

# Large network. Deep discounts. Cost savings.

Employers and employees save on dental costs with Point of Service benefit design

Help your clients and their employees save money by recommending the most popular dental design Principal® has in California – Point of Service (POS).

## Big network and big savings

It's one thing to say you have a big network that results in savings. It's another to show it. In Northern California, 45% of our dental members visit a network provider. That means lower claims costs and lower rates for employers. Of those visiting a network dentist, 18% visit an EPO provider – saving up to 47% off standard fees. And that means lower out of pocket costs for employees.

Network type	Dentists in Northern California <sup>1</sup>	Savings
Exclusive Provider Organization (EPO) <sup>2</sup>	1,500+	Up to 47% discount on standard fees
Preferred Provider Organization (PPO)	5,000+	Up to 37% discount on standard fees

## Let's look at an example

The POS design gives employees the freedom to choose any dentist. They save the most – and stretch the maximum benefit farther – by visiting EPO and PPO dentists.

Comparing out-of-pocket costs on a crown					
EPO dentist		PPO dentist		Non-network dentist	
Fee based on EPO provider agreement	\$700	Fee based on PPO provider agreement	\$840	Normal fee	\$1,400
50% coinsurance	$\frac{\$700}{x .50}$ \$350	50% coinsurance	$\frac{\$840}{x .50}$ \$420	50% coinsurance	$\frac{\$1,400}{x .50}$ \$700
Coverage pays	\$350	Coverage pays	\$420	Coverage pays	\$700
<b>Employee pays</b>	<b>\$350</b>	<b>Employee pays</b>	<b>\$420</b>	<b>Employee pays</b>	<b>\$700</b>

Comparing impact on maximum benefit					
EPO dentist		PPO dentist		Non-network dentist	
Benefit maximum	\$1,500	Benefit maximum	\$1,500	Benefit maximum	\$1,500
Coverage pays	$\frac{-\$350}{}$	Coverage pays	$\frac{-\$420}{}$	Coverage pays	$\frac{-\$700}{}$
Remaining maximum	\$1,150	Remaining maximum	\$1,080	Remaining maximum	\$800

## Easily move your client to Principal

When your client is ready to switch to Principal from another carrier, we make it easy. Our seamless transition includes:

- Refreshed calendar year maximum
- Deductibles waived when satisfied with prior carrier
- Maximum rollover – we'll honor current roll-over balances, so employees don't have to start over<sup>3</sup>.

### Looking to enhance the dental benefits? Consider these options:

- 4 cleanings per year
- Composite fillings on molars
- 99th percentile out-of-network reimbursement
- Cosmetic rider
- Implant coverage
- Lifetime deductible

### Find a network dentist

Go to [principal.com/dentist](https://principal.com/dentist). Select **California** then **Principal POS Plan**.

EPO providers are shown. For even more options, select **Show PPO Providers**.

 **Let's connect** | Contact your local sales representative.

<sup>1</sup> July 2019 Zelis Network360<sup>®</sup> Analytics Suite.

<sup>2</sup> EPO providers are a subset of the PPO providers.

<sup>3</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)

Dental insurance from Principal<sup>®</sup> is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

Only available in California. For producer information only. Not for use with consumers or the public. This is an overview of the benefits dental insurance provides, but there are limitations and exclusions of the coverage described here. For cost and coverage details, contact your Principal<sup>®</sup> representative. Zelis is not a member of the Principal Financial Group<sup>®</sup>. 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. Examples are for illustrative purposes only. Actual cost of the crown may vary.

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