

Dental Insurance

The County offers two dental insurance options The Principal Dental (PPO/EPO) and Dental Health Services (HMO).

Bi-weekly cost is the same for both insurances:

	Employee Only	Employee & Spouse	Employee & Children	Employee, Spouse & Children
The Principal PPO/EPO	10.54	19.59	20.26	29.60
Dental Health Services	10.54	19.59	20.26	29.60

The Principal Dental PPO

This dental option offered through The Principal Life Insurance Dental PPO allows you to go to any dentist within the United States. It has a list of Preferred (PPO) and Exclusive (EPO) Providers, but you may go to Out-of-Network providers with the benefits as follows:

The Principal Dental
<https://www.principal.com>

Summary of Benefits

SERVICE	EPO PROVIDER	PPO PROVIDER	NON-PPO/EPO PROVIDERS
Calendar Year Deductible			
<ul style="list-style-type: none"> • Preventive Procedures combined Per Person • Orthodontia Per Person 	<p>None</p> <p>None</p> <p>None</p> <p>None</p>	<p>None</p> <p>\$25</p> <p>\$75</p> <p>None</p>	<p>None</p> <p>\$25</p> <p>\$75</p> <p>None</p>
Maximum Payment Limits			
<ul style="list-style-type: none"> • Preventive, Basic, & Major Procedures (combined) • Orthodontia 	<p>\$2,000 per calendar year</p> <p>\$1,000 per lifetime</p>	<p>\$1,500 per calendar yr</p> <p>\$1,000 per lifetime</p>	<p>\$1,000 per calendar year</p> <p>\$1,000 per lifetime</p>
PROCEDURE CATEGORIES:			
<ul style="list-style-type: none"> • Preventive Procedures (periodic examinations, cleaning, space maintainers, sealants, x-rays) • Basic Procedures (includes fillings, oral surgery, root canal therapy, periodontal appliance and procedures, emergency exams) • Major services (inlays/onlays, crowns, bridges, dentures, tissue conditioning) • Orthodontia 	<p>100%</p> <p>100%</p> <p>70%</p> <p>50%</p>	<p>100%</p> <p>80%</p> <p>50%</p> <p>50%</p>	<p>100%</p> <p>80%</p> <p>50%</p> <p>50%</p>