Principal Dental

Effective date: 01/01/2026

High Option Plan 1

Calendar-year deductible			Coinsurance your policy pays	
Option 1 (all members electing high dn plan)			* NO WAITING PERIOD*	
	In-network	Out-of-network	In-network	Out-of-network
Preventive Basic	$0	$0	100%	100%
Basic	$50	$50	80%	80%
Major	$50	$50	50%	50%
Orthodontia	$0	$0	50%	50%

Additional provisions	
Family deductible	2 times the per person deductible amount
Annual maximum	$2,000.00 per person
Maximum accumulation	Included (Rollover Benefit)
Plan type: PPO	Unscheduled – 90th Percentile

Covered Services	
Preventive	Exams, Cleanings (2/yr), X-rays, Fluoride (1/yr to age 14), Sealants (to age 14)
Basic	Fillings, Emergency Exams, Periodontal Maintenance, Simple Oral Surgery, Composite Filling, Endodontics/Periodontics
Major	Crowns, Dentures, Implants, Bridges, Anesthesia, Complex Oral Surgery

Coverage	High
Employee only	36.62
Employee and spouse	69.17
Employee and child(ren)	95.35
Employee and family	138.76

What are the Restrictions to my coverage?

Orthodontia

If there is orthodontia (ortho) treatment in progress on the coverage effective date and you are covered under any prior group coverage for ortho, there will be immediate coverage for treatment if proof is submitted that shows:

1) The lifetime maximum under any prior group coverage has not been exceeded, Ortho treatment started and bands or appliances were inserted while insured under any prior group coverage, and
2) Ortho treatment has been continued while insured under this policy.

Principal Life will credit payments made by the prior carrier toward the Principal Life lifetime ortho payment limit.

You will not be covered if ortho treatment is in progress prior to the effective date with Principal Life and you are not covered under any prior group coverage for ortho.

How do I find a network dentist?

Visit principal.com/dentist to find a dentist or call 800-247-4695

What if my dentist isn't in the network?

You can refer your dentist to our network. Please submit the dentist's name and information by calling **800-247- 4695**, or submitting a form at principal.com/refer- dental-provider