

# Save money with network dentists

You'll enjoy lower out-of-pocket costs and pay less for dental services when you visit a dentist in our large network.

When it comes to visiting a dentist, you want quality dentists to choose from and value for your money. That's where we can help. With dental coverage from Principal®, you have access to a preferred provider organization (PPO). These network dentists include general dentists and those who specialize in root canals, pulling teeth and more.

When you receive services from a dentist in our network, your cost may be lower. Why? Network dentists agree to lower their fees for dental services and not charge you the difference.

For non-network dentists, your employer has chosen one of these designs to base reimbursement on:

- Usual and customary fee (UCR) – Typically, this is what 80-90% of the charges are for a procedure within an area.
- Negotiated fee – The amount agreed to by network dentists.

You're responsible for paying the difference between the dentist's charge and the UCR or negotiated fee.

## Let's look at an example

Phil has an infected tooth that requires a root canal. His out-of-pocket expenses will be lower if he visits a network (PPO) dentist. His plan has a \$50 deductible, which he hasn't met.

Comparing out-of-pocket costs on a root canal					
Phil visits a network dentist		Phil visits a non-network dentist and reimbursement is based on UCR		Phil visits a non-network dentist and reimbursement is based on negotiated fee	
Dentist charge	\$1,400	Dentist charge	\$1,400	Dentist charge	\$1,400
Negotiated fee	\$980	UCR prevailing fee	\$1,370	Negotiated fee	\$980
Patient deductible	\$50	Patient deductible	\$50	Patient deductible	\$50
Patient 20% coinsurance	$\frac{\$930}{x.20}$ \$186	Patient 20% coinsurance	$\frac{\$1,320}{x.20}$ \$264	Patient 20% coinsurance	$\frac{\$930}{x.20}$ \$186
Difference of dentist charge and negotiated fee	\$420; for an in-network claim, Phil isn't responsible for this amount	Difference of dentist charge and UCR prevailing fee	$\frac{\$1,400}{-1,370}$ \$30	Difference of dentist charge and negotiated fee	$\frac{\$1,400}{-980}$ \$420
Coverage pays	\$744	Coverage pays	\$1,056	Coverage pays	\$744
<b>Phil pays</b>	<b>\$236</b> (\$50 + \$186)	<b>Phil pays</b>	<b>\$344</b> (\$50 + \$264 + \$30)	<b>Phil pays</b>	<b>\$656</b> (\$50 + \$186 + \$420)

## How is my claim filed?

If you visit an in-network dentist, it's easy! You pay deductibles and coinsurance. Your dentist does the rest.

If you visit a non-network dentist, you may pay more for services and dental work. And it may be up to you to submit the claim to Principal.

In-network	Non-network*
Dentist submits claim to Principal on your behalf.  You're responsible for paying coinsurance, deductibles and services not covered by your dental insurance.	Dentist may submit claim to Principal on your behalf. If the dentist doesn't, you need to submit your claim to us.  You're responsible for paying coinsurance, deductibles, services not covered by your dental insurance, and the difference between the dentist charge and the UCR or negotiated fee.

\*For additional details, see your benefit booklet.

Find a  
network  
dentist

**Go to [principal.com/dentist](http://principal.com/dentist).** You can find a network dentist, listed by specialty. And if your favorite dentist isn't in the network, ask him/her to consider joining so you can enjoy the benefits of seeing a network dentist.



[principal.com](http://principal.com)

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

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.

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