

Save money — and your smile — with preventive dental care

Taking care of your teeth to prevent the big stuff from happening shouldn't count against you. With Preventive Passport from Principal®, it doesn't.

Preventive Passport helps you maximize your dental benefits. That's because with Preventive Passport, preventive dental services — like exams, cleanings and fluoride treatments — don't reduce your annual maximum benefit.

That means your benefit stretches farther if you need it for more extensive dental procedures during the year.



How does Preventive Passport work?

When you or a covered family member visits the dentist for preventive care, the benefits paid for these services won't decrease the annual maximum benefit for any of you.

Let's look at an example. This table shows typical services for an adult during the year, and how the maximum yearly balance would vary with and without Preventive Passport.

	With Preventive Passport	Without Preventive Passport
Preventive services		
2 exams (\$69 each)	\$138	\$138
2 cleanings (\$115 each)	\$230	\$230
Bitewing x-rays/4 films	\$82	\$82
Total preventive	\$450	\$450
Basic services		
1 composite filling (1 surface, front tooth)	\$200 (\$250 x 80% coinsurance)	\$200 (\$250 x 80% coinsurance)
Yearly maximum	\$1,500	\$1,500
Total applied to your maximum benefit	\$200	\$650 (\$450 + \$200)
Maximum remaining	\$1,300	\$850

Fee information based on nationwide average costs using FAIR Health, a third-party resource for independent healthcare claims data.

That's \$450 more to cover additional costly procedures if they come up.

The good news — getting routine, preventive care can help you ward off expensive dental issues in the future.



[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.

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