

See the rewards of making healthy dental choices

Be prepared for big dental expenses with Maximum Accumulation



Like most of us, you know how important it is to take care of your teeth by getting regular dental check-ups. Preventive care can help you avoid the big stuff when it comes to your teeth. But it's not foolproof.

What happens when your dentist delivers the news that you need costly dental procedures? Dental insurance can be a significant help financially, but there's a limit on how much it'll pay each calendar year. It's called your maximum benefit.

That's where Maximum Accumulation comes in.

How does Maximum Accumulation work?

You likely won't use all your maximum benefit every year. So where does that money go? If you visit your dentist during the year, you may be eligible to roll over a portion of your unused maximum benefit to increase your maximum benefit for the following year. It's available when you have dental coverage for preventive, basic and major services.

- **Preventive** — Exams, cleanings and sometimes x-rays
- **Basic** — X-rays, extractions, fillings and sometimes crowns
- **Major** — Crowns, inlays, onlays, bridges and dentures

[If annual maximum is less than \$2,000]

How do you know if you're eligible to carry benefits over to the next year? If your dental benefits paid are less than 50% of your annual maximum, you can roll over 25% and accumulate up to 1x your annual maximum. The amount accumulated is added to your annual maximum for the next year.

[If annual maximum is \$2,000 or more]

How do you know if you're eligible to carry benefits over to the next year? If your dental benefits paid are less than \$1,000, you can roll over \$500 and accumulate up to \$2,000. The amount accumulated is added to your annual maximum for the next year.

Let's look at an example of how the rollover amount is calculated assuming a [\$500] calendar-year maximum:

[If annual maximum is \$500]

	Maximum*	Claim limit	Benefits paid	Rollover amount	Accumulated rollover
Year 1	\$500	\$250	\$200	\$125	\$125
Year 2	\$625	\$250	\$325	\$0	\$125
Year 3	\$625	\$250	\$200	\$125	\$250
Year 4	\$750	\$250	\$0	\$0	\$0
Year 5	\$500	\$250	\$200	\$125	\$125

*Calendar-year maximum, plus accumulated rollover from the prior year.

[If annual maximum is \$750]

	Maximum*	Claim limit	Benefits paid	Rollover amount	Accumulated rollover
Year 1	\$750	\$375	\$350	\$187.50	\$187.50
Year 2	\$937.50	\$375	\$850	\$0	\$187.50
Year 3	\$937.50	\$375	\$350	\$187.50	\$375
Year 4	\$1,125	\$375	\$0	\$0	\$0
Year 5	\$750	\$375	\$350	\$187.50	\$187.50

*Calendar-year maximum, plus accumulated rollover from the prior year.

[If annual maximum is \$1,000]

	Maximum*	Claim limit	Benefits paid	Rollover amount	Accumulated rollover
Year 1	\$1,000	\$500	\$450	\$250	\$250
Year 2	\$1,250	\$500	\$850	\$0	\$250
Year 3	\$1,250	\$500	\$450	\$250	\$500
Year 4	\$1,500	\$500	\$0	\$0	\$0
Year 5	\$1,000	\$500	\$450	\$250	\$250

*Calendar-year maximum, plus accumulated rollover from the prior year.

[If annual maximum is \$1,200]

	Maximum*	Claim limit	Benefits paid	Rollover amount	Accumulated rollover
Year 1	\$1,200	\$600	\$450	\$300	\$300
Year 2	\$1,500	\$600	\$850	\$0	\$300
Year 3	\$1,500	\$600	\$450	\$300	\$600
Year 4	\$1,800	\$600	\$0	\$0	\$0
Year 5	\$1,200	\$600	\$450	\$300	\$300

*Calendar-year maximum, plus accumulated rollover from the prior year.

[If annual maximum is \$1,250]

	Maximum*	Claim limit	Benefits paid	Rollover amount	Accumulated rollover
Year 1	\$1,250	\$625	\$450	\$312.50	\$312.50
Year 2	\$1,562.50	\$625	\$850	\$0	\$312.50
Year 3	\$1,562.50	\$625	\$450	\$312.50	\$625
Year 4	\$1,875	\$625	\$0	\$0	\$0
Year 5	\$1,250	\$625	\$450	\$312.50	\$312.50

*Calendar-year maximum, plus accumulated rollover from the prior year.

