

Simplify your dental care experience


Let's face it: For many of us, visiting the dentist isn't always our favorite activity. That's why the insurance side of the experience should be simple – and we get that.


This handy step-by-step guide can help you better understand your dental insurance journey.




Path 1: You need a routine visit

They say an ounce of prevention is worth a pound of cure. Seeing your dentist regularly for routine care helps you avoid problems down the line. **So, how do you make it happen?**

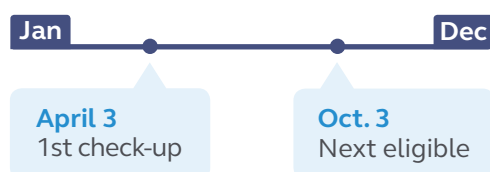
 **Find a network dentist.** Your out-of-pocket costs will be lower and you may even qualify for in-network discounts. How? Check your ID card for your network **and** Go online to principal.com/dentist **or** Give us a call: **800-247-4695**

 **Confirm network participation.** When you schedule your appointment, confirm the provider is still in the network.

 **Make sure you're eligible.** Depending on your policy, it may be too soon to schedule an appointment.

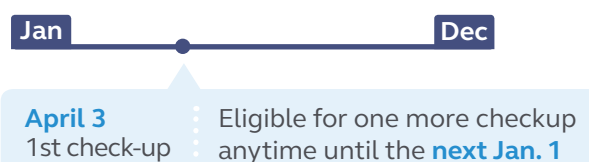
Example 1

One check-up every 6 months



Example 2

Check-ups twice a year



Path 2: You need dental work

When your teeth need special treatment, it's up to you and your dentist to decide what work needs to be done.

What are your next steps?

- 1 Talk to your dentist about submitting a **pre-determination**.
- 2 Remind your dentist to provide **supporting documentation**.
- 3 Plan for a processing period of 10 to 14 business days.
- 4 Call us with questions at 800-247-4695.

What's a pre-determination?

It's a review of the claim by a licensed dentist to determine if the procedure is dentally necessary and will be covered by your insurance.

Why do I need one?

- Prevents surprises about what will be paid
- Details the costs we cover and what you're responsible for, such as deductible, co-insurance or non-covered services

Path 3 – You need more information

You're not in this alone. Have questions? We have answers.



Call us at
800-247-4695.



Send us a note via
[principal.com/
contact us](http://principal.com/contact-us).

We'll get back
to you within
24-48 hours.



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This is an overview of the benefits dental insurance provides, but there are limitations and exclusions. For additional details, contact your employer.

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