

# It's OK. You can visit a dentist in Mexico.

Save money with network dental providers



You need to feel comfortable with your dentist and the quality of care he or she provides.

So if you prefer to visit a dentist in Mexico, Principal® has you covered with in-network providers. They include general dentists and those who specialize in root canals, pulling teeth, braces and more.

Visiting a network dentist saves you money. Your out-of-pocket costs will be lower. And you'll pay less for dental services.

### What is a network dentist?

They agree to lower their fees for dental care. They also agree not to charge you the difference between the lower (network) fee and their regular fee.

### How is my claim filed?

If you visit an in-network dentist (in Mexico or the U.S.), it's easy! You pay deductibles and coinsurance. Your dentist does the rest.

If you visit a non-network dentist, you'll pay more for services and dental work. And it may be up to you to submit the claim to Principal.

	In-network	Non-network*
<b>U.S. dentists</b>	<p>Dentist submits claim to Principal on your behalf.</p> <p>You're responsible for paying coinsurance, deductibles and services not covered by your dental insurance.</p>	<p>Dentist may submit claim to Principal on your behalf. If the dentist doesn't, you need to submit your claim to us.</p> <p>You're responsible for paying coinsurance, deductibles, services not covered by your dental insurance, and any fees above what is most commonly charged for a dental service.</p>
<b>Mexico dentists</b>	<p>Dentist submits claim to Principal on your behalf.</p> <p>You're responsible for paying coinsurance, deductibles and services not covered by your dental insurance.</p>	<p>You need to submit claim and all receipts, records and documentation to Principal in English and U.S. dollars.</p> <p>You're responsible for paying the dentist upfront and all fees not paid by your dental insurance.</p>

\*For additional details, see your benefit booklet.

### Benefits of using network dentists in Mexico. They:

- Speak English and Spanish
- May be open evenings, weekends and U.S. holidays
- Meet the same sterilization requirements as U.S. providers
- Are covered by malpractice insurance policies

You have high expectations of the dentists in our network. That's why we regularly review dentists to make sure they're providing excellent care and their procedure costs are in line with what other dentists are charging.

### Find a network dentist.

Go to [principal.com/dentist](https://principal.com/dentist). You can find a network dentist in Mexico or the U.S.



For questions about dentists or your benefits, call the benefits phone number on your ID card, Monday – Friday, 8:00 a.m. to 5:00 p.m. Central Time.



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

This is an overview of the benefits dental insurance provides, but there are limitations and exclusions. For additional details, contact your employer. If your dental benefits are self-funded, then your employer assumes financial responsibility for paying claims, and Principal® is contracted to administer the coverage on your employer's behalf. To confirm a dentist's current network participation, consult the dentist directory on [principal.com](https://principal.com).

Dental insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002.

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.