

# Freedom to choose your own dentist

Point of Service benefit design puts the power to save on dental services in your hands.

When you visit a dentist, it's important to feel comfortable. At the same time, you want to get the most value for your money. With the Point of Service (POS) benefit design, the choice is yours.

### How it works

Simply choose the dentist you want to visit. When you receive services from a dentist in one of our two network options, your cost will be lower. Why? Network dentists agree to lower their fees for dental services. They also agree not to charge you the difference between the lower (network) fee and their regular fee. If you visit a non-network dentist, your out-of-pocket cost will be more.

	Provider type	Savings
\$	Network – Exclusive Provider Organization (EPO)	Up to 50% discount on standard fees
\$\$	Network – Preferred Provider Organization (PPO)	Up to 37% discount on standard fees
\$\$\$	Non-network	Standard fees

### Let's look at an example

Olivia has a cracked tooth that requires a crown. Her out-of-pocket expenses will be the least if she visits an EPO dentist. In fact, she'll save 13% if she uses an EPO dentist instead of a PPO dentist. And she'll save 45% if she uses an EPO dentist instead of a non-network dentist.

Comparing out-of-pocket costs on a crown					
Olivia visits an EPO dentist		Olivia visits a PPO dentist		Olivia visits a non-network dentist	
Fee based on EPO provider agreement	\$550	Fee based on PPO provider agreement	\$634	Normal fee	\$1,010
50% coinsurance	$\frac{\$550}{x.50}$ \$275	50% coinsurance	$\frac{\$634}{x.50}$ \$317	50% coinsurance	$\frac{\$1,010}{x.50}$ \$505
Coverage pays	\$275	Coverage pays	\$317	Coverage pays	\$505
<b>Olivia pays</b>	<b>\$275</b>	<b>Olivia pays</b>	<b>\$317</b>	<b>Olivia pays</b>	<b>\$505</b>



Go to [principal.com/dentist](https://principal.com/dentist). Select **California** then **Principal POS Plan**. EPO providers are shown. For even more options, select **Show PPO Providers**.



[principal.com](https://www.principal.com)

Dental insurance from Principal® is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

Only available in California. This is an overview of the benefits dental insurance provides, but there are limitations and exclusions. For additional details, contact your employer. If your dental benefits are self-funded, then your employer assumes financial responsibility for paying claims, and Principal® is contracted to administer the coverage on your employer's behalf. Examples are for illustrative purposes only.

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