

Principal Dental Series II

Network Select

Network Select from Principal Life Insurance Company offers cost-savings by driving employees to our network providers who have agreed to charge lower fees. This design only provides benefits when employees visit network providers in the PPO network. And with one of the largest networks in the industry¹, the Principal Plan[®] Dental Network gives employees plenty of options to use their benefits.

Network Select is available in select states² and only with the Principal[®] Dental Series II (PDS II) product.

Sample of how it works

Employees must visit network providers since there are no benefits outside the network.

| NETWORK SELECT BENEFITS | | | | | | |
|-------------------------|------------|-------------|---------|-------------|-------------|---------|
| | In-network | | | Non-network | | |
| | Deductible | Coinsurance | Maximum | Deductible | Coinsurance | Maximum |
| Preventive | \$0 | 100% | \$1,500 | \$0 | 0% | \$0 |
| Basic | \$50 | 80% | | \$0 | 0% | |
| Major | | 50% | | \$0 | 0% | |

This is how the Network Select design compares to a traditional PPO design.

| TRADITIONAL PPO BENEFITS | | | | | | |
|--------------------------|------------|-------------|---------|-------------|-------------|---------|
| | In-network | | | Non-network | | |
| | Deductible | Coinsurance | Maximum | Deductible | Coinsurance | Maximum |
| Preventive | \$0 | 100% | \$1,500 | \$0 | 100% | \$1,500 |
| Basic | \$50 | 80% | | \$50 | 80% | |
| Major | | 50% | | \$50 | 50% | |

Other considerations

Orthodontia is available, but only if employees visit a network provider.

To offer employees more choice, this design could be used as the core benefit with the option for employees to buy additional coverage to suit their needs.

An easy benefit to take advantage of, Network Select offers cost-savings employees can see.

FOR MORE INFORMATION

Contact your local sales representative or visit www.principal.com.

¹ According to 2015 Strenuus data.

² Due to state legislation, Network Select is only available in Arizona, Colorado, Delaware, District of Columbia, Idaho, Indiana, Kansas, Michigan, New Jersey, New York, Oregon, South Dakota, Tennessee, Utah and Wisconsin. In New Jersey, Network Select cannot be sold standalone if client has 25+ employees and contributes to any part of the premium.



WE'LL GIVE YOU AN EDGE[®]

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

This is an overview of Network Select dental insurance underwritten by Principal Life Insurance Company. It is neither an insurance contract nor a complete statement of its provisions. If any provision presented here is found to conflict with federal or state law, that provision will be applied to comply with federal or state law. The group policy determines all rights, benefits, limitations and exclusions of the insurance described here. Network Select is not available when dental pediatric Essential Health Benefits (EHB) are included.