



Understanding Point of Service Dental Benefits

For your convenience and flexibility, your dental coverage includes Point of Service benefits, available in California. With Point of Service, your benefit is determined at the time of service depending on the type of provider you visit for care.

Point of Service is a convenient way to cover dental expenses, and it could save you money. A Point of Service design incorporates three benefit levels – Exclusive Provider Organization (EPO), Preferred Provider Organization (PPO) and non-network. While you can visit any dentist you wish, you receive greater savings through dentists who participate in the EPO and PPO networks. These networks provide:

- **EPO discounts up to 50% and PPO discounts up to 30% for procedures performed by participating dentists, directly reducing your out-of-pocket costs.**
- More than 44,000 dentist locations throughout California.
- Plus, there’s no need to sign up with a particular dentist or get approval before changing dentists or visiting a specialist. All EPO and PPO dentist locations are open to new patients.

See how you can save

These examples show typical savings when using participating providers.

BENEFIT COMPARISON FOR A COMPOSITE FILLING*					
You go to an EPO provider		You go to a PPO provider		You go to a non-network provider	
Fee based on EPO provider agreement	\$90	Fee based on PPO provider agreement	\$109	Normal fee	\$215
90% coinsurance	x .90	80% coinsurance	x .80	80% coinsurance	x .80
Coverage pays	\$81	Coverage pays	\$87	Coverage pays	\$172
You pay (10% coinsurance)	\$9	You pay (20% coinsurance)	\$22	You pay (20% coinsurance)	\$43

* D2331 – Two surfaces, anterior tooth. Examples are for illustrative purposes only.

In this example, visiting an EPO provider saves you **59%** over a PPO provider and **79%** over a non-network provider.

BENEFIT COMPARISON FOR A CROWN*					
You go to an EPO provider		You go to a PPO provider		You go to a non-network provider	
Fee based on EPO provider agreement	\$549	Fee based on PPO provider agreement	\$634	Normal fee	\$1,010
60% coinsurance	x .60	50% coinsurance	x .50	50% coinsurance	x .50
Coverage pays	\$329	Coverage pays	\$317	Coverage pays	\$505
You pay (40% coinsurance)	\$220	You pay (50% coinsurance)	\$317	You pay (50% coinsurance)	\$505

* D2752 – Porcelain fused to noble metal. Examples are for illustrative purposes only.

In this example, visiting an EPO provider saves you **31%** over a PPO provider and **56%** over a non-network provider.

Finding providers

Use the Online Dental Directory at www.principal.com/dentist to locate EPO and PPO dentists. Select California, and then specify “Principal POS Plan” as the network. EPO providers will be listed first. For additional dentists not contracted with the EPO, select Show PPO Providers.

The EPO network is a subset of the PPO network, and all EPO providers are also contracted as PPO providers. The EPO network provides the greatest discounts and preferred benefit design coverage.



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Only available in California.

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