



Principal Dental Series II

Additional Benefit Riders

The Principal® Dental Series II (PDS II) product from Principal Life Insurance Company offers many competitive features, including Additional Benefit Riders. The riders — dental implants, temporomandibular joint (TMJ) treatment, cosmetic services and dental accidents — allow for coverage of services typically not included in a traditional dental insurance design. Since orthodontia coverage has many of the same characteristics as the riders, we consider orthodontia coverage an Additional Benefit Rider with PDS II.

Cosmetic Services for dental cosmetic procedures including teeth bleaching and veneers.

Dental Accidents for dental injuries caused by accidents due to external, violent and accidental means.

Dental Implants for implants as well as the procedures required to place them.

Orthodontia Coverage for the straightening of teeth.

TMJ Treatment for non-surgical services and devices to help treat TMJ disorders.

The riders also have unique features of a lifetime deductible and lifetime maximum separate from the Preventive, Basic and Major deductibles and maximums.

Rider qualifications

- Available to groups with five or more enrolled lives.
- Group must have coverage for Preventive, Basic and Major services to elect a rider.
- Benefits can vary between in-network and non-network, including the lifetime maximum.
- If a waiting period is elected, it will apply to all riders as well as Major services. However, the Dental Accidents Rider will never have a waiting period.

Rider coverage

COSMETIC SERVICES	• Teeth bleaching • Veneers and anterior ¾ cast crowns, and replacement
DENTAL ACCIDENTS	• 100% of services necessary due to a dental injury* * Provided up to the lifetime maximum amount
DENTAL IMPLANTS	• Surgical placement of implant body • Implant connecting bars • Implant repair and removal • Coverage for members or dependents over the age of 16
ORTHODONTIA	• Bands and appliances • Any needed x-rays • Coverage for children (available with 5+ enrolled lives) and adults (available with 25+ enrolled lives)
TMJ TREATMENT	• Diagnostic x-rays (TMJ arthrogram, tempographic survey, other TMJ joint films) • Occlusal guard • Occlusal analysis • Occlusal adjustment • Occlusal orthotic device

FOR MORE INFORMATION

Contact your local sales representative for more information or visit www.principal.com.



WE'LL GIVE YOU AN EDGE®

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This flier serves as an overview of the Additional Benefit Riders Principal Life Insurance Company and its representatives are proposing to you. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. This is not an insurance contract or a complete statement of provisions. The group policy determines all rights, benefits, exclusions and limitations of the benefits described here.