



Policyholder: LE MARS CSD

## Dental PPO Benefit Summary

Effective Date: 07/01/2012

This chart provides you a brief summary of the key benefits of the dental coverage available from Principal Life Insurance Company. Following the chart, you will find additional information to answer questions you may have. For a complete list of all your dental coverage benefits and restrictions, please refer to your booklet or contact your employer.

Eligibility	
Job Class	ALL MEMBERS

Benefits Payable				
Network	Dental Preferred Provider Organization (PPO)			
	Calendar Year Deductible		Coinsurance (Policy Pays)	
	In-Network	Non-Network	In-Network	Non-Network
Unit 1 – Preventive	\$0	\$0	100%	100%
Unit 2 – Basic	\$25	\$25	80%	80%
Unit 3 – Major	\$25	\$25	50%	50%
Combined Deductible	In-network deductibles for basic and major procedures are combined. Non-network deductibles for basic and major procedures are combined.			
Combined Maximums	Maximums for preventive, basic, and major procedures are combined. In-network calendar year maximums are \$1,000 per person. Non-network Calendar year maximums are \$1,000 per person.			

## How Are Dental Procedures Covered?

The list of common procedures shows what unit the procedure is included in and how often they are covered.

<b>Unit 1 – Preventive Procedures</b>	<ul style="list-style-type: none"> <li>• Routine exams (two per calendar year)</li> <li>• Emergency exams (subject to Routine exam frequency limit)</li> <li>• Teeth cleaning (two per calendar year)</li> <li>• Fluoride treatments (one every calendar year for dependent children under age 14)</li> <li>• Bitewing x-rays (one set every calendar year)</li> <li>• Full mouth/Panoramic x-rays (one every 60 months)</li> <li>• Sealants (on 1st and 2nd permanent molars, once every 36 months for dependent children under age 16)</li> </ul>
<b>Unit 2 – Basic Procedures</b>	<ul style="list-style-type: none"> <li>• Simple Oral Surgery</li> <li>• Complex Oral Surgery (includes extraction of impacted teeth)</li> <li>• Endodontics (root canal therapy)</li> <li>• Fillings</li> <li>• Periodontal prophy (Covered if 3 months following active periodontal treatment. Subject to teeth cleaning frequency limit.)</li> <li>• Non-surgical Periodontics, including scaling and root planing (once every 24 months per quadrant)</li> <li>• Surgical Periodontics (once every 36 months per quadrant)</li> </ul>
<b>Unit 3 – Major Procedures</b>	<ul style="list-style-type: none"> <li>• Inlays, onlays, and crowns, including replacement (once per tooth every 60 months)</li> <li>• Full and partial dentures, including replacement (covered only if at least 60 months have elapsed since last placement)</li> <li>• Bridgework, including replacement (covered once per 60 months)</li> </ul>

There is Coordination of Benefits, which is a procedure for limiting benefits from two or more carriers to 100% of the claimant's covered expenses.

## Understanding Your Dental Benefits

### Am I Eligible For Coverage?

To be eligible for coverage, you must qualify as an eligible member and be considered actively at work.

You must be enrolled for dental coverage before it can be offered to your dependents. Eligible dependents include your spouse and children. Additional eligibility requirements may apply.

Eligible retirees must be enrolled for dental coverage before it can be offered to your dependents. Eligible dependents include your spouse and children. Additional eligibility requirements may apply.

### How Do I Find A Participating Provider?

Use the Provider Directory on [www.principal.com](http://www.principal.com) to locate nearby dentists or see if your dentist participates in your network.

1	Visit <a href="http://www.principal.com">www.principal.com</a> .
2	Under the <b>Quick Links</b> heading on the left-hand side, click <b>Provider Directory</b> .
3	In the left-hand navigation under <b>Providers/Networks</b> , click <b>Search For A Dental Provider</b> .
4	Begin your search by picking the <b>state</b> where you would like to find a provider. Next, specify a <b>network</b> . Depending on the network chosen, you may be transferred to a partner site.
5	Enter the <b>name of the provider</b> you are looking for (if known). If you are looking for a nearby dentist, enter the <b>city and state and/or ZIP code</b> . Be sure to indicate <b>how far you are willing to travel</b> .
6	Select the <b>desired specialty</b> or use the No Specialty Preference default. Click <b>Continue</b> .

You may nominate your dentist for inclusion in our network. Please submit the dentist's name, address, phone and specialty by calling 1-800-832-4450, or submit through [www.principal.com](http://www.principal.com).

### What Are The Restrictions Of My Coverage?

This Benefit Summary is a summary only. For a complete list of benefit restrictions, please refer to your booklet.

Limitations & Exclusions	
<b>Late Entrant Provision</b>	Those members enrolling more than 31 days after becoming eligible will be subject to an individual benefit waiting period, subject to policy guidelines.
<b>Missing Tooth</b>	Benefits for the initial placement of bridges, partials and dentures are not covered if those teeth were missing prior to becoming insured under the Principal Life policy. When the policy replaces coverage under a prior plan, continuous coverage under the prior plan may be applied to the missing tooth provision requirement.
<b>Prevailing Charge</b>	When using non-network providers, you pay any amount over the allowable charge.
<b>Other Limitations</b>	There are additional limitations to your coverage. A complete list is included in your booklet.



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Principal Life Insurance Company, Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)

This is a summary of dental coverage underwritten by or with administrative services provided by Principal Life Insurance Company. This benefit summary is for administrative purposes and is not a complete statement of benefits and restrictions. You'll receive a benefit booklet with details about your coverage. If there is a discrepancy between this summary and your benefit booklet, the benefit booklet prevails.

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