

# What to expect with your self-funded dental care



When you self-fund your dental coverage, you pay a monthly fee instead of premiums. These fees cover the claims review process provided by Principal®, as well as the administrative support and access to our network.

It's easy to build a self-funded dental solution if you have 100+ employees! You can move procedures between service categories—preventive, basic, and major—to save costs. Examples of services covered in each category include:

- **Preventive.** Exams, cleanings, and fluoride treatments
- **Basic.** Fillings, X-rays, and sealants
- **Major.** Crowns, bridges, and dentures
- **Orthodontia.** Optional, available for children and adults

## Access to a large, nationwide network

Having a large network means happier employees because they have plenty of dentists to choose from. That means that if you switch to Principal from another carrier, it's likely fewer employees will need to switch dentists.

## Claim service you can count on

You can rely on a dedicated team to service your account. In fact, this team can provide savings through the claim review process. Since these professionals are familiar with your benefits, you'll see fewer errors and spend less time answering questions.

Your self-funded claims are reviewed by the same team that reviews insured claims. Because we use clinical guidelines for our reviews, you'll notice more efficient and accurate claim processing. And if an employee appeals a denied claim, we'll handle it for you.

## Find your reports online

It's easy to view your reports. Simply log in to [principal.com](https://principal.com) to use eService, our online benefits administration system. You'll see information from the current year and previous three years. You can access and order reports for the past 12 months, except for daily claims which includes the past three months, on:

- Daily claims
- Enrollment detail
- Experience
- Lag report

## Enhance your dental design with additional features

**Maximum Accumulation Plan.** Allows a portion of unused maximum dollars to roll over to the following year, if the employee is eligible. And when you transfer to our plan, we honor current roll over balances so employees don't have to start over.<sup>2</sup>

**Preventive passport.** Stretches employees' dental benefits by encouraging routine care which doesn't count against the annual maximum.

**Extra care at no extra cost.** Oral health benefits are included in all our dental designs. At-risk members receive extra care with the Periodontal Program and Cancer Treatment Oral Health Program. Plus, members can be confident they've received the best advice with the Second Opinion Program.



Contact your local sales representative.

<sup>1</sup> Available with 100+ employees and at least one insured coverage.

<sup>2</sup> We limit the amount we transfer to the lesser of the calendar year maximum with us or \$2,000.



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

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

This is an overview of the benefits of self-funded dental coverage administered by Principal Life, but there are limitations and exclusions. For cost and coverage details, contact your Principal® representative.

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