

Simplify your dental care experience

Let's face it, for many of us, visiting the dentist isn't always our favorite activity. That's why the insurance side of the experience should be simple—and we get that.

This handy step-by-step guide can help you better understand your dental insurance journey.



Path 1: You need a routine visit

They say an ounce of prevention is worth a pound of cure. Seeing your dentist regularly for routine care helps you avoid problems down the line. **So, how do you make it happen?**



Find a network dentist.

Your out-of-pocket costs will be lower and you may even qualify for in-network discounts. How?

Check your ID card
for your network

and

Go online to
principal.com/dentist

or

Give us a call:
800-247-4695



Confirm network participation.

When you schedule your appointment, confirm the provider is still in the network.

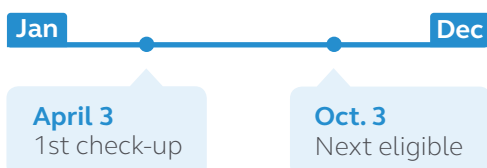


Make sure you're eligible.

Depending on your policy, it may be too soon to schedule an appointment.

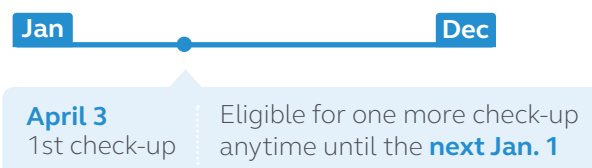
Example 1

One check-up every 6 months



Example 2

Check-ups twice a year



Path 2: You need dental work

When your teeth need special treatment, it's up to you and your dentist to decide what work needs to be done.

What are your next steps?

- 1 Talk to your dentist about submitting a **pre-determination**.
- 2 Remind your dentist to provide **supporting documentation**.
- 3 Plan for a processing period of 10 to 14 business days.
- 4 Call us with questions at 800-247-4695.

What's a pre-determination?

It's a review of the claim by a licensed dentist to determine if the procedure is dentally necessary and will be covered by your insurance.

Why do I need one?

- Prevents surprises about what will be paid
- Details the costs we cover and what you're responsible for, such as deductible, co-insurance, or non-covered services

Path 3: You need more information

You're not in this alone. Have questions? We have answers.



Call us at
800-247-4695.



Send us a note via
[principal.com/
contact us](https://principal.com/contact-us).

We'll get back
to you within
24-48 hours.



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