[If annual maximum is \$1,500]

	Maximum*	Claim limit	Benefits paid	Rollover amount	Accumulated rollover
Year 1	\$1,500	\$750	\$450	\$375	\$375
Year 2	\$1,875	\$750	\$850	\$0	\$375
Year 3	\$1,875	\$750	\$450	\$375	\$750
Year 4	\$2,250	\$750	\$0	\$0	\$0
Year 5	\$1,500	\$750	\$450	\$375	\$375

*Calendar-year maximum, plus accumulated rollover from the prior year.

[If annual maximum is \$1,750]

	Maximum*	Claim limit	Benefits paid	Rollover amount	Accumulated rollover
Year 1	\$1,750	\$875	\$450	\$437.50	\$437.50
Year 2	\$2,187.50	\$875	\$900	\$0	\$437.50
Year 3	\$2,187.50	\$875	\$450	\$437.50	\$875
Year 4	\$2,625	\$875	\$0	\$0	\$0
Year 5	\$1,750	\$875	\$450	\$437.50	\$437.50

*Calendar-year maximum, plus accumulated rollover from the prior year.

[If annual maximum is \$2,000]

	Maximum*	Claim limit	Benefits paid	Rollover amount	Accumulated rollover
Year 1	\$2,000	\$1,000	\$450	\$500	\$500
Year 2	\$2,500	\$1,000	\$1,200	\$0	\$500
Year 3	\$2,500	\$1,000	\$450	\$500	\$1,000
Year 4	\$3,000	\$1,000	\$0	\$0	\$0
Year 5	\$2,000	\$1,000	\$450	\$500	\$500

*Calendar-year maximum, plus accumulated rollover from the prior year.

[If annual maximum is \$2,500]

	Maximum*	Claim limit	Benefits paid	Rollover amount	Accumulated rollover
Year 1	\$2,500	\$1,000	\$450	\$500	\$500
Year 2	\$3,000	\$1,000	\$1,200	\$0	\$500
Year 3	\$3,000	\$1,000	\$450	\$500	\$1,000
Year 4	\$3,500	\$1,000	\$0	\$0	\$0
Year 5	\$2,500	\$1,000	\$450	\$500	\$500

*Calendar-year maximum, plus accumulated rollover from the prior year.

[If annual maximum is \$3,000]

	Maximum*	Claim limit	Benefits paid	Rollover amount	Accumulated rollover
Year 1	\$3,000	\$1,000	\$450	\$500	\$500
Year 2	\$3,500	\$1,000	\$1,200	\$0	\$500
Year 3	\$3,500	\$1,000	\$450	\$500	\$1,000
Year 4	\$4,000	\$1,000	\$0	\$0	\$0
Year 5	\$3,000	\$1,000	\$450	\$500	\$500

*Calendar-year maximum, plus accumulated rollover from the prior year.

[If annual maximum is \$500, \$750, \$1,000, \$1,200, \$1,250, \$1,500 or \$1,750]

You can see that in year 2, where benefits paid were more than the yearly claim limit — which is 50% of the maximum — there was no rollover. And in year 4, where there were no claims at all, your accumulated amount went back down to zero. That's why it pays to visit the dentist regularly for preventive care.

[If annual maximum is \$2,000, \$2,500 or \$3,000]

You can see that in year 2, where benefits paid were more than the yearly claim limit of \$1,000, there was no rollover. And in year 4, where there were no claims at all, your accumulated amount went back down to zero. That's why it pays to visit the dentist regularly for preventive care.

With Maximum Accumulation, you won't leave money for costly dental procedures on the table.

See the rewards of making healthy choices for your teeth — all it takes is making regular visits to your dentist.

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Group 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.

For members with split maximums, the accumulation amount is based on the non-network maximum. If your dental coverage is effective in October, November or December, you're eligible to start qualifying for rollover beginning in January. The amount you accumulate will be added to your maximum the following January.

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