



## Control Out-of-Pocket Costs

# Save Money with Network Providers

Your dental coverage from Principal Life Insurance Company includes access to a preferred provider organization (PPO) to help you save money on dental care – from routine check-ups to more extensive procedures like crowns or root canals.

*Network dentists agree to charge reduced fees for dental care. That's the easiest way to save on out-of-pocket costs.*

In addition to charging reduced fees, dentists who join our network meet strict credentialing requirements and proper billing guidelines. Non-network dentists can charge any fee they choose, and there are no safeguards to ensure their billing practices are reputable.

### How you save

These examples show typical savings for a porcelain crown. The amount you are responsible for paying depends on the type of design and network (unscheduled, scheduled/MAC, etc.) your employer has chosen.

IN-NETWORK DENTIST Unscheduled/Scheduled PPO Network		NON-NETWORK DENTIST Unscheduled PPO Network		NON-NETWORK DENTIST Scheduled/MAC <sup>5</sup> PPO Network	
• Provider charge	\$982	• Provider charge	\$982	• Provider charge	\$982
• Discounted fee amount	\$690	• 80% UCR amount <sup>4</sup>	\$970	• Discounted fee amount	\$690
• \$50 deductible	\$50	• \$50 deductible	\$50	• \$50 deductible	\$50
• 20% coinsurance <sup>1</sup>	\$128	• 20% coinsurance	\$184	• 20% coinsurance	\$128
• Provider fee difference billed to employee <sup>2</sup>	N/A	• Provider fee difference billed to employee	\$12	• Provider fee difference billed to employee	\$292
<b>TOTAL OUT-OF-POCKET EXPENSES<sup>3</sup></b>	<b>\$178</b>	<b>TOTAL OUT-OF-POCKET EXPENSES</b>	<b>\$246</b>	<b>TOTAL OUT-OF-POCKET EXPENSES</b>	<b>\$470</b>

These examples are for illustrative purposes only.

The actual cost will vary based on the services provided.

<sup>1</sup> Coinsurance is fee amount – deductible x .20.

<sup>2</sup> Fee difference billed is provider charge – discounted fee amount or percentile amount when visiting a non-network provider.

<sup>3</sup> Total out-of-pocket is deductible + coinsurance + fee difference billed amount. In designs where the benefits differ between in- and non-network, using a PPO provider will result in even greater savings.

<sup>4</sup> This is the amount 80% of the providers in the area charge.

<sup>5</sup> Maximum allowable charge.

### I HAVE A DENTIST

Is he/she in our network?

Yes  No  I don't know

**STEP 1** Verify he/she is in the network.

**STEP 2** If not, ask him/her to join the network.

**STEP 3** Find a new dentist if he/she does not join so you can save on dental care costs.

### I DO NOT HAVE A DENTIST

**STEP 1** Find a dentist using the Provider Directory on [www.principal.com](http://www.principal.com).



## Billing

Dentists who participate in the PPO network agree to submit claims on your behalf. Principal Life then sends payment to the dentist, who will in turn bill you for costs related to:

- Applicable coinsurance
- Deductibles
- The amount for services not covered under your benefit design

If you visit a non-network dentist, you can be billed for any amount over our considered charge, which is either UCR or the fee schedule allowance depending on the PPO type.

## Find a network dentist

Use our Provider Directory on [www.principal.com](http://www.principal.com) to locate nearby dentists who participate in the network.

To access this great tool, follow the steps below.

1	Visit our Web site at: <a href="http://www.principal.com">www.principal.com</a>
2	Under the <b>Quick Links</b> heading on the left-hand side, click <b>Provider Directory</b> .
3	In the left-hand navigation under <b>Providers/Networks</b> , click <b>Search For A Dental Provider</b> .
4	Begin your search by <b>picking the state</b> where you would like to find a provider. After you select a state, <b>specify a network</b> (refer to your ID card). Depending on the network chosen, you may be transferred to a partner site.
5	Next enter the <b>name of the provider</b> you are looking for (if known). If you are looking for a nearby dentist, enter the <b>city and state and/or ZIP code</b> . Be sure to <b>indicate how far you are willing to travel</b> .
6	Select the <b>desired specialty</b> or use the No Specialty Preference default. Click <b>Continue</b> .

### MY DENTIST

Write down your dentist's name and contact info for future reference:

**Dentist Name:**

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**Dentist Phone:**

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Access the Provider Directory on  
[www.principal.com](http://www.principal.com)



WE'LL GIVE YOU AN EDGE®

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