



Using Point of Service Dental Benefits

Your dental benefits from Principal Life Insurance Company include Point of Service, available in California. With Point of Service, the benefit received 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 you receive greater savings through dentists who participate in the First Dental Health (FDH) Preferred Provider Organization (PPO) and Exclusive Provider Organization (EPO) networks. The FDH networks provide:

- Properly licensed and insured PPO and EPO dentists.
- EPO discounts up to 50% and PPO discounts up to 30% for procedures performed by participating dentists.
- Discounts on all services, even those not covered by your design, such as teeth whitening. You will still receive discounts on services after reaching your yearly maximum.
- More than 15,000 dentist locations throughout California.
- No need to sign up with a particular dentist or get approval before changing dentists or visiting a specialist. All PPO and EPO dentist locations are open to new patients.

This example shows typical savings when using participating providers.

BENEFIT COMPARISON FOR A ROOT CANAL (DOLLAR)					
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	\$637	Fee based on PPO provider agreement	\$744	Normal fee	\$1,075
90% coinsurance	x .90	80% coinsurance	x .80	80% coinsurance	x .80
Insurance pays	\$573	Insurance pays	\$595	Insurance pays	\$860
You pay (10% coinsurance)	\$64	You pay (20% coinsurance)	\$149	You pay (20% coinsurance)	\$215

In this example, visiting an EPO provider saves you 57% over a PPO provider and 70% over a non-network provider.