



Group dental

# Dental insurance that won't break your bank

Think offering quality dental benefits is too expensive? It doesn't have to be. Principal® offers plenty of options to fit your budget.

## Range of budget-friendly options

As an alternative or within a choice plan—where employees choose from two benefit designs—these options can save you money over traditional dental benefits. Employees can choose or change dentists any time, and they can see a specialist without a referral.

And did you know almost seven out of 10 dental services are preventive?<sup>1</sup> That's why all our benefit designs cover exams, cleanings, and x-rays.

Here are some options that cost less than a traditional benefit design.

Benefit design	Average savings*	What's covered	How much is covered	Which dentist
Preventive-only	40%	Exams, cleanings, x-rays, sealants, and fluoride	100% to a maximum of \$500	Any dentist
Preventive and limited basic	10%	Preventive and basic services (fillings, emergency exams, periodontal prophylaxis, stainless steel crowns, consultations)	Preventive—100% Basic—80% after a \$50 deductible Maximum of \$1,000	Any dentist
In-network only benefits <sup>2</sup>	40%	Preventive, basic, and major services	Preventive—100% After a \$50 deductible: <ul style="list-style-type: none"><li>• Basic—80%</li><li>• Major—50%</li><li>• Maximum of \$1,000</li></ul>	Dentist in the Principal Plan Dental Network
High-deductible	25%**	Preventive, basic, and major services	In network: <ul style="list-style-type: none"><li>• Preventive—80%</li><li>• Basic and major—\$250 deductible, then covered at 80%</li></ul> Non-network: <ul style="list-style-type: none"><li>• Preventive, basic, and major—\$250 deductible, then covered at 80%</li><li>• Maximum of \$1,500</li></ul>	Any dentist

\* Compared to a traditional benefit design with preventive covered at 100%. After a \$50 deductible, basic covered at 80% and major at 50% to a maximum of \$1,000. Services from any dentist.

\*\* 15% savings potential when the non-network benefits are the same as in-network benefits.

## Power of the network

With 130,000+ unique dentists with multiple offices, the Principal Plan® Dental Network is one of the largest in the industry.<sup>3</sup> That means your employees have plenty of choices, and fewer will need to change dentists to get lower in-network service fees. That's a win-win all around.

Offering great employee benefits is one valuable way to recruit and retain the best of the best. And with a broad range of available coverage options, it's within reach to provide quality dental benefits to your employees.

 [Learn more](#)

For more information, contact your local Principal sales representative today.

<sup>1</sup> Based on 2021 Principal book of business.

<sup>2</sup> Available in Arizona, Colorado, Delaware, District of Columbia, Idaho, Indiana, Kansas, Michigan, New Jersey, New York, Oregon, South Carolina, South Dakota, Tennessee, Utah, and Wisconsin. May not be available in some counties.

<sup>3</sup> September 2021 Zelis Network360® Analytics Suite.



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

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This is an overview of the benefits dental insurance provides, but there are limitations and exclusions. For cost and coverage details, contact your Principal representative. Indemnity designs offered in Montana. This flyer is not approved for use in Arizona or New Mexico. This flyer is not approved for use in Arizona or New Mexico.

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