dental benefits include a preferred provider organization (PPO) to help you save money on dental care. With group dental insurance from Principal Life Insurance Company, you and your covered family members can visit the dentist(s) of your choice.

- You can choose from participating providers in the PPO network or any other dentist.
- We'll even give you a list of dentists who may not be participating providers, but are certified by an independent credentialing company. Using certified dentists helps ensure you have access to quality dentists and cost-effective dental care.
- You can expect the network to include dentists who meet stringent credentialing requirements and use proper billing and practice patterns.

Best of all, PPO providers agree to charge our members the lower of the PPO fees or their normal charges. Lower fees mean you save money on your share of the charge and use less of your total benefit when you visit a participating provider – which can leave benefits available for later if you need them.

This example shows typical savings when using participating providers.

BENEFIT COMPARISON FOR A ROOT CANAL (MOLAR)

You go to a dentist inside the PPO network		You go to a dentist outside the PPO network	
Fee based on PPO provider agreement	\$ 744	Normal fee	\$1,075
80% coinsurance	x .80	80% coinsurance	x .80
Insurance pays	\$ 595	Insurance pays	\$ 860
You pay (20% coinsurance)	\$ 149	You pay (20% coinsurance)	\$ 215

In this example, you saved \$66 – or 30% – by using the PPO provider. Plus, since your coverage has an annual benefit maximum – around \$1,000 to \$1,500 for most of our groups – the lower PPO provider fee allows you to have \$265 in benefits to use later in the year if needed (\$860 – \$595 = \$265).

Funding providers

Principal Financial Group is pleased to announce that it has been selected as the funding provider for the new 401(k) plan for the City of Des Moines. This is a significant milestone for the City and a testament to the trust and confidence placed in Principal Financial Group.

To access this great tool, follow the steps below:

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www.principal.com



WE'LL GIVE YOU AN EDGE.

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

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