

# Dental Plans

We are proud to offer you a choice between two different dental plans.

**Principal DPPO:** This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Principal network.

Following is a high-level overview of the coverage available.

Key Dental Benefits	Principal DPPO - Standard Plan		Principal DPPO - Standard Plus Plan	
	In-Network Only	Out-of-Network <sup>1</sup>	In-Network Only	Out-of-Network <sup>1</sup>
<b>Deductible</b> (per calendar year)				
Individual / Family	N/A / N/A	N/A / N/A	\$50 / \$50 Per Person	\$50 / \$50 Per Person
<b>Benefit Maximum</b> (per calendar year; Preventive, Basic, and Major Services combined)				
Per Individual	\$1,000	\$1,000	\$1,500	\$1,500
<b>Covered Services</b>				
<b>Preventive Services</b>	100%	100%	100%	100%
<b>Basic Services</b>	80%	80%	80%	80%
<b>Major Services</b>	50%	50%	50%	50%
<b>Orthodontia</b> (Child only to age 19. 24 mo waiting period for Late Entrants)	N/A	N/A	50%; \$1,500 Max. Benefit	50%; \$1,500 Max. Benefit

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.