



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 even see a specialist without a referral.

And did you know almost seven out of 10 dental services are preventive?¹ 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
High-deductible	25%**	Preventive, basic, and major services	In network: <ul style="list-style-type: none">Preventive—80%Basic and major—\$250 deductible, then covered at 80% Non-network: <ul style="list-style-type: none">Preventive, basic, and major—\$250 deductible, then covered at 80%Maximum of \$1,500	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.² 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 well within your reach to provide quality dental benefits to your employees.



[Learn more](#)

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

¹ Based on 2020 Principal book of business.

² September 2021 Zelis Network360® Analytics Suite.



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 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.

Zelis is not a member of the Principal Financial Group®. Data for both Principal and any competitors is obtained from public sources using the same data process/matching methodology for all without any adjustments and may vary in some cases.

Principal®, Principal Financial Group® and the Principal logo design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.

GP62146B-02 | OR policy GC7100-1 (0415) | 02/2022 | 2048403-022022 | ©2022 Principal Financial Services, Inc.