

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. But, if you use a non-network dentist, you're responsible for paying any fees above the amount most dentists charge for a dental service in the area.* This means you may pay more for the same procedure if you visit a non-network dentist.

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.

Comparing out-of-pocket costs on a root canal

Phil visits a network dentist		Phil visits a non-network dentist	
Dentist charge	\$1,400	Dentist charge	\$1,400
Negotiated fee	\$980	Fee most dentists charge in area	\$1,370
Coinsurance 20% (\$980 x .20)	\$196	Coinsurance 20% (\$1,370 x .20)	\$274
Difference of dentist charge and negotiated fee. Phil isn't responsible for the difference because it's in-network.	\$420	Difference of dentist charge and fee most dentists charge in the area. Phil is responsible for the difference because it's non-network.	\$30
Coverage pays	\$784	Coverage pays	\$1,096
Phil pays	\$196	Phil pays (\$274 + 30)	\$304

Example is for illustrative purposes only.

*The difference may also be determined by the amount agreed to by network dentists.

Find a network dentist

Go to principal.com/dentist. You can find a network dentist, listed by specialty. And if your favorite dentist isn't in the network, click the link to refer your provider.



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